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Every Major AI Tool Now Costs $20. Your Knowledge Is The Edge

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Summary

Frontier AI models like ChatGPT and Claude are now commodity tools, costing just $20 monthly, making them no longer a competitive advantage. The true differentiator for businesses is their unique, proprietary knowledge, according to Professor Bhanu P. Jena. He highlights that while AI can process vast information, it lacks the specialized understanding and institutional knowledge that humans possess. Businesses failing to see AI returns often just buy access without feeding their specific data into the models. The key is to structure internal knowledge—from customer histories to expert insights—and integrate it with these affordable AI tools. This allows companies to multiply their unique capabilities and stand out from generic AI outputs, as the model itself is cheap, but unique input is invaluable.

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The price of frontier AI now costs just slightly more than a movie ticket. The main paid plan for ChatGPT and Claude is priced at$20 a month. So do Google's Gemini and Perplexity's Pro tier.

When four rival tools do broadly similar work, and are available to any business owner at the same low cost, the tool stops is not the advantage anymore.

Professor Bhanu P. Jena has spent 30 years building the kind of advantage that cannot be easily bought. In the mid-1990s, he discovered the portosome, the cellular machinery that governs secretion, and he has studied its structure and function since.

His company now pairs his research with AI modeling to investigate protein interactions and possible drug candidates. Jena, the George E. Palade University Professor at Wayne State University School of Medicine, says the shift toward cheap, ubiquitous models changes the meaning of value.

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"As AI becomes broadly available, access to a powerful model will become less of a competitive advantage by itself," he says in an interview. "The differentiator will increasingly be what unique knowledge you can bring to that model."

For a small business, this answers the question of AI return. When everyone has access to the same AI subscription, what you know that your competitor does not is the true competitive advantage.

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You are the asset

Jena's field, decades of proprietary biology feeding an AI system, is an extreme case, but the principles can scale down.

All companies, big and small, hold knowledge no general model was trained on.

That specialized knowledge is what you need to feed into a commodity tool so the output isn't generic. A general model doesn't know your margins either, which is why the same prompt that helps a competitor can cost you money.

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A Pew Research Center analysis of about 490,000 English-language webpages found signs of AI authorship in more than a third of pages published since ChatGPT's launch. That means a third of what buyers read is generated from the same models everyone is using. The businesses will all sound the same. The companies that put specific, hard-won knowledge into their AI tool stand out because the input was unique and never available to anyone else.

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"There is a major difference between information and understanding," Jena says. "AI can process enormous quantities of information, but specialized fields still require people who understand which questions matter, which results are meaningful, and when an output conflicts with physical reality."

A model can easily draft a proposal, but it just isn't capable of t knowing which of your past clients would have hated it. That's institutional knowledge only you possess.

Don't waste your time using the same tools the same way

The reason so many businesses see no return is that they bought access and stopped there. PwC's 2026 CEO survey of 4,454 chief executives found that many companies still lack AI foundations, such as clearly defined road maps and sufficient levels of investment, and very few companies are seeing real revenue gains from AI. A tool that every competitor also owns cannot, by itself, produce an edge for any of them.

I have made this point about data before. AI ran out of fresh training data, and most small businesses ran out of usable intel years ago, sitting on invoices, call notes, and customer histories no one organized. That backlog is the exact material a shared model does not have. The business that structures its own knowledge first, before feeding it into a $20 tool, is playing a different game than the one entering generic prompts and wondering why the output is unimpressive.

"The question for leaders should not simply be, 'What work can AI replace?'" Jena says. "A more valuable question may be, 'What are we exceptionally good at, and how can AI multiply that capability?'"

Expertise is not an automatic return

Proprietary knowledge doesn't guarantee success. Plenty of companies hold deep expertise and still have nothing to show for their AI spending. Knowledge trapped in one person's head, undocumented and unstructured, never reaches the model at all. Expertise is only an advantage when it is captured in a form the tool can use, and that step is the work most owners skip.

There is also a durability question. Automation built on a commodity tool can be copied. If your only advantage is a clever workflow, a competitor renting the same model can replicate your success. The advantage that lasts is the one rooted in knowledge and data a rival cannot get, because it doesn't live in the prompt or the platform.

What to do this week

Name the one thing your business understands better than your competitors. Then find where that knowledge currently lives, whether that's in a person's head, within a spreadsheet or buried deep in a decade of files, and start moving it into a form your AI tool can read.

This is where return comes from now, not from the subscription and plugging in the same prompts. As Jena's work shows, the model is the cheap part. What you put into it is what no competitor can buy for $20.

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