

# Battle for the Interface: Introducing the Consumer AI Disruption Index

**January 2026**

By Giorgio Paizanis, Ernesto Pagano, Rob Derow, Janet Balis, Siddharth Modi, Paul D'Arcy, and Kim Gardner

# Contents

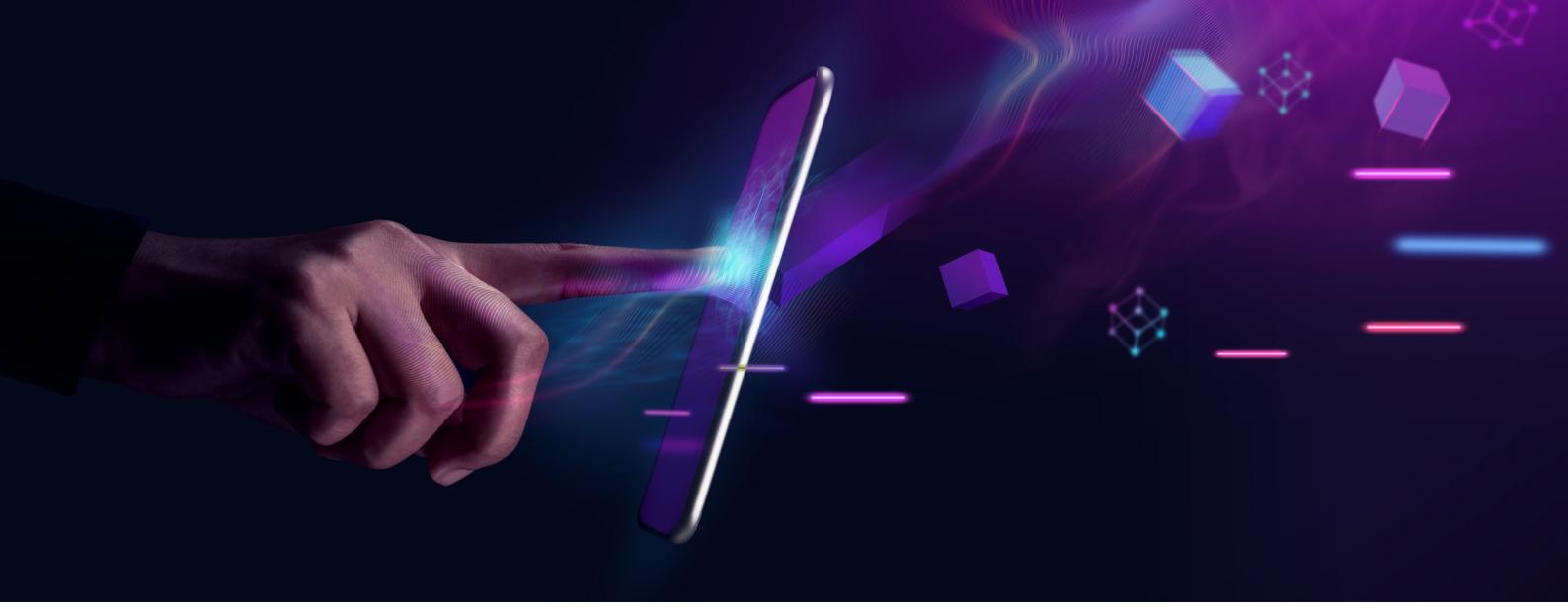
**03** Executive Summary

**04** The Shifting Consumer Journey Landscape

**05** New study: Consumer AI Disruption Index

**15** Conclusion

**16** About the Authors



# Executive Summary

"AI-driven disruption" was measured through two metrics: Disruption of customer **discovery** (vis-a-vis conventional marketing channels) and the **service** model of a brand. "Strength of customer relationships" was measured by combining three metrics: **acquisition strength** (ratio of organic to paid advertising), **sustained loyalty** (stickiness after app installation), and **platform engagement** depth (proportion of time spent on apps vs websites).

Artificial intelligence is fundamentally reshaping how consumers discover, evaluate, and purchase products and services online. The traditional marketing funnel—from inspiration to loyalty—is compressing rapidly as generative AI tools, large language models (LLMs), and agentic commerce are capturing audiences and redirecting consumer behavior. Boards and C-Suites are assessing the vulnerabilities in their customer journey—from discovery to conversion to service—catalyzed by consumer-facing AI companies such as ChatGPT, Gemini, etc.

In BCG x Moloco's survey of 238 senior marketing leaders, 67% of them expect a high level of AI-driven disruption to their vertical's consumer journey. And almost all expect at least some level of disruption.

To understand which industries are most exposed to AI-driven disruption from consumer-facing LLMs and AI assistants, BCG x Moloco have developed the **Consumer AI Disruption Index**, assessing 17 consumer-facing verticals along two axes: **AI-driven disruption** (dimensions of discovery and service) and **strength of customer relationships** (acquisition, loyalty, and engagement depth).

As consumer journeys shift from an open-web environment with well-understood organic and paid traffic levers to AI-mediated experiences that increasingly disintermediate consumers from brands, brands must act quickly. Those that fail to adapt risk declines in traffic or, in more extreme cases, existential threats as consumer needs are fulfilled without ever leaving an AI assistant. Winning in this new landscape requires building defensibility across discovery, service, and retention.



# The Shifting Consumer Journey Landscape

AI is reshaping every stage of the consumer journey, from inspiration to conversion, prompting boards and C-Suites to ask: How exposed is our vertical to AI-driven disruption, and how can we navigate this?

Consumers increasingly use LLMs such as ChatGPT, Perplexity, and Gemini to discover, evaluate and even purchase products. 45% of consumers feel comfortable letting AI make purchases on their behalf, signaling the emergence of agentic commerce. These shifts fundamentally rewire digital discovery. Traditional open-web channels—organic search, paid search and programmatic display—are facing stagnating and in some cases declining traffic, while closed-loop ecosystems like in-app environments, CRM, and emerging AI assistants are becoming critical to sustained visibility.

Below are key questions that boards and C-Suites are asking to assess their brand's vulnerability to AI/LLM-driven disruption. (From here on out, we will mostly refer to "AI/LLM" as "AI" for simplicity's sake).

- **Consumer Discovery:** how exposed is your traffic and discovery journey to AI-driven disruption?
- **Replacing service layer:** how insulated is your brand from LLMs' replacement of core service workflows?
- **Weakening loyalty:** how do you strengthen first-party data advantage?
- **Rise of the LLM super-app ecosystem:** which participation model – embedding, integrating, or building – best fits your strategy?

In BCG x Moloco's survey of 238 senior marketing leaders across five regions and seventeen verticals, 67% of them expect a high level of AI-driven disruption to their vertical's consumer journey. Almost all indicated that they expect at least some level of disruption. How do these expectations compare to reality? BCG, in partnership with Moloco, assessed 17 consumer-focused verticals in terms of their vulnerability to AI-driven disruption in our latest study.<sup>1</sup>

1. We covered the following verticals covered: Travel, Education, Productivity, Retail, Health & Fitness, FinTech, Media/Streaming, Financial Services, Dating, Social, On-Demand Services, Gaming, Casino and Sports Betting (RMG), Auto OEMs, Auto Marketplaces, News, and GenAI.



# New study: Consumer AI Disruption Index

BCG x Moloco has created a **Consumer AI Disruption Index**, a quantitative and qualitative study that assessed 17 consumer verticals along two dimensions: the extent of **AI-driven disintermediation in the consumer journey**, and **the strength of customer relationships**. In doing so, our research cuts through the hype about GenAI to ask: Which consumer-facing verticals are the most disrupted by GenAI? Which are the least?

## Assessing Overall Disruption of Consumer Journey

To quantify the extent of AI-driven disruption in a vertical, we created two categories, “discovery disruption” and “service disruption,” and assigned different weights to them (40% to discovery and 60% to service). Service disruption is weighted higher because changes in how consumers transact are more directly linked to revenue and therefore have a higher impact.

## Quantifying Discovery Disruption

For “discovery disruption,” we analyzed the evidence of AI’s disruption to ten marketing channels. We found that paid search, organic search, programmatic display (web), and affiliate channels were already highly disrupted by AI. According to a Seer study in 2024, paid and organic CTR decreased by 50% and 70% respectively when AI snippets

were present. Channels with direct engagement and access to first-party data – organic direct, e-commerce & retail media, email & CRM, in-app marketing channels – are the best positioned as AI can boost personalization and closed-loop performance. For instance, Bernstein estimates that AI shopping agents have improved conversion rates by 30% compared to that of conventional methods, leading to a rising prioritization of retail media networks by global marketers.

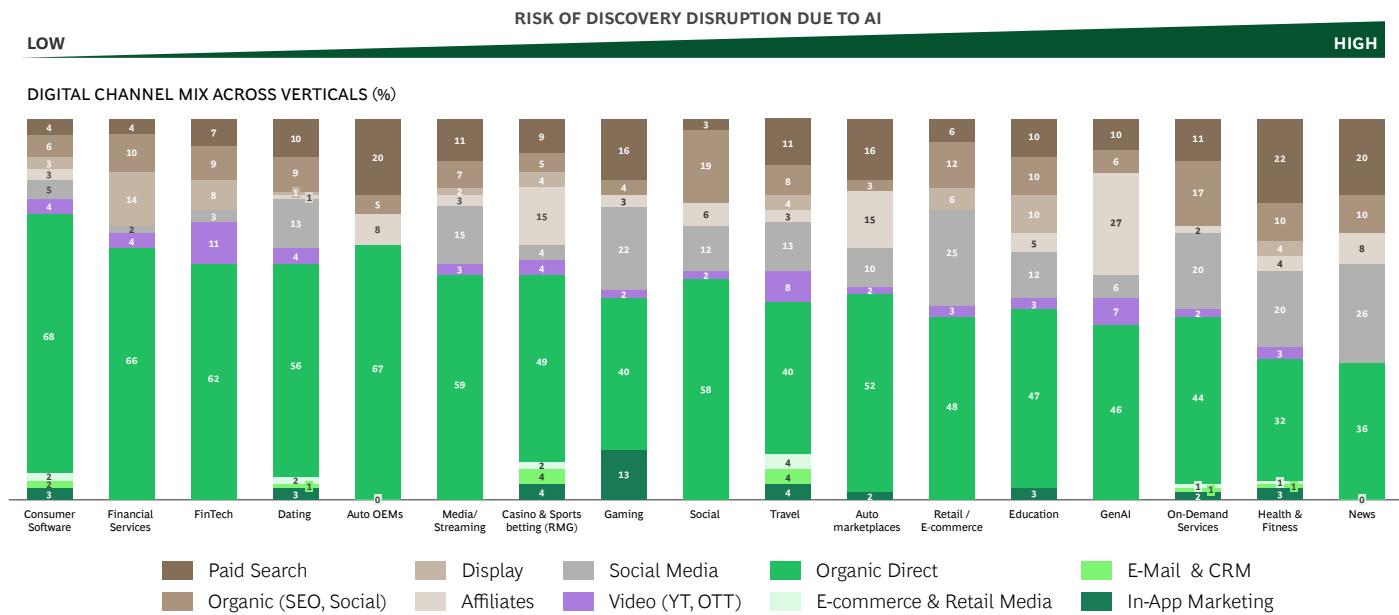
As Exhibit 1 below illustrates, search-heavy sectors like News, Health & Fitness, and On-Demand Services face greater discovery risk while verticals with strong in-app marketing like Productivity, Financial Services, and Dating have lower risk of disruption.

## Assessing Service Disruption

The extent to which AI can disrupt the service model of a brand depends on three key factors: Technical ability to replicate workflow, data accessibility, and regulatory barriers. Based on interviews we conducted with experts across 17 verticals, we concluded that News, Travel, Education, Productivity, Retail, and Auto Marketplaces are at high risk of service disruption due to AI’s proven ability to replicate key workflows in those verticals.

## EXHIBIT 1

Search-heavy sectors like news, health & fitness face greater discovery risk; while dating, finance & productivity benefit from more direct traffic mitigating risk



**Note:** Channel mix is a combined estimate of web and app traffic across verticals across Sensor Tower, Semrush and Moloco data

**Source:** Sensor Tower, Moloco Data, Semrush Data, Expert interviews, BCG Analysis

## EXHIBIT 2

Service disruption risk | News, Travel, Education, Productivity and Retail/E-Commerce at high risk of service disruption

PARAMETER	BARRIERS			OVERALL	RATIONALE
	REPLICATING WORKFLOW	DATA ACCESSIBILITY	REGULATORY		
News	Very high risk		Very high risk	High	AI agents can easily <b>replicate aggregation and summarization workflows</b> (e.g., pulling headlines, generating digests, comparing sources). Pure-play news and review platforms are especially vulnerable
Travel	High risk			High	<b>High disruption risk for pure aggregator and agentic models</b> (e.g., itinerary planning, price comparisons) Players owning <b>customer service layers</b> (cancellations, complaints) and <b>exclusive listings</b> are shielded
Education			Very high risk	High	AI/LLMs already show <b>traction in knowledge delivery</b> , making <b>pure-play content hubs vulnerable</b> Platforms offering <b>certifications</b> (e.g., Coursera, edX) <b>maintain defensibility</b>
Productivity			Very high risk	High	<b>Niche Productivity</b> (e.g., calendar, notes) face disruption risk as workflows are <b>easy for LLMs to integrate</b> In contrast, <b>entrenched platforms</b> like MS Word, Excel, Google sheets are better positioned
Retail/ E-commerce			Very high risk	High	<b>Agentic commerce models exist within LLMs</b> , enabling comparison which <b>disrupts generic marketplaces</b> But retailers with <b>loyalty ecosystems, 1P data, and fulfillment capabilities</b> (e.g., Amazon) remain defensible
Auto Marketplaces			Very high risk	High	<b>Pure lead-gen and review marketplaces face disruption</b> as AI/LLM agents directly connect buyers and sellers

Legend:

- High risk
- Very high risk

**Source:** Expert interviews, BCG Analysis

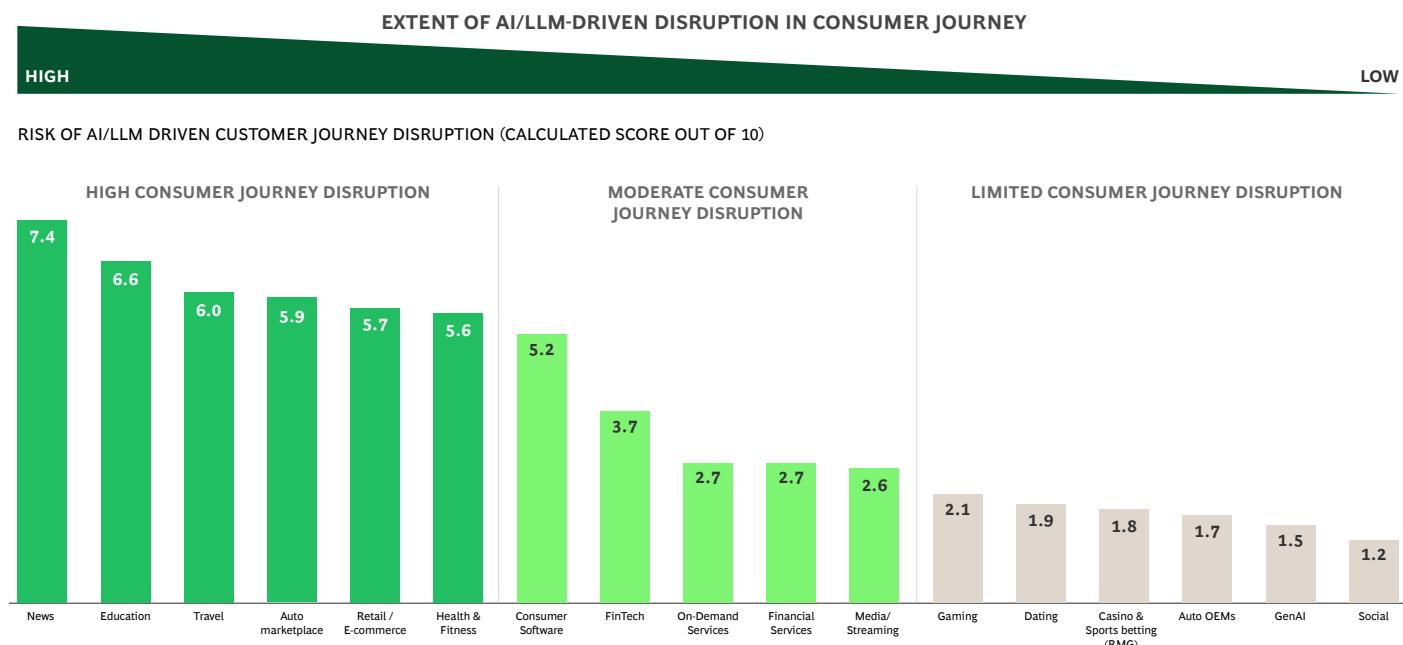
## Scoring Overall Disruption

Combining overall metrics for both discovery and service disruption, the top six verticals most at risk for overall

disruption are News, Education, Travel, Auto Marketplaces, Retail, and Health & Fitness. Exhibit 3 below displays our scores of all 17 verticals in terms of potential for AI-driven disruption to their customer journeys.

### EXHIBIT 3

## Extent of AI/LLM-Driven Disruption in Consumer Journey | News, Education, Travel verticals have highest risk of disruption while GenAI, Social have lowest



Source: Sensor Tower, Moloco Data, Semrush Data, Expert interviews, BCG Analysis

## Assessing Strength of Customer Relationships

Recall that our study assessed verticals by two axes: the extent of AI-driven disintermediation in the consumer journey, and the **strength of customer relationships**. We measured the latter through three key metrics.

- **Acquisition Strength** is the proportion of traffic that comes through organic channels (search, social, direct) versus paid advertising channels.

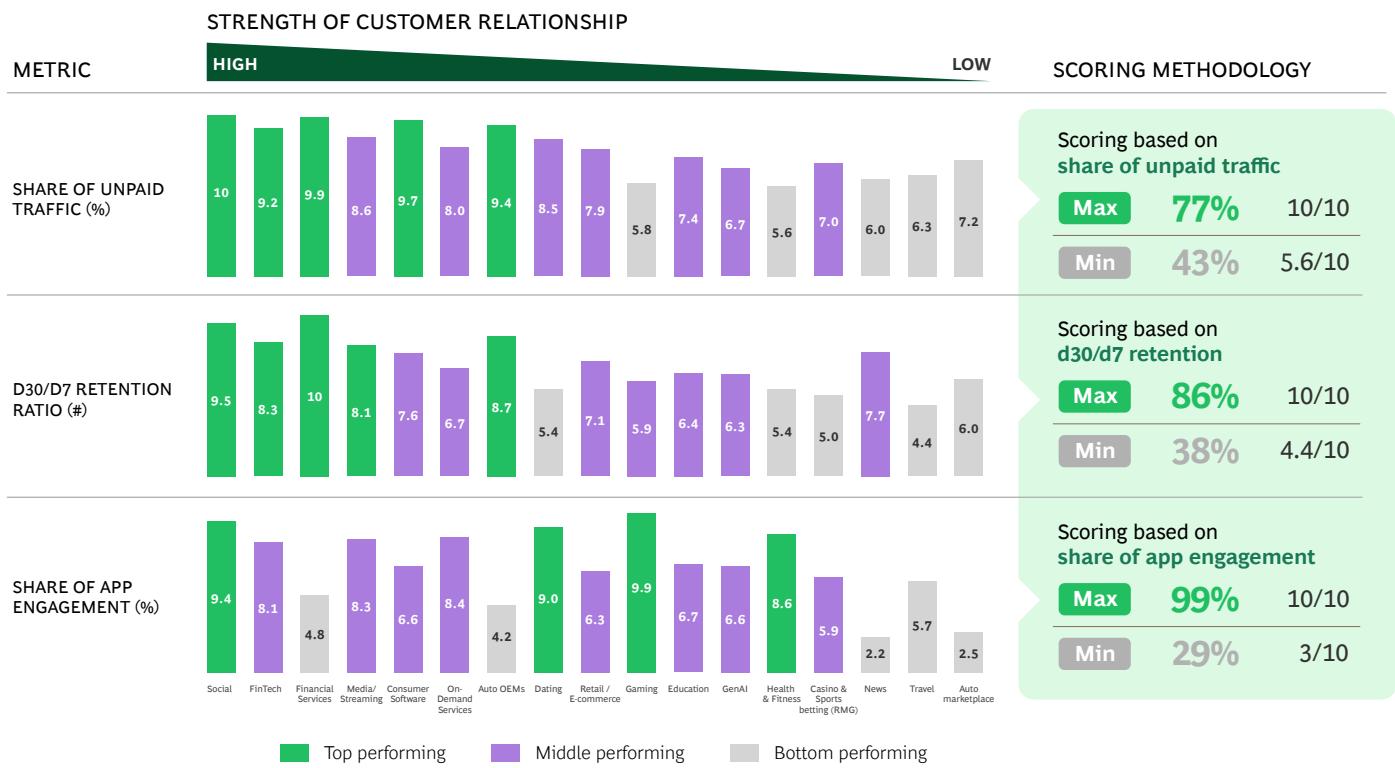
- **Sustained Loyalty** is a ratio of d30/d7, which compares customer retention at Day 30 vs Day 7 after app installation—a way to measure long-term stickiness.

- **Platform Engagement Depth** measures the proportion of time spent by customers on brand apps versus websites.

As Exhibit 4 below illustrates, we assessed each vertical's performance on all three metrics. Within each metric, we grouped them by performance into top (green), middle (purple), and bottom (grey) categories. We also scored verticals relative to each other out of a curved, maximum score of 10.

## EXHIBIT 4

Strength of customer relationship | Social, Fin Services, FinTech top performing in 2/3 of metrics while Travel, Auto marketplaces are bottom performing in 3/3

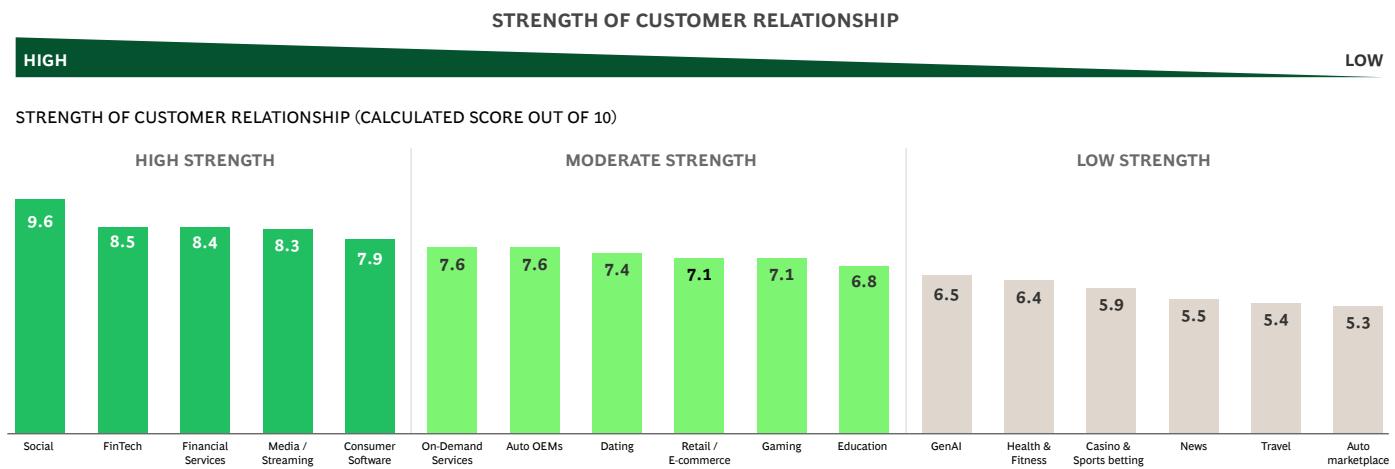


Social, Financial Services, and FinTech were the highest performing in customer relationship strength in at least two of the three metrics, while Travel and Auto Marketplaces bottomed out across all three metrics.

Based on different weightings of the three metrics – Sustained Loyalty (40%), Platform Engagement Depth (30%), and Acquisition Strength (30%) – we produced composite scores that indicate the overall strength of customer relationships for each vertical.

## EXHIBIT 5

Strength of customer relationship | Financial services, Social and FinTech highest relationship strength while Auto marketplaces and Travel have lowest



Source: Sensor Tower, Moloco Data, Semrush Data, Expert interviews, BCG Analysis

As Exhibit 5 demonstrates above, the top five verticals in terms of customer relationship strength are Social, FinTech, Financial Services, Media/Streaming, and Consumer Software. The bottom five are GenAI, Health & Fitness, Casino & Sports Betting, News, Travel, and Auto Marketplaces.

## EXHIBIT 6

Verticals face unequal exposure: those with weaker customer ties must adapt fastest, while resilient players can use AI to strengthen their advantage

Quadrants reflect both vulnerability and opportunity for AI-led reinvention

### ASSESSMENT OF AI/LLM DISRUPTION ACROSS VERTICALS



Source: Expert interviews, BCG Analysis

Per Exhibit 6 above, our findings reveal four archetypes of readiness:

- 1. Breached (e.g., Travel, Retail, News):** In the bottom left, red quadrant, these verticals face high disruption risk as AI compresses discovery and comparison. Their survival depends on strengthening customer relationships and embedding AI capabilities within their own platforms.
- 2. Undefended (e.g., Gaming, Dating, RMG):** In the top left, yellow quadrant, these sectors face moderate disruption but weak brand ties. Their challenge is to convert transactional relationships into durable loyalty through personalization and AI partnerships.
- 3. Secured (e.g., FinTech, Traditional Finance, Media/Streaming):** In the top right, green quadrant, these industries have inherent trust and regulatory moats. Their opportunity lies in using AI to drive efficiency and hyper-personalized engagement.
- 4. Contested (e.g., Productivity):** In the bottom right, blue quadrant, these players combine strong customer equity with some exposure to service disruption risk, making them well-positioned to define how AI integrates into their verticals.

## Recommendations per archetype

### 1 Breached: Strengthen customer relationships and manage disruption

This archetype is at highest risk of AI-driven disruption, as AI poses a strong risk of disintermediating brands within these verticals: Auto Marketplaces, Travel, News, Education, Health & Fitness, and Retail/E-commerce. ([Read more on the impact of agentic commerce on Retail here](#)). Consumer journeys that traditionally passed through aggregators, comparison sites, or marketplaces are increasingly compressed. The more AI-driven platforms capture discovery, the more traffic and revenue streams are drained, thus significantly impacting companies' business models.

The risk for players in this vertical is that they are relegated to "wholesale" roles supplying AI engines with data while losing brand visibility, pricing power, and differentiation. Moreover, margin erosion looms as direct access to customers declines and competition for AI-driven visibility intensifies.

Brands within this archetype must focus on...

- Increase customer relationship strength: Anchor more of the consumer journey within their own ecosystem through loyalty, engagement, and personalized experience.
- Decrease AI-driven disruption by offering built-in comparison, discovery, and assistance, thus minimizing the need for consumers to look elsewhere.

- Decrease AI-driven disruption with exclusive data, closed-loop systems, and trust signals that make your platform indispensable.

### 2 Undefended: Strengthen Customer Relationships

This archetype faces moderate risk of disruption by AI; it includes verticals such as Casino & Sports Betting (RMG), Dating, and Gaming. AI cannot fully replicate the services of these verticals, but it poses significant discovery disruption.

These verticals have a heavy reliance on paid acquisition, rendering them highly exposed as AI reshapes discovery, which then reduces brand visibility across search, programmatic, and affiliate channels. The verticals' overall weak retention and low loyalty amplify exposure to shifting discovery dynamics. Without proactive adaptation, growth models risk stagnation, as lower discoverability and rising costs make current demand-generation strategies unsustainable.

Brands within this archetype should focus on...

- Transform weak transactional ties into deeper, trust-based relationships through AI-driven personalization and loyalty ecosystems.
- Reframe AI from threat to distribution channel and thus embed themselves in AI ecosystems via partnerships and integrations to ensure visibility in AI discovery.

### 3 Contested: Differentiate Services

This archetype faces moderate risk of disruption by AI; it primarily consists of companies within the Productivity vertical such as Dropbox, Microsoft Office, and Google Drive. Even though customers are quite loyal to these brands, AI assistants may increasingly intermediate the service, taking over, for instance, the workflows for Microsoft Excel or PowerPoint.

Customer loyalty buys time but not immunity if services are fully replicable. Over time, customers may still trust the brand but will use AI assistants as the primary interface to access their services.

Players in this archetype can make two key plays:

- Build upon strong customer equity and elevate switching barriers by making AI-enhanced services indispensable within their ecosystem.
- Shape industry standards by leveraging scale and trust to define how AI integrates into this vertical (e.g. data partnerships, proprietary agents).

### 4 Secured: Reinforce Existing Moats

This archetype faces the lowest risk of disruption by AI; it includes verticals such as Auto OEMs, Financial Services,

FinTech, Media/Streaming, Social, and On-Demand Services. AI disruption here is limited, as data access and regulation provide durable barriers to substitution, and customer relationships are strong across multiple metrics.

While disintermediation risk is low, lagging in AI adoption could leave brands behind peers in efficiency and customer experience. Their challenge is not survival but sustaining industry leadership.

Players in this archetype ought to focus on reinforcing their differentiators while selectively embedding AI. This looks like...

- Reimagine customer engagement with AI-powered advantages, shifting from generic loyalty to personalized, predictive, and proactive relationships.
- Convert existing moats into strategic assets by using AI to amplify data, trust, and regulatory barriers into even stronger differentiators.

## EXHIBIT 7

### Organizational readiness | Top actions being taken in response to AI/LLM-driven changes in discovery center on 1P data, AI ad formats, and in-house AI capabilities

Q: Which actions is your organization prioritizing in response to AI-driven changes in discovery? (select all)

INDUSTRY VERTICALS	ACTIONS								
	INCREASING FIRST-PARTY DATA CAPTURE	RETAIL MEDIA PARTNERSHIPS	MANAGING REDDIT/UGC PRESENCE	EXPERIMENTING WITH AI-DRIVEN AD FORMATS	BUILDING IN-HOUSE AI CAPABILITIES	REBALANCING BRAND VS. PERFORMANCE MIX	IN-APP MARKETING	SEO ON LLMS	OTHER (SPECIFY)
Financial Services	75%	5%	20%	85%	80%	65%	20%	40%	0%
Retail/E-commerce	86%	55%	14%	77%	55%	45%	23%	32%	0%
FinTech	83%	9%	13%	70%	83%	52%	39%	70%	0%
Gaming	75%	5%	25%	85%	40%	30%	40%	50%	5%
Education	87%	7%	13%	67%	73%	67%	33%	40%	7%
Dating	88%	0%	41%	59%	71%	35%	65%	65%	0%
Media/Streaming	80%	10%	20%	70%	65%	65%	25%	45%	0%
On-Demand Services	70%	55%	10%	65%	75%	40%	45%	35%	0%
Health & Fitness	90%	29%	19%	76%	62%	52%	19%	57%	0%
Travel	86%	24%	10%	52%	67%	62%	19%	57%	0%
GenAI	70%	20%	50%	70%	60%	60%	40%	60%	0%
Productivity	59%	41%	24%	82%	53%	59%	35%	12%	0%
Casino & Sports Betting (RMG)	70%	10%	20%	80%	70%	60%	55%	50%	0%
Social	65%	29%	29%	71%	76%	53%	29%	35%	0%
Digital Auto	60%	25%	5%	70%	75%	45%	60%	50%	0%



## Key Takeaways

Across verticals, ~3 in 4 are prioritizing 1P data capture (77%), AI-driven ad formats (72%), and in-house AI builds (67%)

Rebalancing brand vs performance is a secondary lever (52%)

Travel, Education, and Retail lead on 1P data capture, while Traditional Finance and Productivity lean into AI-driven ad formats

**Note:** Represents global data

**Source:** 2025 Moloco/BCG AI Disruption in Digital Advertising Research Survey, N = 283. Q20. Which actions is your organization prioritizing in response to AI-driven changes in discovery?

While those three actions are important, there are many other options that brands ought to consider as well, which we have organized by goal: Countering discovery disruption, countering service disruption, and improving customer relationships.

## To counter discovery disruption

### **1. Reclaim Discovery through AI Optimization. Adopt Answer Engine Optimization (AEO) through on site optimization, offsite strategies, and ecosystem integrations to ensure brand visibility in AI-generated responses.**

Credit Karma (FinTech) has updated its website with Q&A-style content which can be easily indexed to improve visibility in LLM queries, reflecting broader on-site optimization efforts such as expanding FAQ structures, improving schema markup, and reducing JavaScript barriers so core content is fully crawlable. This increases the odds that it is cited as the expert for financial questions.

The RealReal (E-Commerce) has invested in AEO tools to track which queries surface The RealReal versus their competitors, as well as engages in user-generated community conversations (e.g. Reddit) which are often cited by LLMs. These strategies represent key off-site optimization levers such as cultivating user-generated content (UGC), editorial mentions, and affiliate content relationships that reinforce brand authority across third-party environments.

Lastly, Skyscanner (Travel) is investing in live pricing feeds and stricter inventory syncing to meet the requirements for AI overviews, thereby ensuring that it is cited in LLMs and AI overviews through building trust and avoiding suppression for inaccuracies. These efforts reflect deeper ecosystem integrations, including real-time product feeds, instant-checkout readiness, and API-level connectivity that strengthen the reliability and usability of Skyscanner's data within AI systems.

In addition, many companies are leveraging off-the-shelf tools to adapt to shifting search habits. Profound AI, an industry leader, provides a well-designed platform to help brands optimize their visibility in AI-powered search environments. Peec AI allows brands to pull any relevant data – brand mentions, specific prompts and queries – to analyze their visibility. Semrush was recently bought by Adobe for \$1.9 billion to help marketers better understand how their brands perform in both web and generative AI searches.

[For more details, read our deep dive on optimizing for Answer Engines and Generative Engines.](#)

### **2. Diversify Channel Investment. Shift spend away from declining channels and towards video, social, influencer, and in-app advertising—the upper and middle funnels where consumer attention is now concentrated and where discovery is happening.**

### **Building brand to drive demand is more critical than ever before.**

A leading music streaming platform is reallocating budget away from search and into out-of-home (OOH) and social channels as Gen Z moves to adopt new methods of discovery. Specifically, it is increasing spend on cultural activations, partnerships, and TikTok-first campaigns while pulling back on SEM. This move keeps the music streamer visible where younger listeners actually discover music and avoids wasting spend on declining search. Glovo (On-Demand) is also shifting towards in-app advertising, running targeted campaigns inside other mobile apps (e.g. food, lifestyle, utility & tools) to drive installs, engagement, and retention. This strategy enables them to scale user acquisition beyond search/social and capture consumers in high-intent mobile environments.

### **3. Increase First-Party Data Collection. Increase first-party data capture by building it into the platform and journey via logins, structured onboarding, and progressive profiling to personalize experiences. This move reduces dependence on external platforms and strengthens consumer relationships by anchoring them in proprietary data. 19% of surveyed marketing leaders, especially those in Travel, Education, and Retail, are prioritizing first-party data capture and collection.**

Coursera (Education) builds profiles gradually as users explore courses, prompting for goals and skill interests across touchpoints, which allows them to link data-points to specific recommendations and emails. This enriches first-party data without friction, boosting engagement and lifetime value. The RealReal (E-Commerce) requires users to log in even before they access listings. By gating all key content behind the logged-in state, every browse, search, and transaction is tied to an account. This strategy converges all interactions into first-party data capture, creating structured signals that strengthen AI-driven personalization.

## To counter service disruption

While discovery disruption is undoubtedly significant, service disruption is even more impactful as it threatens to shake up business models. There are three questions that brands who are facing service disruption must answer: Should you embed AI capabilities within your own platform? How should your platform interact with AI agents? How will you integrate your platform with external AI ecosystems? Brands must decide how to strike the right balance between strengthening customer loyalty and pursuing traffic growth.

There are three different strategies that brands can adopt:

### **1. Embed LLM functionality into owned channels. This strategy entails developing proprietary AI agents inside your own platform, leveraging**

**brand data and workflows to create differentiated outcomes that generic LLMs cannot replicate. This move protects service ownership while meeting rising consumer expectations for AI. Our survey of marketing executives indicates that 17% are prioritizing building in-house AI capabilities.**

Notion (Productivity) has launched a new feature allowing users to create custom agents to complete tasks, search across connected tools, and act autonomously—this increases stickiness and monetization as AI is embedded in everyday workflows. Flo (Health & Fitness) has built “Ask Flo,” an in-app AI assistant for women’s health. Trained on Flo’s proprietary medical dataset and reviewed by doctors, Ask Flo can generate clinically reliable answers that are more trustworthy than generic LLMs’ results.

**2. Strategically interacting with LLMs. Companies must decide whether to move towards opening or closing their platforms to LLMs. The choice is between prioritizing discovery (open platforms) or customer ownership (close platforms).**

On one end of the spectrum is Amazon (E-Commerce) who has chosen to prioritize customer ownership and close its listings from LLM crawlers, limiting LLM-discovery to category-level searches. This protects data ownership and ad revenues by keeping discovery in-house, but it risks declining visibility as consumer journeys shift away from closed ecosystems and towards LLMs. Amazon has chosen to balance this approach by adopting tactics within the first strategy mentioned above—embedding AI functionality in its own channels through launching, for instance, its own LLM-based chat experience. It has also deployed a new feature that uses agentic commerce to shop on other non-Amazon sites on consumers’ behalf, all the while tracking those off-Amazon purchases on Amazon accounts.

On the other end of the spectrum is Etsy (E-Commerce) who has chosen not just to expose its listings to LLM traffic bots, but has also gone further to integrate with ChatGPT and other LLMs, allowing them to access product listings directly, including “add-to-cart” options—all without leaving LLM’s interface. This move expands visibility for Etsy sellers and captures incremental AI-driven reach beyond traditional search. The trade-off is that this move relinquishes control over first-touch discovery and pricing transparency, heightening commoditization risk.

**3. Directly integrating into AI assistants through app or commerce SDKs. Embed brand data directly into AI ecosystems via API integrations to ensure inclusion in AI-powered recommendations and transactions.**

Canva (Productivity) has chosen to directly integrate its design tools into ChatGPT via the GPT App SDK. This move embeds Canva’s templates and editing functions directly in OpenAI’s interface, letting users create visuals through text prompts. This keeps Canva central to design creation as LLMs generate visual content, preventing AI/LLM platforms from bypassing its ecosystem.

Shopify (E-Commerce) has embedded its products and checkout services directly into ChatGPT, making its merchants visible in LLM-driven commerce. Through API integration with OpenAI, Shopify enables users to browse, select, and complete purchases seamlessly within ChatGPT conversations. This ensures Shopify merchants remain part of the transaction layer as shopping shifts into LLM platforms, reducing drop-off from search and driving direct in-chat conversions.

This choice to directly integrate into AI, however, comes at the cost of first-party data capture and monetization integrity, as well as promotes price-and-feature commoditization.

## To improve customer relationships

While some of our recommendations above can mitigate the impact of disruptive new technologies, it is impossible to eliminate their disruption. Instead, brands should try a different approach: Deepen bonds with customers so that your relationships can endure the coming changes.

**1. Combat AI’s Disruption with Differentiation. AI can automate communication and provide generic advice, but it struggles to build authentic trust, personalization, and verified human connection—all critical to lasting customer relationships. Thus, one effective strategy is to offer proprietary data, certified outcomes, or human expertise that AI cannot replicate, such as accredited education, licensed medical advice, or verified listings. This provides a defensible moat, ensures users stay loyal, and elevates AI/LLM from a commodity to a trusted service.**

L’Oréal (E-Commerce) has expanded dermatologist-led skin assessments and certified in-store diagnostics to complement AI-driven recommendations. It combines expert consultations, connected diagnostic devices, and digital advice. By grounding recommendations in human expertise and verified results, this strategy reinforces loyalty and credibility, leading to deeper consumer relationships.

Coursera (Education) has added several AI-powered features to safeguard assessments against modern integrity threats. These include plagiarism detection, proctoring, and interactive Q&A to verify learner authenticity and ensure the credibility of its credentials in the era of AI automation. This strategy strengthens learner relationships by signaling verified effort and institutional integrity—reinforcing trust in a human-centered experience.

**2. Network Building. Embed products in communities and social graphs to compound relationships and make switching costly. By investing in communities, social sharing, and partnerships, companies can turn individual adoption into**

**compounding network effects. These networks create defensibility, deepen trust, and make switching costly by embedding products into user ecosystems.**

Bumble (Dating) has expanded “Bumble For Friends” (BFF) through acquiring Geneva, a popular Gen Z community-groups app. Bumble has also leveraged influencers and in-app community features to seed new networks. This strategy embeds Bumble within friendship and social graphs, increasing switching costs and insulating against LLM-driven commoditization.

Spotify (Media) has created global cultural touchpoints like Spotify Wrapped and collaborative playlist-sharing features. It actively encourages organic sharing, cultural storytelling, and peer-to-peer recommendations across social media networks. This move transforms individual listening into collective cultural experiences, strengthening loyalty and protecting brand equity from AI disruption.

**3. Anchor consumer journeys within apps. Given that AI is taking over control of consumer data and loyalty, brands can respond by building closed-loop experiences inside their apps using logins, persistent accounts, AI features, and gamification mechanics. Keeping journeys in-app secures first-party data, enables deeper personalization, protects margins, as well as builds loyalty while front-loading stickiness.**

Duolingo (Education) gamifies language learning with streaks, points, levels, and leaderboards. Users earn rewards for lessons, track progress, and compete in leagues. This approach drives daily engagement, habit formation, and loyalty through game mechanics.

FanDuel (Casino & Sports Betting) has invested into its app ecosystem. All betting flows, promotions, and AI-driven recommendations run in-app, with logins required for every interaction. This strategy anchors behavior within FanDuel’s environment, minimizes leakage to search or affiliates, and builds a rich data moat which strengthens retention.



# Conclusion

In an AI-reshaped consumer landscape, companies must build defensibility across three fronts: discovery, service, and relationship. Leading marketers are already prioritizing first-party data capture, in-house AI capabilities, and experimentation with AI-driven ad formats—but these moves represent only a baseline response to disruption.

The winning players are those who proactively optimize for AI discovery, diversify away from declining search channels, and embed structured data collection throughout the customer journey. Simultaneously, brands must make strategic decisions about integrating with AI ecosystems: whether to embed proprietary AI into owned platforms, open or close their data to LLMs, or establish API-level integrations that secure visibility in AI-powered recommendations and transactions.

Beyond mitigating disruption, sustainable advantage will come from strengthening customer relationships in ways AI cannot easily replicate. Companies are building differentiation through verified expertise, proprietary data, and trusted human touchpoints; investing in communities and social graphs that create network effects and increase switching costs; and anchoring consumer journeys inside owned apps to secure data, loyalty, and margin integrity. Together, these plays allow brands not only to defend against AI-driven commoditization but to convert disruption into a channel for durable growth and competitive advantage.

# About the Authors

The insights presented in this outline are based on a proprietary study conducted jointly by BCG and Moloco between June and September 2025. The research included a global survey of 238 senior marketing leaders (VP/C-level) across 17 digital-first consumer verticals and five regions of the world, combined with app performance data from more than 3,200 apps with over 200 billion downloads.

**Giorgio Paizanis** is a Partner in the Los Angeles office of Boston Consulting Group. You may contact him by email at [paizanis.giorgo@bcg.com](mailto:paizanis.giorgo@bcg.com).

**Ernesto Pagano** is a Managing Director and Senior Partner in the Dallas office of Boston Consulting Group and Global Leader of the Media Sector. You may contact him by email at [pagano.ernesto@bcg.com](mailto:pagano.ernesto@bcg.com).

**Rob Derow** is a Managing Director and Partner in the Manhattan Beach office of Boston Consulting Group. You may contact him by email at [derow.robert@bcg.com](mailto:derow.robert@bcg.com).

**Janet Balis** is a Managing Director and Partner in the New York office of Boston Consulting Group. You may contact her by email at [balis.janet@bcg.com](mailto:balis.janet@bcg.com).

**Siddharth Modi** is a Project Leader in the Miami office of Boston Consulting Group. You may contact him by email at [modi.siddharth@bcg.com](mailto:modi.siddharth@bcg.com).

**Paul D'Arcy** is a Chief Marketing Officer in Moloco's Austin office. You may contact him by email at [paul.darcy@moloco.com](mailto:paul.darcy@moloco.com).

**Kim Gardner** is a Director of Thought Leadership & Content in Moloco's New York office. You may contact her by email at [kim.gardner@moloco.com](mailto:kim.gardner@moloco.com).



Boston Consulting Group partners with leaders in business and society to tackle their most important challenges and capture their greatest opportunities. BCG was the pioneer in business strategy when it was founded in 1963. Today, we work closely with clients to embrace a transformational approach aimed at benefiting all stakeholders—empowering organizations to grow, build sustainable competitive advantage, and drive positive societal impact.

Our diverse, global teams bring deep industry and functional expertise and a range of perspectives that question the status quo and spark change. BCG delivers solutions through leading-edge management consulting, technology and design, and corporate and digital ventures. We work in a uniquely collaborative model across the firm and throughout all levels of the client organization, fueled by the goal of helping our clients thrive and enabling them to make the world a better place.

Moloco is the AI performance advertising company, empowering businesses to drive growth and monetization through advertising. Moloco's planet-scale AI systems are the foundation of Moloco's three distinct product lines. Moloco Ads is an AI-powered advertising platform for mobile app marketers built to drive real business outcomes in today's mobile-first world. Moloco Commerce Media and Streaming Monetization solutions enable retailers, marketplaces, and streaming platforms to build revenue-generating ad businesses that balance viewer experience and advertiser performance. Moloco was founded in 2013 by a team of machine learning engineers and has offices throughout the US, the UK, Germany, Korea, China, India, Japan, and Singapore.

For information or permission to reprint, please contact BCG at [permissions@bcg.com](mailto:permissions@bcg.com). To find the latest BCG content and register to receive e-alerts on this topic or others, please visit [bcg.com](http://bcg.com). Follow Boston Consulting Group on [LinkedIn](#), [Facebook](#), and [X \(formerly Twitter\)](#).

