

How AI Is Being Used to Improve Efficiency Across

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Since August, much ink has been spilled about a tech-induced AI bubble that could crush the economy. Big-name investors like Michael Burry and Jim Chanos have bet that today's high-flying AI stocks will tumble. Steve Eisman has warned the US could be headed for a 2008-style collapse. Ray Dalio, meanwhile, recommends investors pile some money into gold.

But Tom Hulick, an investment veteran with 25 years of experience, says those fears may be missing where AI's real payoff is likely to show up.

Hulick, the CEO of Strategy Asset Managers, a \$1 billion wealth management firm, argues that skeptics are too fixated on the companies building AI — and are overlooking the businesses quietly using it to make their operations leaner, faster and more profitable.

"Ray Dalio has a point of view," he told the Daily Mail during a sit-down interview. "But I am much more optimistic."

This year, major indexes have focused heavily on those tech leaders. Nearly 30 percent of the S&P 500 is concentrated in five companies: Google parent Alphabet, Nvidia, Microsoft, Apple and Amazon, according to CNBC.

Many of those firms are also pouring billions into AI infrastructure players with massive debt loads and limited revenue, including OpenAI and CoreWeave, further crowding cash into a small corner of the market.

That focus, Hulick says, has distracted investors from how AI could quietly supercharge more ordinary, consumer-facing businesses by cutting costs and boosting efficiency.

“We are entering a phase where AI adoption is expected to generate measurable productivity gains across multiple industries,” he said.

These gains may not be sexy, but to investors, they’re hiding a potential cash bonanza.

Take Walmart. Hulick said the retailer is utilizing AI to rethink the steel used in the cargo areas of its delivery vans.

By optimizing materials and design, the company can fit more packages per vehicle, cut costs and improve efficiency — gains that could directly boost its bottom line.

And that could increase returns for investors.

Those kinds of changes may not carry the excitement of betting on AI behemoths like Nvidia or Palantir.

But they can deliver steadier, more durable returns, especially for long-term investors.

And for anyone with a 401(k), Hulick says AI is going to be transformative for company efficiency — and, thus, for your investment.

He sees several sectors that could quickly become more profitable because of AI: firms with self-driving vehicles, medical robotics and customer delivery platforms.

In particular, he’s optimistic about Walmart, Waymo and Disney.

“When you are at an intersection, you will see Waymo cars communicating with delivery robots that operate on sidewalks,” Hulick said.

“This provides a cheaper, zero-emission and efficient service.”

Hulick’s advice mirrors that of other investment experts who have recently spoken to the Daily Mail.

Eisman, a former portfolio manager at Oppenheimer & Co and Neuberger Berman — who was made famous when Steve Carell portrayed him in *The Big Short* — also remains bullish on AI.

“Look at the speed of adoption of ChatGPT, which reached 800 million users in only three years,” he previously told the Daily Mail. “The internet took 13. AI is already

delivering.”

If 401(k) holders need to make any moves at all, Georgia Lord, head of financial planning at Corbett Road Wealth Management, said any future AI dips are the perfect time to add diverse stocks to investment portfolios.

“It’s a little harder for those that maybe have just retired and are getting hit with this downfall now,” she said.

“But for those that are looking to stop working in the next few years, I really encourage them if they are not already working with a professional, to at least have an introductory conversation and get some advice.”

Still, you may want to avoid the headline-grabbing tech investments with massive stock prices, Hulick argues.

The real winners of the AI era may not be the companies making the loudest bets — but the ones quietly using the technology to do everyday business better.