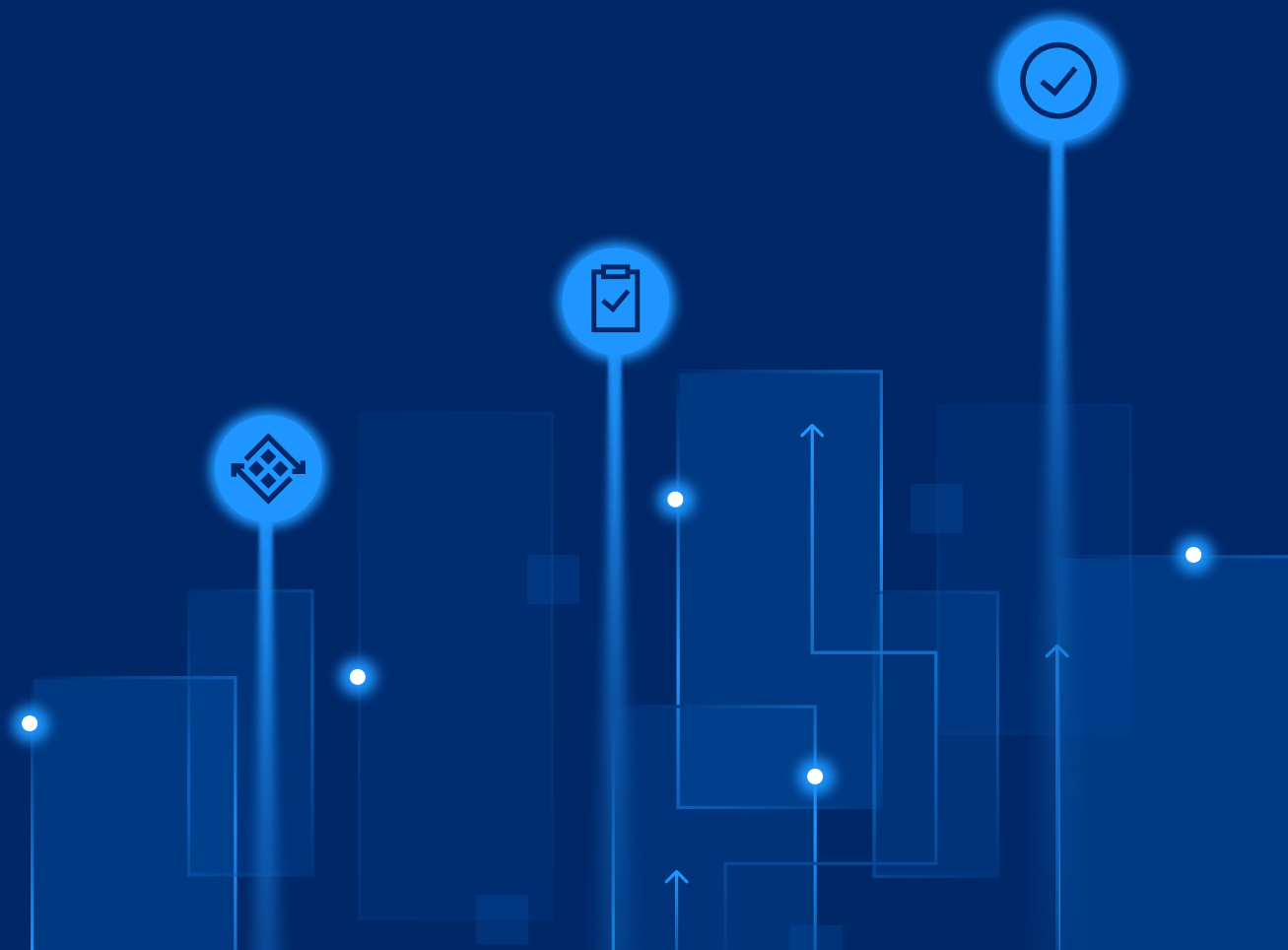


Gartner Insights

Advance AI-Native Business Models: From Assessment to Action

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4 March 2026 - ID G00828049 - 8 min read

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Initiatives: Technologies and Markets; Drive AI Transformation for Sustainable Competitive Advantage; CxO Leadership

AI-native business models are the next frontier in tech-driven growth. CIOs and other leaders of innovation must enable their organizations to define AI-native ambitions, assess current business models, and develop targeted plans to implement AI-native advancements — accelerating the realization of AI-driven value and growth.

Insights at a Glance

An AI-native business model is a framework or strategy in which AI is embedded at the core of how a business creates, delivers, and captures value. In this model, AI is not simply used to enhance existing processes; rather, it is fundamental to the organization's value proposition, differentiation, and scalability. This is distinct from AI-native business, which refers to an actual organization that is built around and operates according to such a model.

By 2029, organizations with business models that exhibit low AI nativeness will be undervalued in investment markets relative to peers that have achieved higher degrees of AI nativeness.

To enable their enterprise to successfully advance toward AI-native business models, CIOs and other leaders of innovation must:

- Assess and visualize the current level of AI nativeness across individual business components and the overall business model to engage senior leaders and uncover opportunities for AI-driven transformation.
- Use visualization techniques to benchmark progress, identify areas for improvement, and prioritize actions that will advance the organization's AI-native maturity.

- Develop and execute targeted initiatives spanning strategy, the operating model, change management, and use-case exploration to accelerate the journey toward becoming AI-native.

This research is the third in a multipart series exploring AI-native business models. It provides practical guidance for mapping your organization's current AI-native state, using visualization techniques to benchmark progress and identify areas for improvement.

Note: *If you have already read the first and second papers in the AI-native business models series — Design Your Ambition for AI-Native Business Models and Assess the AI Nativeness of Your Business Model — please skip the Issue Context and Impact Brief sections and proceed directly to the More Detail section.*

Strategic Planning Assumption

By 2029, organizations with business models that exhibit low AI nativeness will be undervalued in investment markets relative to peers that have achieved higher degrees of AI nativeness.

Issue Context

AI nativeness is an emerging trend, rapidly gaining momentum within the technology vendor community — especially among startups. In 2024, the top 30 private AI-native startups achieved an average revenue multiple of 40 times, while the top 100 averaged nearly 18 times. Remarkably, AI-native startups accounted for 36 of the 84 new unicorns this year, representing a 66% increase over 2023. Gartner forecasts that by 2026, 75% of new venture capital (VC) investments will be directed toward AI-native companies. ¹

We anticipate that the AI-native movement will quickly extend beyond technology vendors to encompass technology adopters across all industries. For example, Gartner predicts that by 2028, 60% of global enterprises will embed **AI agents** at the core of their business model DNA. ² For these organizations, cultivating AI-native strategies will be essential.

While some organizations may aim to transition their entire enterprise to become AI-native, it is more likely that individual business units will first adopt AI-native business models or that organizations will establish digital spinoffs designed to operate as AI-native entities. Alternatively, organizations may choose to acquire AI-native companies to infuse AI nativeness into their business models.

Impact Brief

AI technologies vastly expand the scale and scope of what is possible with digital tools. Their unique potential and transformative impact make them a catalyst for business innovation, not just incremental process improvement. For organizations aiming to thrive in today's competitive landscape, adopting AI-native business models is essential:

- **Market disruption:** AI is reshaping industries and redefining competitive advantage. Organizations that don't adapt risk falling behind AI-native competitors.
- **Accelerated value creation:** AI-native models enable organizations to generate revenue more quickly and efficiently than traditional approaches, freeing up capacity to pursue additional revenue streams and deliver more personalized experiences.
- **Future-proofing:** AI-native organizations are purpose-built for AI, enabling greater resilience and adaptability to ongoing technological change — unlike AI adopters, which must retrofit existing systems.
- **Enhanced market valuation:** AI nativeness will be a key factor in how investors value technology adopters.

In this environment, adopting AI-native business models is not just an opportunity — it's a necessity for long-term growth and relevance.

More Detail

An AI-native business model is one where an organization's core products, services, and operations are fundamentally built around AI, making it the primary source of value, differentiation, and scalability. Unlike traditional organizations that use AI to enhance existing operations, AI-native businesses are designed from the outset with AI at their core — OpenAI is a typical example.

Organizations may pursue AI nativeness in a variety of ways: some aim to transform their entire enterprise, while others begin with individual business units, launch digital spinoffs, or acquire AI-native companies to bring advanced capabilities into their business models. For example, a bank might transition a business unit into a digital spinoff that functions as an autonomous platform, where AI designs financial products (such as reactivating dormant customers) and manages customer interactions — all driven by self-learning systems. For a comparison of the different stages of AI nativeness within this illustrative banking example, see [Design Your Ambition for AI-Native Business Models](#).

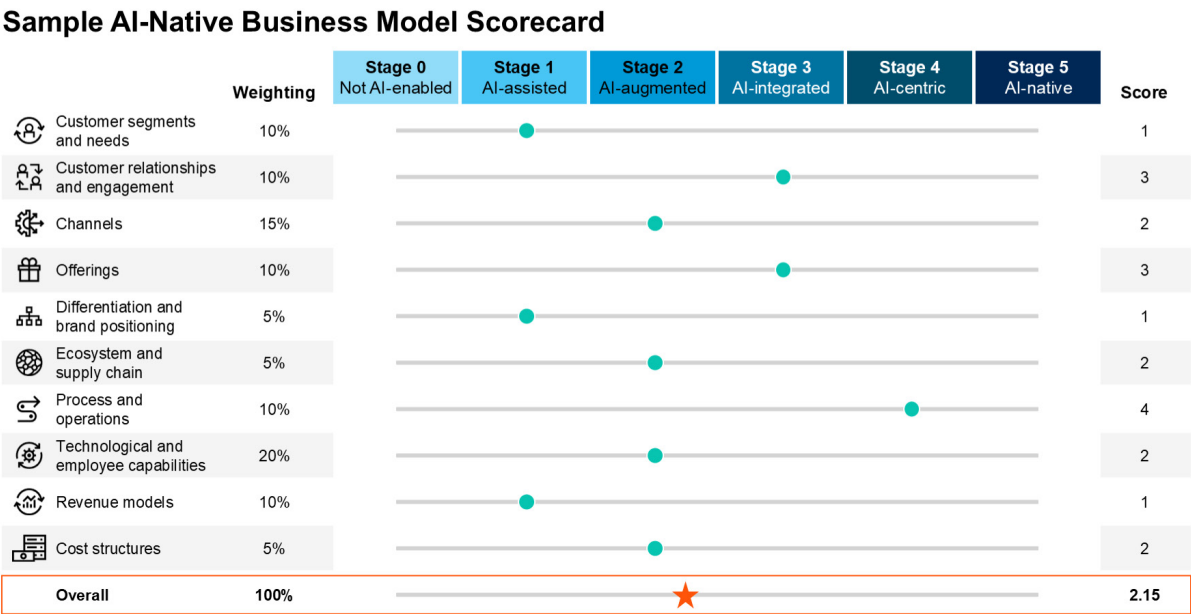
Assess and Visualize the Current State of AI Nativeness

Achieving true AI nativeness requires a deliberate, component-by-component evolution of the business model. By systematically assessing AI adoption across individual elements — such as channels, ecosystems and partnerships, supply chain, operations, and customer engagement — organizations can identify where AI is already delivering value and where gaps remain (see assessment criteria in *Assess the AI Nativeness of Your Business Model*). Because these components are deeply interconnected, moving toward an AI-native business model demands a strategic and coordinated approach.

To support this transition, CIOs and other leaders of innovation should use visualization tools to map assessment results. Visualizing progress helps organizations quickly spot gaps and prioritize efforts for becoming AI-native.

Figure 1 shows a sample AI-native business model scorecard, which visually tracks progress across all business model components and calculates an overall AI nativeness score. Importantly, the scorecard assigns weightings to each component based on strategic importance, reflecting the fact that different industries have different priorities. For example, pharmaceutical organizations may focus on R&D and the supply chain due to the importance of innovation and compliance, while retail businesses may emphasize customer relationships and sales channels to enhance engagement and market reach. This approach ensures that organizations advance the components most critical to their success as they progress through the stages of becoming AI-native.

Figure 1: Sample AI-Native Business Model Scorecard



Source: Gartner
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You can download our tool here to create your own AI-native business model scorecard.

Download the AI-Native Business Model Scorecard

Take Actions to Advance Toward AI Nativeness

The scorecard serves not only as a visualization tool for assessment but also as an **intelligent simulation** platform, enabling organizations to make informed decisions about AI investments. Using these insights, leaders can develop targeted action plans to systematically close identified gaps — allocating resources, setting milestones, and tracking progress over time. As a result, organizations can more confidently navigate the path to AI nativeness and maximize the value of their AI initiatives.

To support this transformation, we provide a list of recommended actions across the following five domains. CIOs and other innovation leaders should select the action items most relevant to their current situation and develop a customized, targeted action plan:

- **Identify AI use cases for each business model component:**
 - Explore how GenAI and **agentic AI** can impact every component of your business model (refer to Maximize the Value of AI Agents Through Strategic Discovery and Governance and Reshape Business Models Using Generative AI).
 - Define success metrics early to clarify what value and outcomes you expect from each use case (refer to Ten AI Value Metrics for Cost Reduction, Revenue Growth and Productivity).
 - Run a pilot before scaling to validate feasibility and impact in a controlled environment (refer to Without AI Engineering, AI Pilots Stall and Fail to Deliver Value).
- **Evaluate the AI use-case fit for your unique business needs and context:**
 - Use the Gartner Compass tool to assess which AI use cases best align with your business objectives (refer to Use Gartner's Agentic Compass for Effective Product Leadership).
 - Create a visualization template to consistently map and compare the fit and readiness of different use cases.
 - Link AI initiatives to financial planning to ensure alignment with budget cycles and investment priorities (refer to Toolkit: How to Create an Enterprise Generative AI Budget for 2025).
- **Create a holistic change plan:**
 - Develop a systematic approach for leveraging AI across all business model components, including defining goals, mapping customer journeys, identifying pain points, and exploring AI-driven solutions (see Innovate Business Models Using AI Agents for examples).
 - Establish governance for AI initiatives to set clear roles, responsibilities, and decision-making processes (refer to Toolkit: Setting Up a Committee Charter for AI Governance).
 - Develop a communication plan to keep stakeholders informed and engaged throughout the transformation (refer to Case Study: How Good Change Management Drives Tech Adoption).

- **Manage the change:**
 - Ensure successful adoption of AI by engaging stakeholders and supporting organizational change (for best practices, see Case Study: AI Adoption and Change Management Support for People Managers).
 - Integrate change management with training to build the necessary skills and mindset for AI adoption (refer to Solve AI Literacy Gaps With Dynamic Learning Tracks).
 - Align business model changes with enterprise architecture to ensure technology, processes, and data are integrated and scalable for AI initiatives (refer to The Enterprise Architect's Guide to Formalizing Business Architecture).
- **Evaluate outcomes and build a change management team:**
 - Track results and establish a dedicated team to support ongoing AI-driven transformation (refer to Top Practices of Organizations With High AI Outcomes).
 - Schedule regular progress reviews to monitor adoption, address roadblocks, and celebrate wins.
 - Adjust plans based on pilot results and regular reviews to ensure continuous improvement.

By following these steps, CIOs and other leaders of innovation can systematically advance their organizations toward an AI-native business model — ensuring ongoing relevance and success in a rapidly evolving landscape.

Evidence

¹ AI Vendor Race: AI-Native Startups Command Top Investment Capital and Valuations.

² Maximize the Value of AI Agents Through Strategic Discovery and Governance.

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