Asfandyar Uppal, Founder of ADS.finance, Introduces 'The Commoditisation of Money' Thesis

The ADS.finance founder argues that as AI becomes standard across financial services, technology alone will no longer create a competitive advantage.

NEW YORK, NY, UNITED STATES, July 29, 2026 /EINPresswire.com/ -- Earlier this year, Asfandyar Uppal, Founder of ADS.finance, argued that sustainable private credit investing begins with downside protection rather than chasing higher yields. His view was simple: preserving capital creates stronger long-term outcomes than pursuing short-term returns.

> Money is a homogeneous product. If every lender can deliver it faster and cheaper through AI, competitive advantage shifts from technology to trust.”
>
> *Asfandyar Uppal, founder of ADS.finance*

Now Uppal believes another structural shift is emerging across financial services.

He describes this phenomenon as "The Commoditisation of Money."

According to Asfandyar Uppal, The Commoditisation of Money is the idea that as artificial intelligence reduces the cost of delivering financial services, money itself becomes increasingly difficult to differentiate. As lending, underwriting and customer service become faster, cheaper and more automated, competitive advantage shifts away from operational efficiency and towards trust, execution and customer relationships.

"Everyone is focused on how much AI can save," says Asfandyar Uppal. "The bigger question is what happens when every lender has access to the same technology. Lower costs don't necessarily create larger profits - they often create more competition."

The transformation is already underway. Banks, lenders and fintech companies around the world are deploying artificial intelligence across fraud detection, document verification, compliance, loan origination, credit assessment and customer service. Industry research suggests these technologies could significantly reduce operating costs while dramatically increasing efficiency throughout financial services.

For Uppal, however, these developments represent only part of the story.


Asfandyar Uppal, founder of ADS.finance

Unlike most industries, finance revolves around a product that is largely identical regardless of who supplies it.

"Money is a homogeneous product," explains Uppal. "Whether you borrow from one institution or another, you're still borrowing money. If everyone can deliver that product faster and cheaper, competition naturally becomes more intense."

This observation forms the foundation of The Commoditisation of Money. As artificial intelligence becomes widely available, many of the operational advantages that once separated financial institutions are beginning to disappear. Tasks that previously required large back-office teams - including loan origination, document verification and elements of credit underwriting - can increasingly be completed by AI-powered systems.

"The biggest changes are happening behind the scenes," says Asfandyar Uppal. "Functions that previously required large operational teams can now be handled much more efficiently. Credit assessment, underwriting and loan origination are all becoming increasingly automated."

According to The Commoditisation of Money thesis, this widespread adoption of AI means technological capability alone will no longer provide a lasting competitive advantage. Instead, firms will increasingly differentiate themselves through qualities that are far more difficult to automate.

"The winners won't necessarily be the firms with the best AI," says Uppal. "They'll be the firms that combine AI with speed, reliability, excellent customer service and trust."

Within ADS.finance, this philosophy is already shaping the company's approach to artificial intelligence.

Rather than using AI simply to reduce operating costs, ADS.finance is exploring how intelligent systems can help borrowers better understand their financial position, improve repayment strategies and identify more suitable lending solutions before speaking with lenders. The objective is to empower borrowers through better information while preserving human judgement where it matters most.

Uppal believes this human element will become increasingly valuable as borrowers gain access to more sophisticated AI tools.

Customers are already becoming better informed before contacting lenders, comparing products more easily and expecting faster decisions. While price will remain important, he believes long-term customer relationships will continue to depend on qualities technology alone cannot provide.

"Customers still value reliability and good service," says Uppal. "Speed matters, but people also want confidence that someone will help when problems arise. Human relationships remain incredibly important."

Looking ahead, Asfandyar Uppal expects artificial intelligence to become embedded across virtually every stage of financial services. Borrowers may know how much they can borrow before speaking with a lender, administrative processes will become increasingly invisible and operational efficiency will continue to improve.

Yet he believes The Commoditisation of Money will make one competitive advantage even more valuable than it is today.

Trust.

"Technology changes remarkably quickly," says Asfandyar Uppal. "Trust doesn't. That's why I believe The Commoditisation of Money will become one of the defining forces shaping financial services over the next decade."

He concludes with the principle that underpins the thesis.

"AI will reduce the cost of delivering financial services, but it won't change the fact that trust remains the most valuable asset in finance."

About Asfandyar Uppal

Asfandyar Uppal is the Founder of ADS.finance, a financial technology platform focused on improving how borrowers, brokers and lenders connect. He is an entrepreneur, private credit investor and commentator on artificial intelligence, financial technology and capital markets. Through his work, Uppal develops original frameworks exploring how AI, lending and capital markets are reshaping the future of financial services, including The Downside First Principle and The Commoditisation of Money.

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