

The 90-Day AI-Native Roadmap

A practical guide for CEOs, CMOs, and founders who want to stop buying AI tools and start building a company that operates differently.

FIRST RESULT 14 days	FULL MODEL 90 days	OPERATING SHIFT Tools to loops
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WHAT NOBODY IS SELLING YOU

The winners are redesigning operations, not deploying more AI.

IBM's Arvind Krishna put the point plainly at Think 2026: the enterprises pulling ahead are redesigning how the business operates. The numbers behind that statement are uncomfortable.

79% of enterprises have adopted AI agents.	11% run those agents in production.	25% of AI initiatives deliver expected ROI.	171% average ROI among companies that got it working.
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More money in. Less ROI out. The gap is not access to AI. The gap is the operating layer between AI and the business.

That layer turns data into decisions, and decisions into action. Companies that close this loop build a compounding advantage; companies that buy isolated tools mostly add cost.

THIS IS YOUR MOMENT

Being small is the competitive advantage.

European enterprises are stuck with legacy stacks, BI teams, procurement cycles, and governance committees. SMEs have fewer systems, less data debt, faster decisions, and teams small enough to actually change how work happens.

ENTERPRISE PATH

Eventually. By 2028.

Cloud strategy, compliance committees, multi-team alignment, long procurement, and slow operating-model change.

SME PATH

Working loop in two weeks.

A focused workflow, one owner, simple stack, manual approval, and a visible decision-output cycle.

WHAT AI-NATIVE MEANS

AI-native does not mean AI everywhere. It means the company makes faster, smarter decisions because data, context, and action are connected in a closed loop.

Six steps turn data into action.

Most companies have data. Some add context. AI-native companies close all six steps and let signals travel both directions: data up to decisions, strategy down to platforms, copy, outreach, and execution.

01	->	02	->	03	->	04	->	05	->	06
Data		Context		Interpretation		Decision		Action		Feedback
What happened.		Why it matters.		What it means.		What we do.		Who does it, when.		What changed.

This is not a chatbot. Not a dashboard. Not automation. It is a way of operating.

Five stages. First working result in 14 days.

0	5 DAYS	Diagnosis One workflow, one owner, one question.
1	14 DAYS	First Loop One working decision loop, end-to-end.
2	14 DAYS	Make it Stick The loop becomes habit. First automation.
3	30 DAYS	Second Loop Reproducibility. The pattern works twice.
4	21 DAYS	Two-Way Translation Operating system, not processes.
5	ONGOING	Governance & Scale AI-native company.

You can stop at any stage and already be ahead of most of the market. The sequence matters because it starts with business rhythm before automation.

Manual first. Habit next. Automation after.

<p>STAGE 0 · 5 DAYS</p> <h2>Diagnosis</h2> <p>Choose one workflow, one owner, and one business question the system must answer in 14 days. The deliverable is a single A4 page.</p>	<p>STAGE 1 · 14 DAYS</p> <h2>First Loop</h2> <p>Build one shared table, one source-of-truth map, five dashboard blocks, a context pack, weekly AI interpretation, and an approved action tracker.</p>
<p>STAGE 2 · 14 DAYS</p> <h2>Make it Stick</h2> <p>Document rhythm, improve context, fix data gaps, and add one automation. After four cycles, the loop is how the team works.</p>	<p>STAGE 3 · 30 DAYS</p> <h2>Second Loop</h2> <p>Pick a different workflow type, reuse infrastructure, and connect the loops so an insight from one creates a task in another.</p>
<p>STAGES 4-5</p> <h2>Two-way translation, then governance.</h2> <p>Encode objectives, brand voice, pricing rules, positioning, and budget principles as machine-readable logic. Then add role-based access, audit trails, EU AI Act and GDPR baseline, transparency, and human oversight.</p>	

Only leadership can make these calls.

01	Which workflow starts?	Choose the fastest feedback loop and lowest stakes. Marketing performance review is often the safest first choice.
02	Who owns it?	One person. Senior enough to make calls, junior enough to do the work.
03	Where is source of truth?	If the team disagrees, that disagreement is the most important finding of week one.
04	Who approves recommendations?	Approval should take hours, not days. Fix that workflow before launching the loop.
05	Where are outcomes logged?	One searchable, auditable place. Not a Slack thread. Not a meeting note.

THIS WEEK

Block 30 minutes.

Pick the owner. Pick one workflow. Pick one business question. Write it on a single page. That is Stage 0.

PLDATA

Compress the 90 days.

We build decision loops for European SMEs: data, context, interpretation, approval, action, and feedback.

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