



# **Business, Organizations, and the Future of SaaS in the Post-Agent Era**

A strategic schematic for the transition from tools to outcomes.

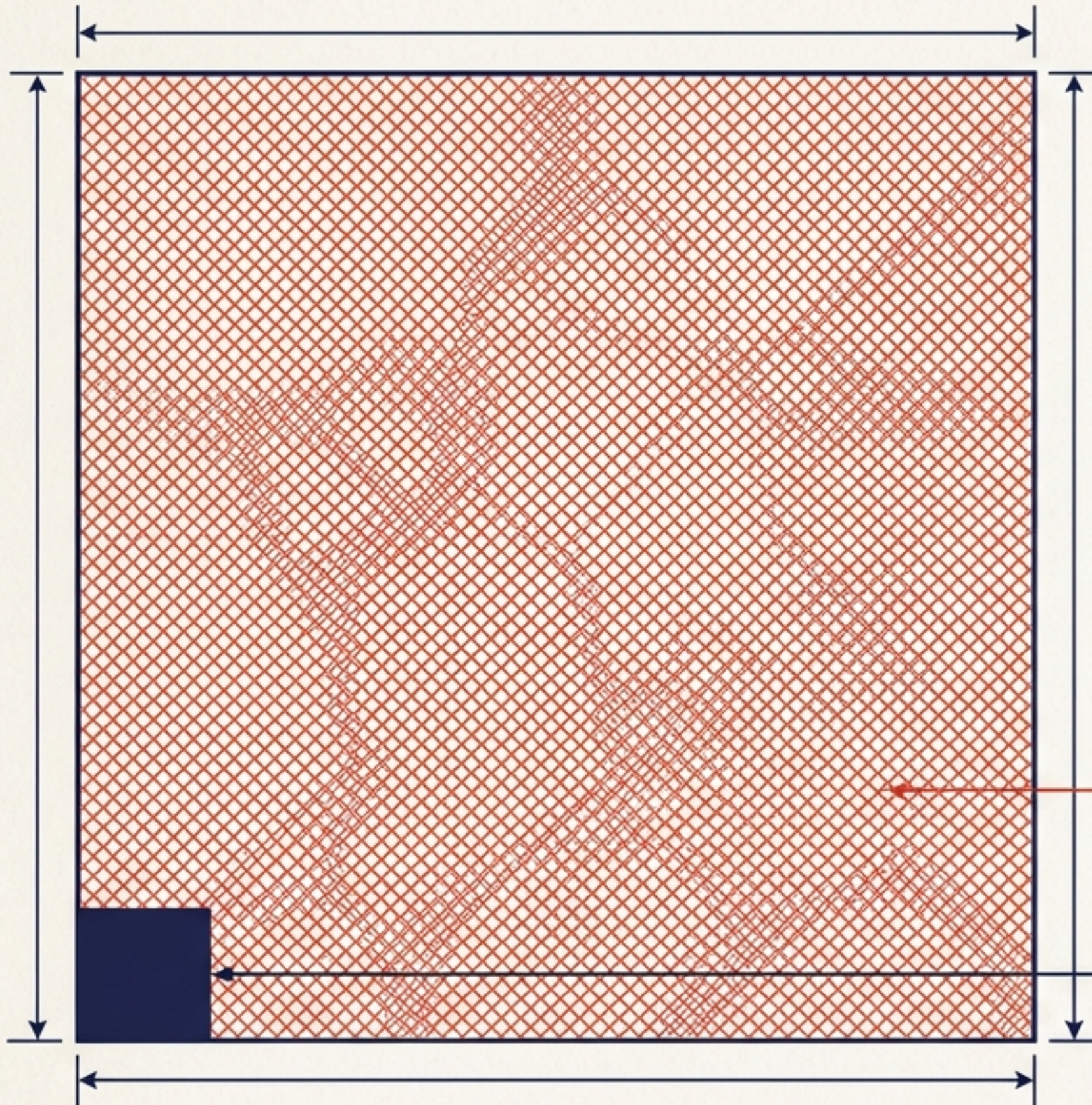
# We are fighting for the wrong budget.

AI that delivers a finished outcome does not compete for the software budget. It competes for the labor budget.

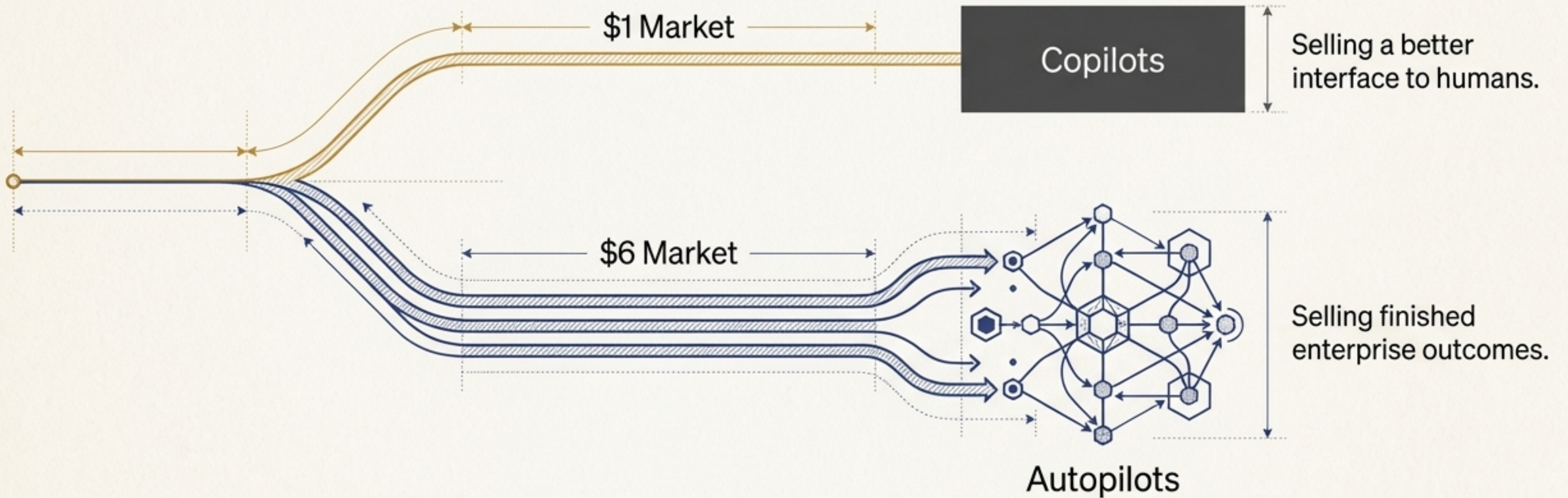
This fundamentally changes the total addressable market by an order of magnitude.

**\$120K: The Labor**  
(The Accountant)

**\$10K: The Tool**  
(QuickBooks)

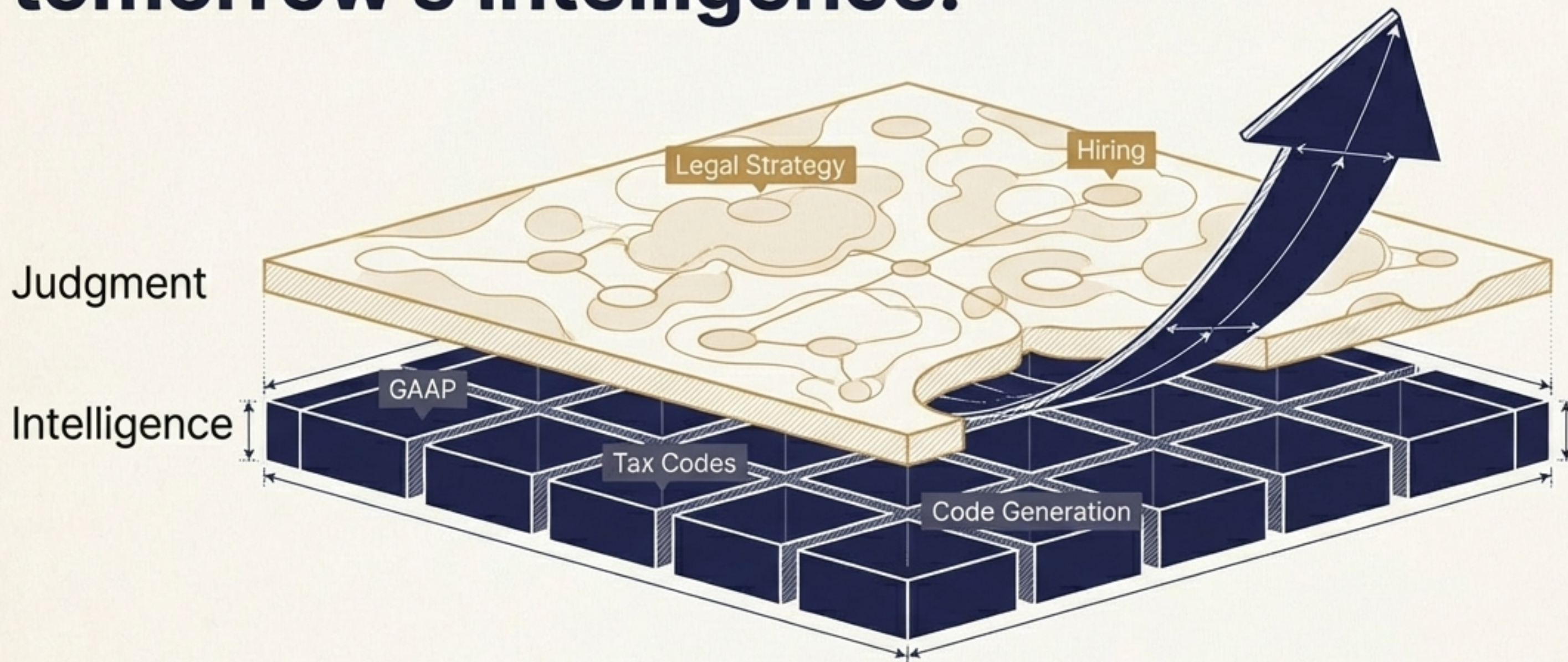


# For every \$1 spent on software, the enterprise spends \$6 on services.



Copilots compete for the \$1 tool market. Autopilots compete for the \$6 services market. These are not the same fight.

# Today's judgment becomes tomorrow's intelligence.



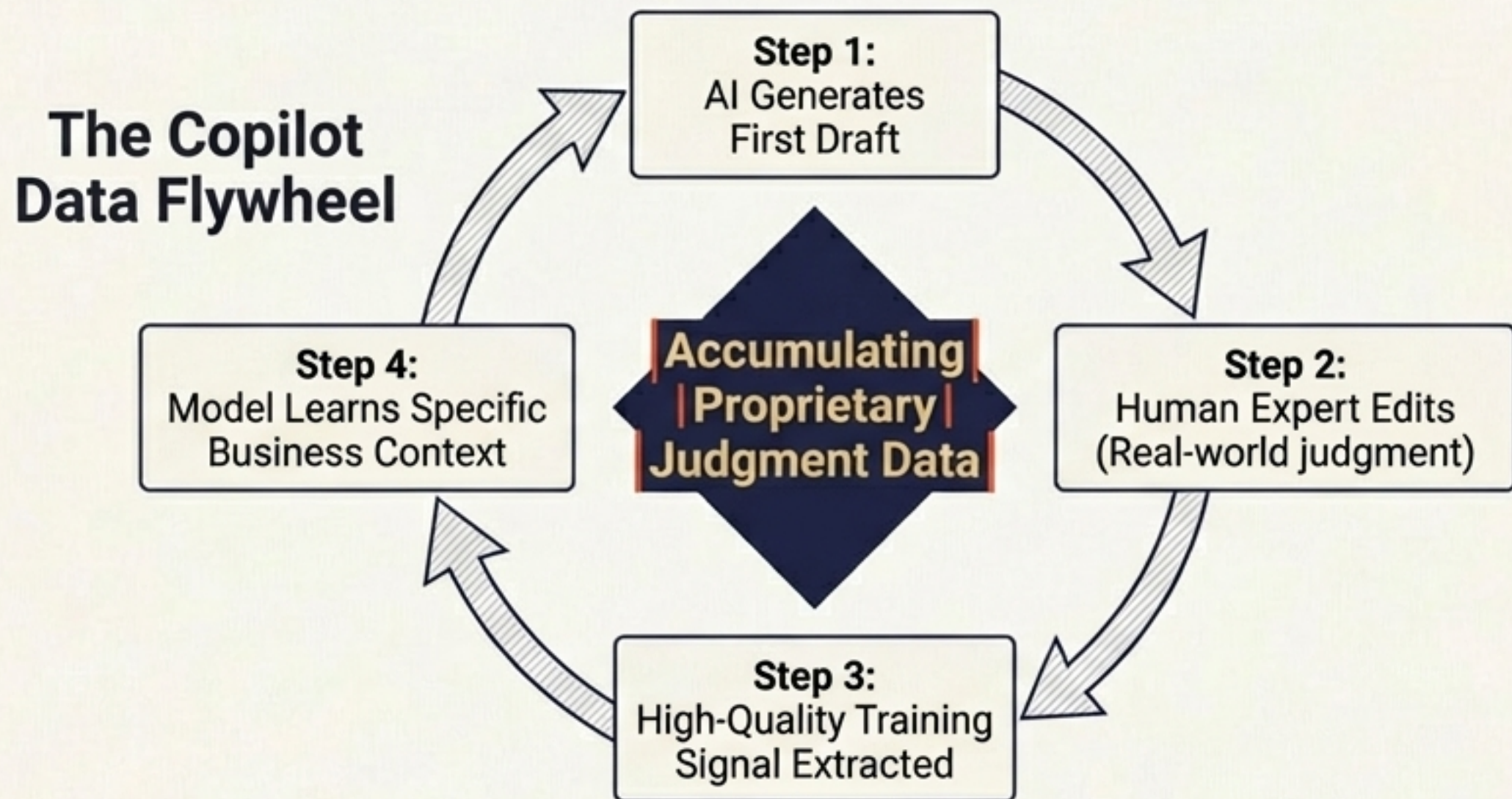
AI systematically consumes the deterministic "Intelligence" layer of work. But the order of consumption matters far less than the speed.

# The speed of AI conversion depends entirely on a domain's verifiable notion of "correct."

|                           | Code                | Accounting/<br>Medical Coding | Insurance                    | Law                          | Management<br>Consulting |
|---------------------------|---------------------|-------------------------------|------------------------------|------------------------------|--------------------------|
| Notion of "Correct"       | Binary              | Explicit Rule Set             | Deterministic but Contextual | Adversarial / Jurisdictional | Highly Subjective        |
| Feedback Loop             | Seconds             | Days                          | Years                        | Months / Years               | Unknown                  |
| Evaluation Infrastructure | Perfect / Automated | Mature / GAAP                 | Partial                      | Non-existent                 | Non-existent             |

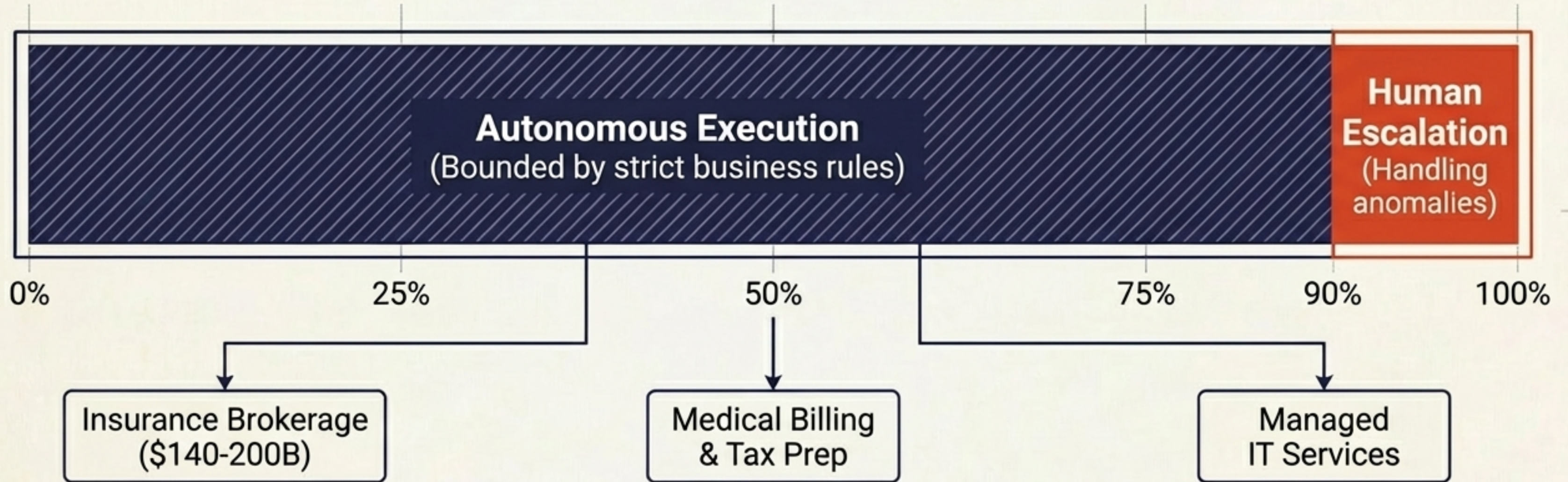
Developers already show 50%+ AI adoption (3 engineers doing the work of 15). The left side is hyper-competitive. The right side is decades away. The immediate opportunity lies in the middle.

# The Copilot phase is not a transition. It is a stealth data collection pipeline.



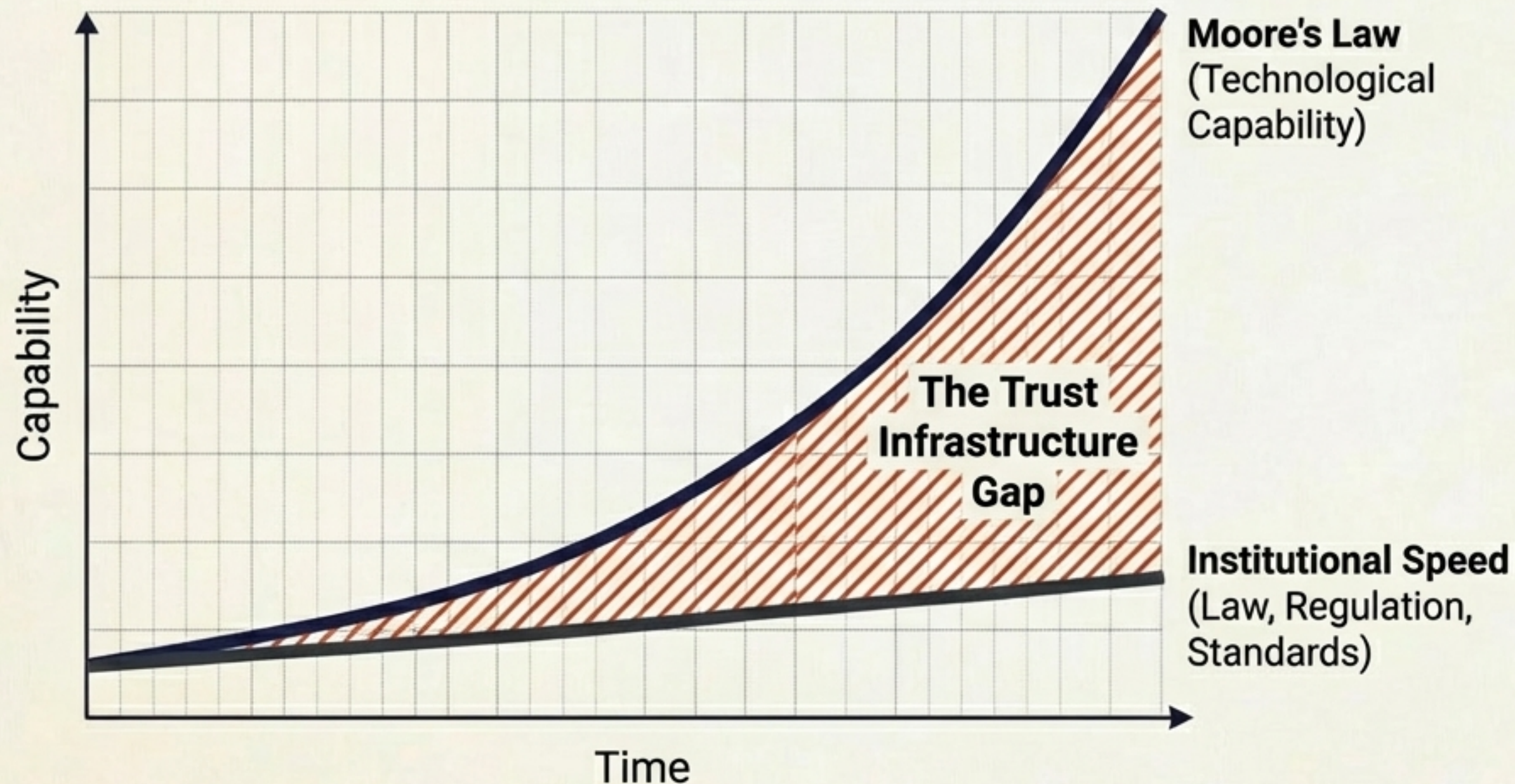
Users think they are utilizing a tool. In reality, they are providing labeled, high-quality judgment data to train tomorrow's Autopilot.

# The near-term reality is L3 Conditional Autonomy.



The leap is not directly to full self-driving. AI executes autonomously within predefined boundaries and automatically escalates to a human when a signal falls outside those limits.

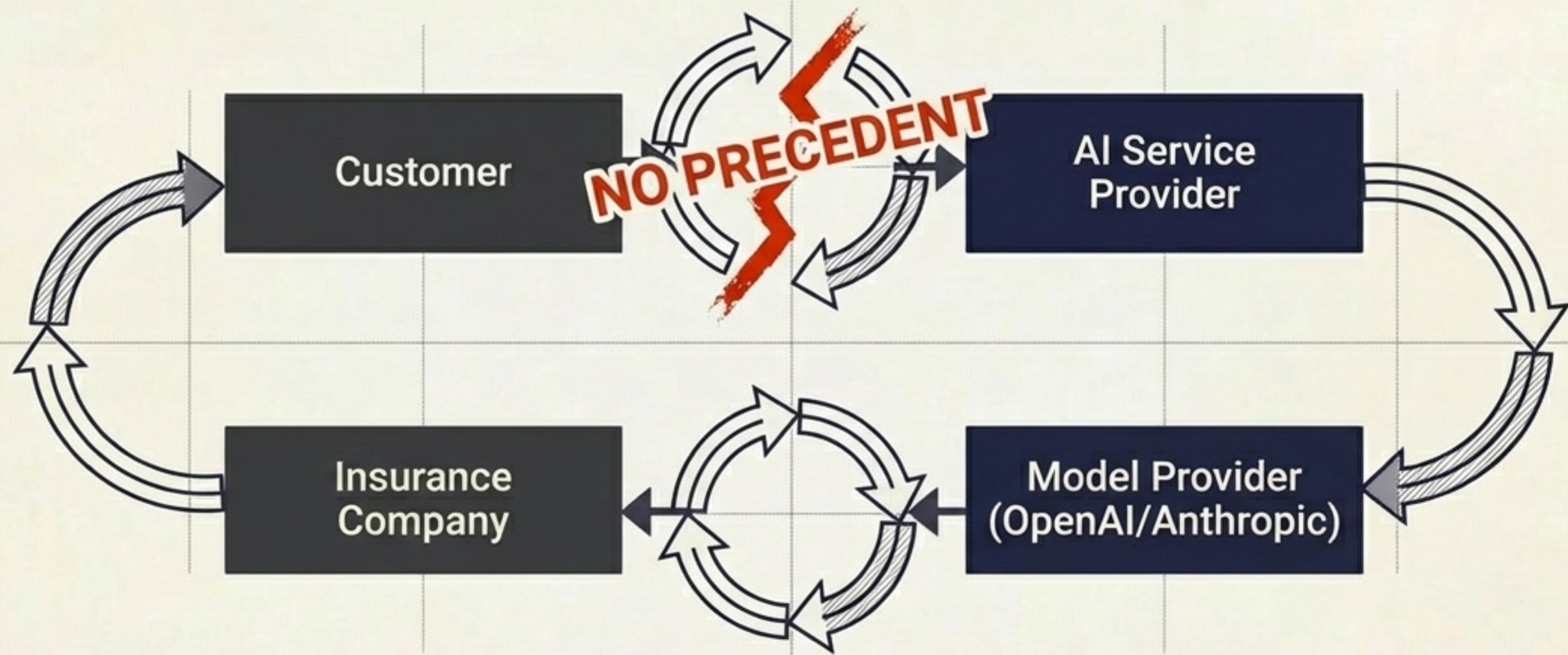
# The bottleneck is not technological. It is institutional.



We have L4 autonomous vehicle tech today, but a decade of legal gridlock. AI faces the exact same impasse.

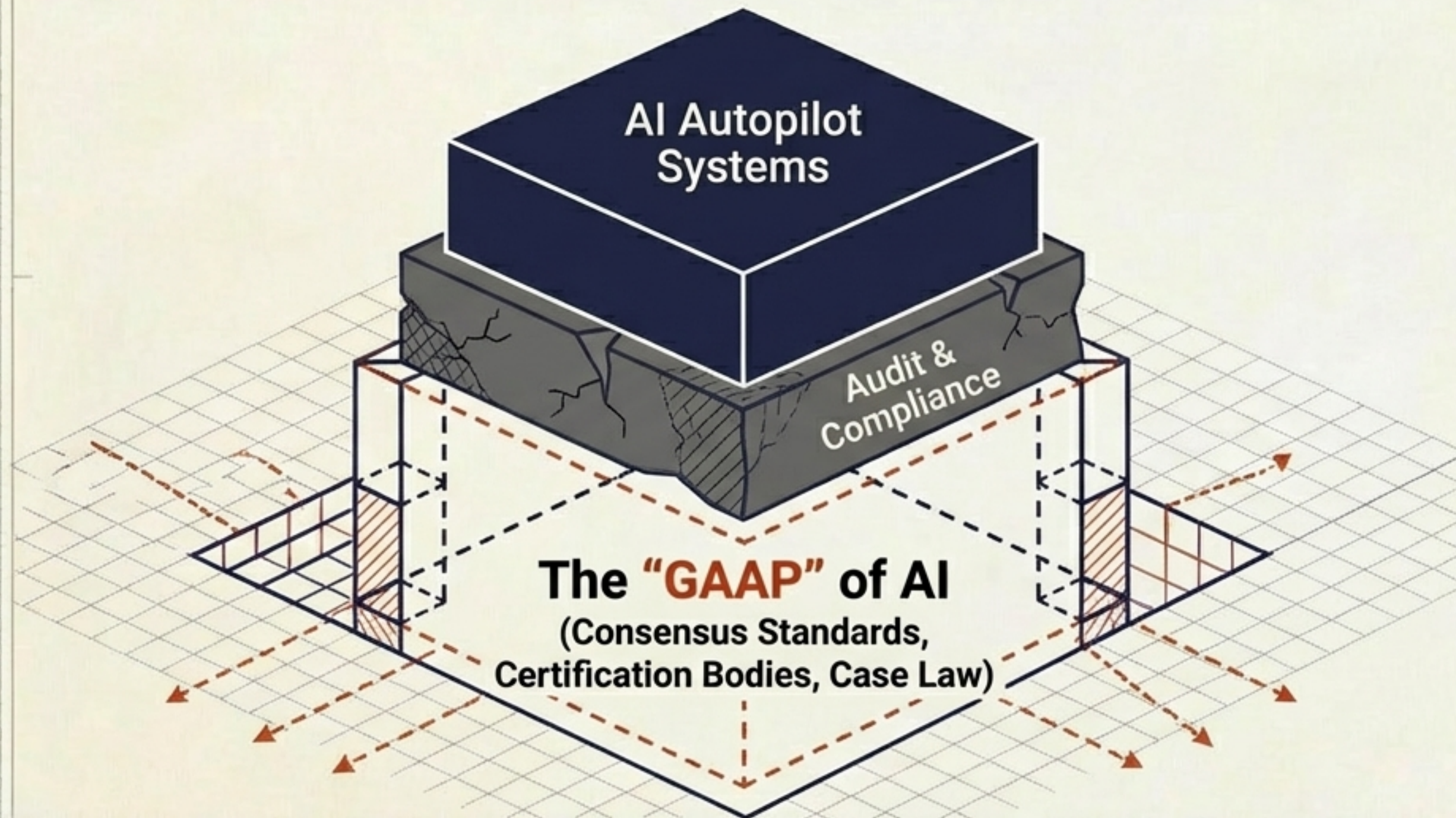
The technology can run, but the law cannot keep up.

# The Broken Liability Chain



In copilot mode, the **human professional** bears the risk. In autopilot mode, when an AI-generated insurance quote drastically **underestimates risk**, who pays? **There is no legal precedent, no industry standard**, and no defined regulatory framework.

# We lack the ability to mathematically prove an AI is "correct."

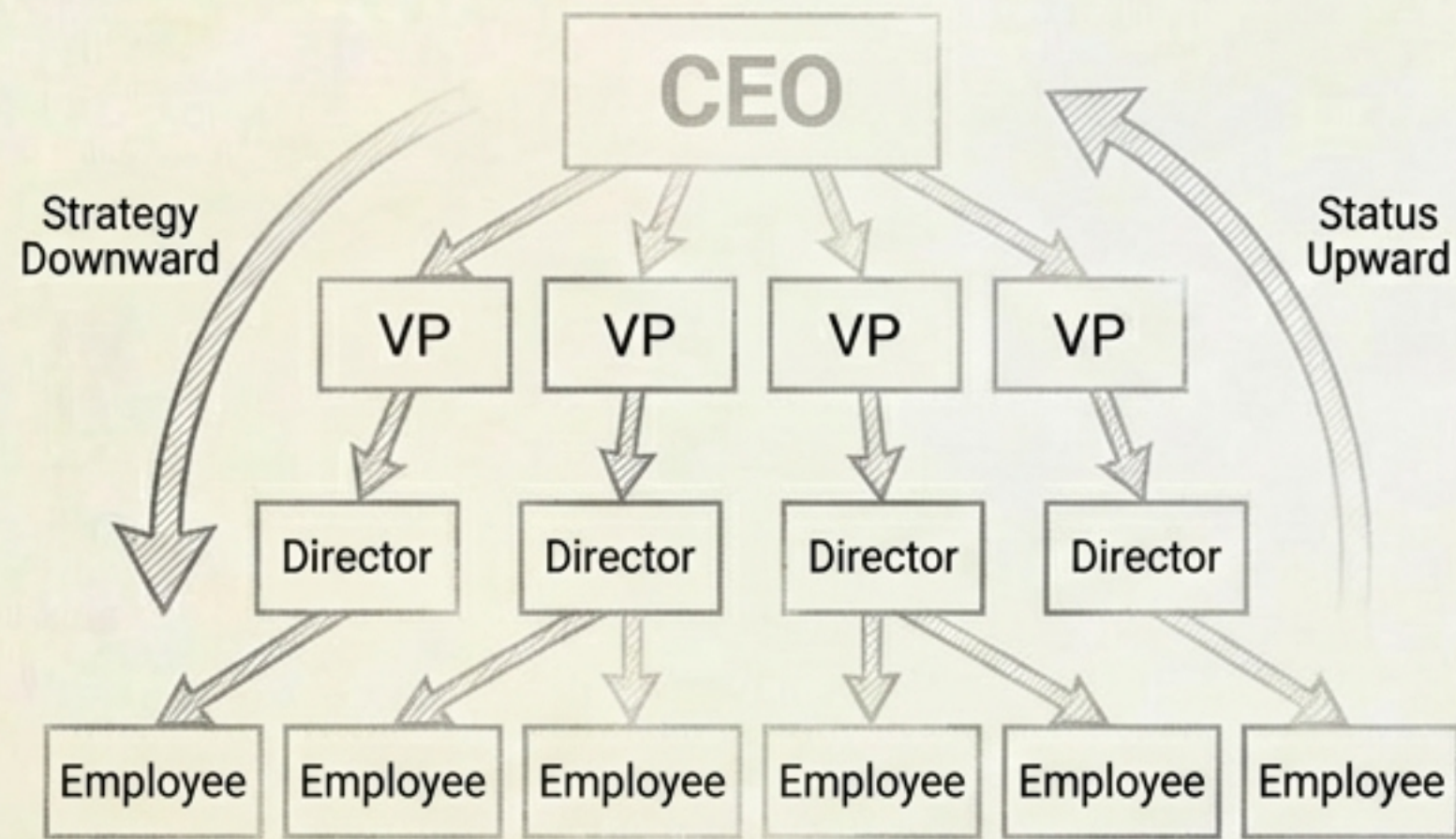


The domains converting fastest (Accounting, Medical Coding) already possess robust evaluation infrastructure built over decades.

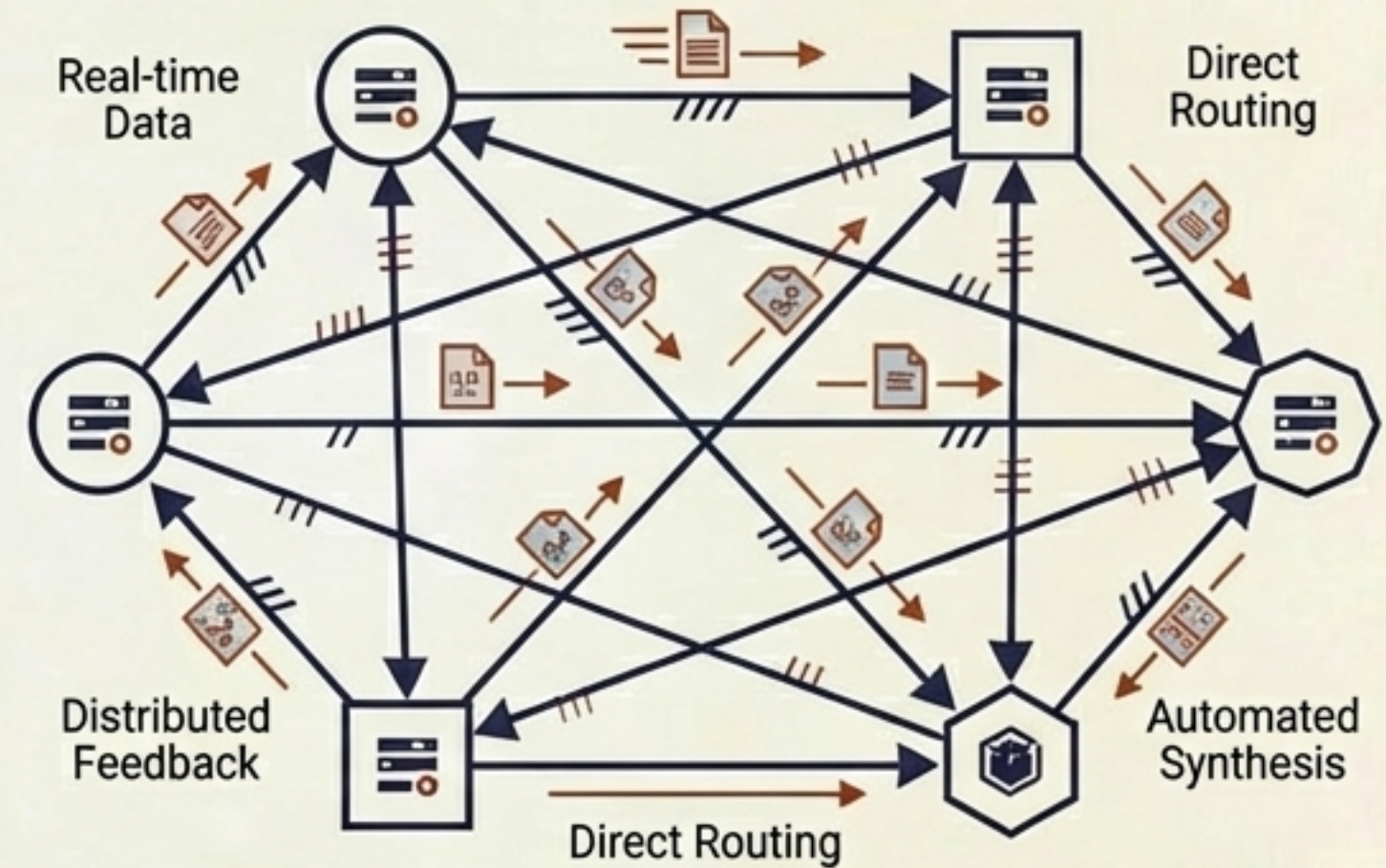
The greatest opportunity of the next decade is building the "GAAP equivalent" for unstructured domains.

# Hierarchy is fundamentally a 2,000-year-old information routing protocol.

## The Manager Layer

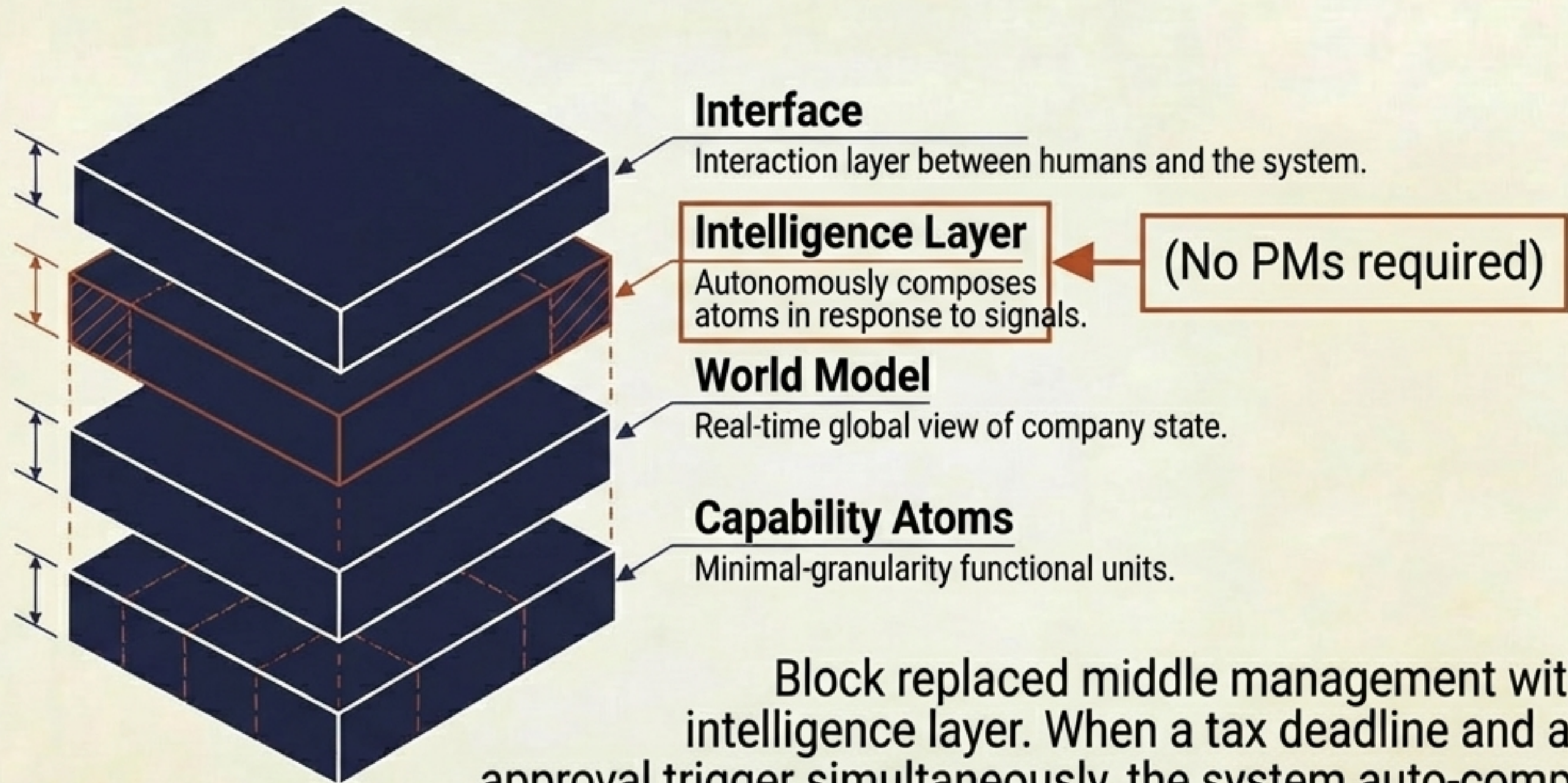


## AI Information Routing



A manager's core function is not managing people—it is translating strategy downward and aggregating status upward. AI offers the first viable alternative to human bandwidth routing.

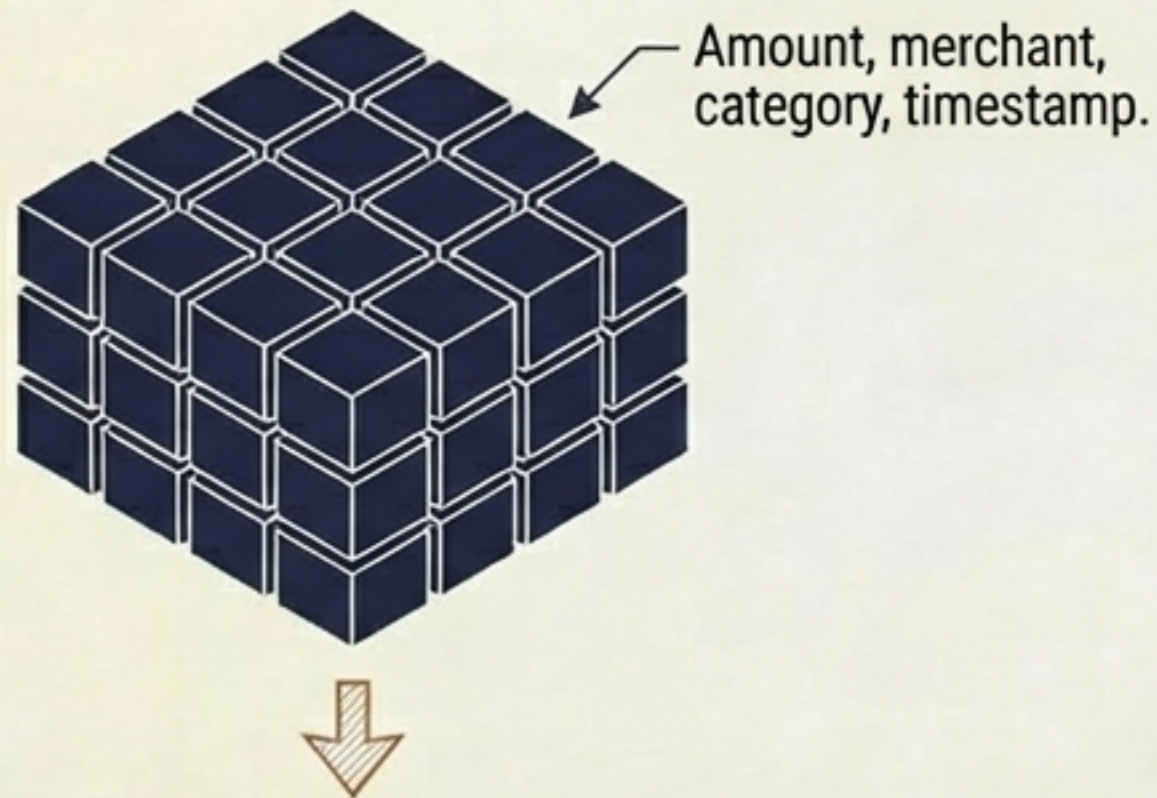
# The Intelligence Protocol Stack



Block replaced middle management with an intelligence layer. When a tax deadline and a loan approval trigger simultaneously, the system auto-composes a solution without a Product Manager ever writing a spec.

# Context quality determines the ceiling of intelligence, not the model itself.

## Block's Data (High-Density Ledger)



Produces a functional World Model.

## Typical B2B SaaS (Sparse Clickstream)

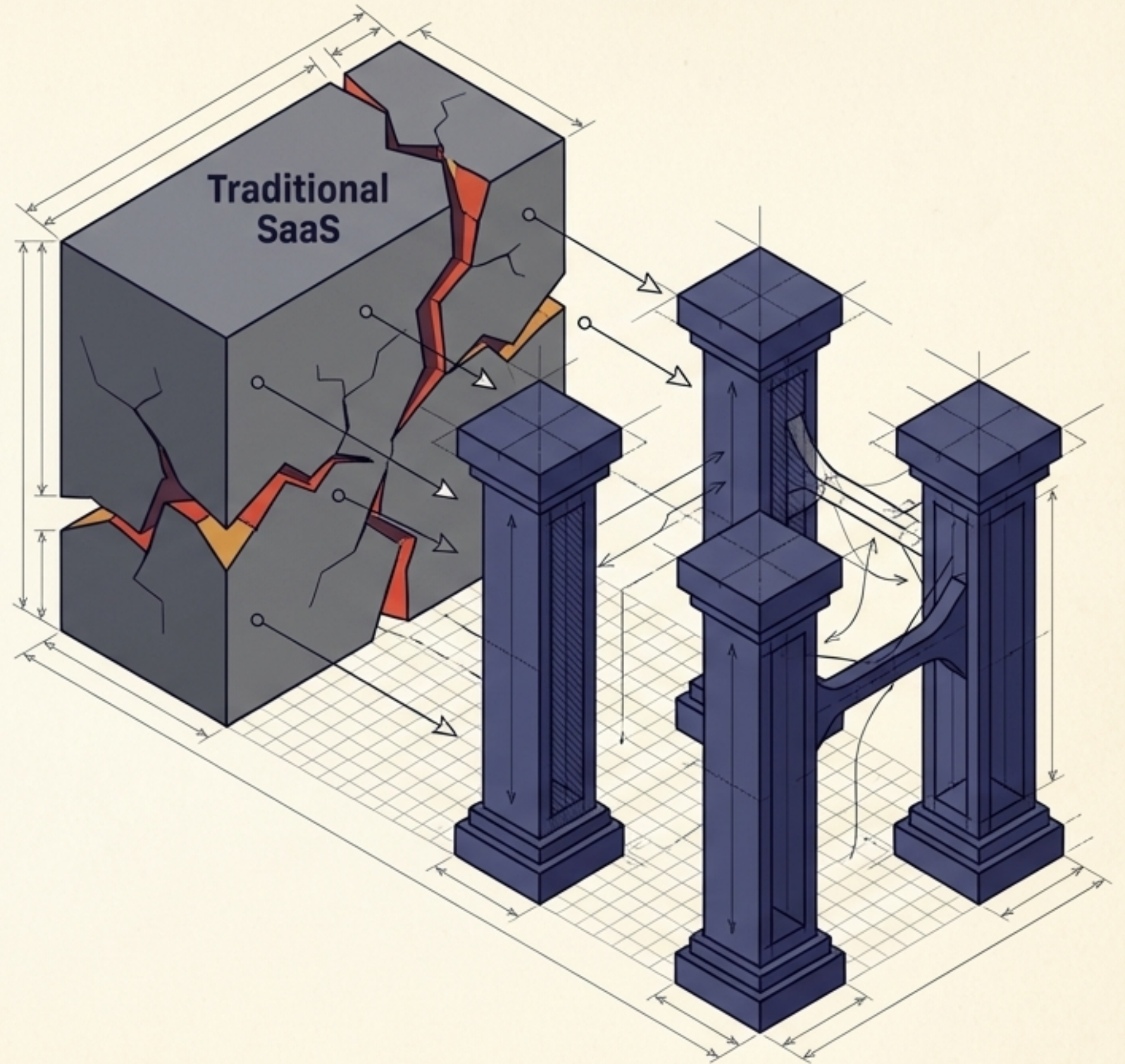


Produces a slightly smarter dashboard.

Block's failure-driven roadmap works because their structural data density is uniquely high. Without high signal-to-noise data, AI routing fails. Without signal-to-noise data, AI routing fails. Most enterprises will settle on a hybrid state: 80% AI routing, 20% human exception handling.

# Do we still need SaaS?

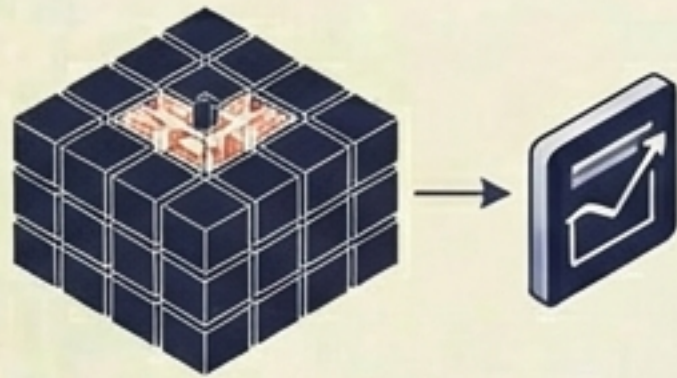
Yes, but the monolithic “software-as-a-service” model is fracturing. Commercial structures built around the “tool + human” paradigm are obsolete.



# The New SaaS Taxonomy.

## 1. Pure Intelligence

(Replaced)



QuickBooks-style deterministic rules. Shifts from selling licenses to selling outcomes (e.g., Crosby, WithCoverage).

## 2. Judgment-Intensive

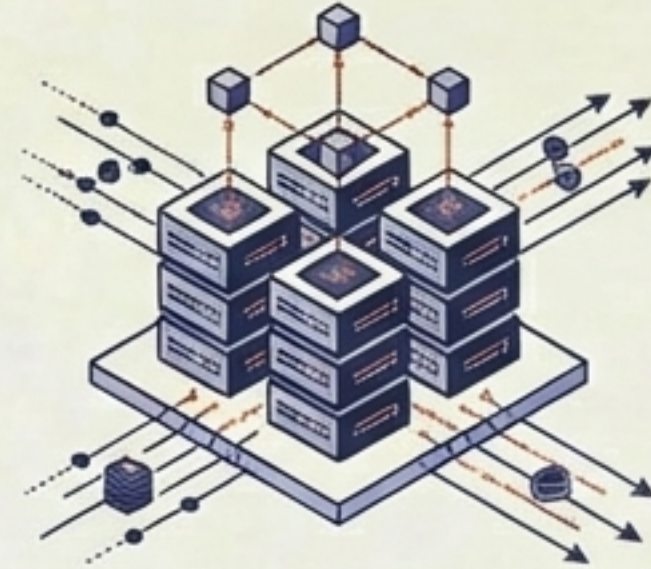
(Copilots)



Legal strategy, design. Features are replaced by assistants augmenting human experts (e.g., Harvey).

## 3. Computing Infrastructure

(Scales)



AWS, Stripe, API gateways. Autopilots require exponentially more compute and context storage.

## 4. Context Infrastructure

(The New Frontier)



The vacant, highest-value category. The "Trust Infrastructure" of the post-agent era.

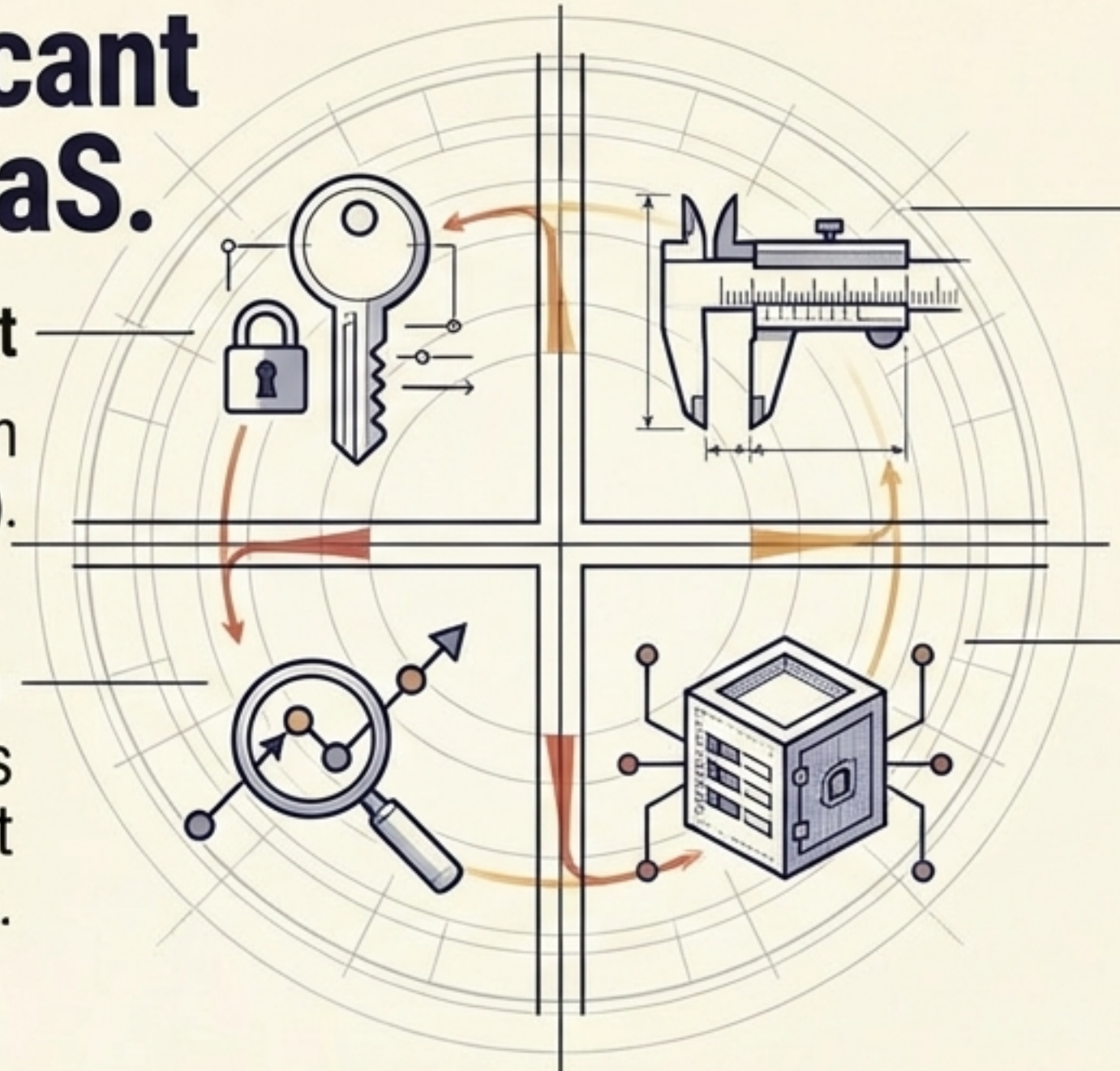
# Context Infrastructure is the most vacant category in SaaS.

## Authorization Management

Dynamic permissions (e.g., "Can this agent sign a \$50K contract?").

## Audit Trails

Tracing AI reasoning chains and hallucination vectors, not just human operation logs.



## Evaluation Frameworks

The new domain consensus standards for "correctness."

## Context Asset Management

Storing, migrating, and pricing the accumulated domain knowledge of an AI.

No mature product covers these four pillars today. Together, they constitute the indispensable Trust Infrastructure required to unlock the \$6 services market.

# Redefining Moats and Multiples

## The Tool Era

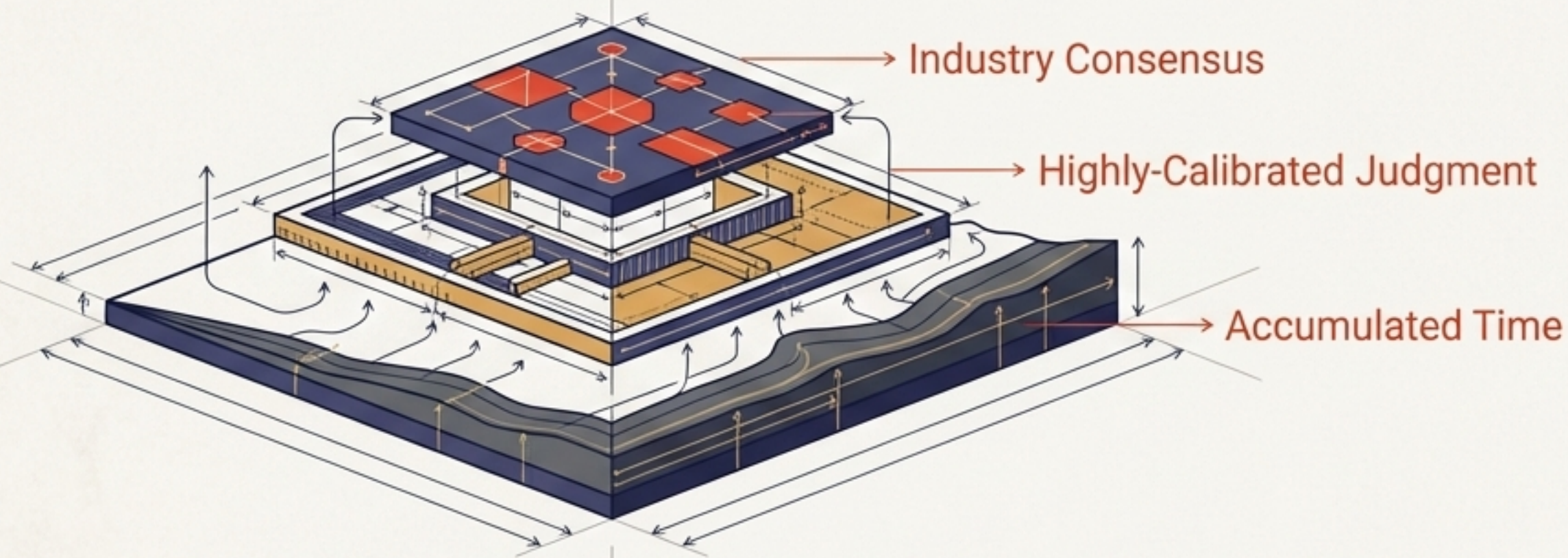
Pricing = **Per-Seat Subscriptions**

Moat = **Feature Richness & Switching Costs**

## The Autopilot Era

Pricing = **Outcome-Based**  
(Per processed claim, per closed book)

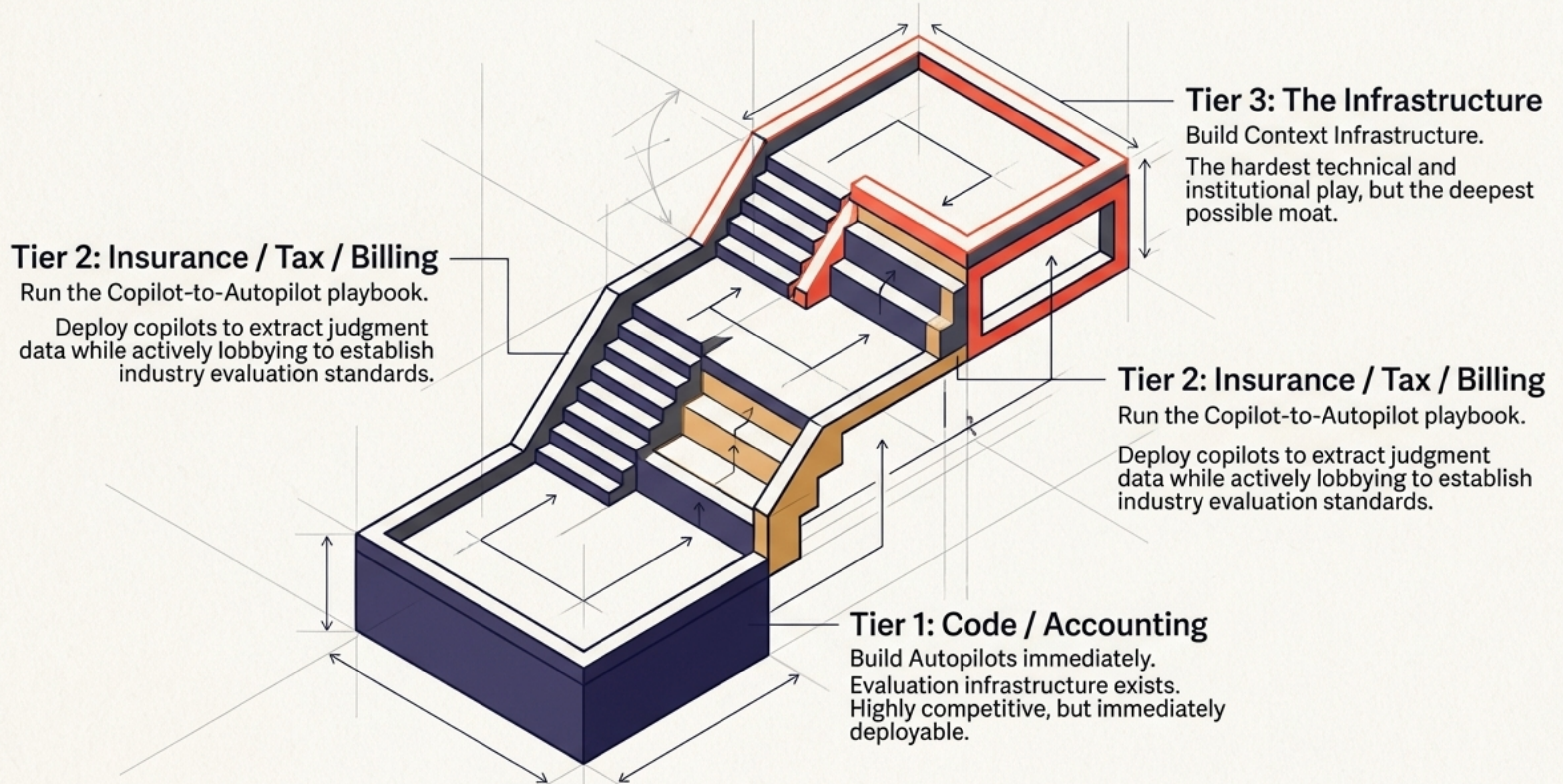
Moat = **Context Assets & Judgment Data**



**Outcome-based pricing** replaces predictable ARR with volatile transaction revenue. Features can be copied instantly by new models. The only enduring moat is context: time-accumulated, highly-calibrated judgment data.

# The Strategic Decision Matrix for Founders.

Your strategy is entirely dictated by the evaluation maturity of your chosen domain.



**None of these are purely technical problems. They require understanding the institutional fabric and how trust is built. The winners of the tool era understood software.**

**The winners of the post-agent era will understand work.**

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