

THE STRUCTURAL DIFFERENCE

Buying AI versus being an AI-native company – and the structural cost advantage that follows.

	BOLTED-ON	AI-NATIVE
	The Buyer	The Builder
	"We bought Copilot."	"We built around it."
ORG STRUCTURE	Industrial-age hierarchy. AI sits inside IT or innovation. Functions run pilots in parallel.	Cross-functional pods organized around workflows. An Investment Committee allocates capital across the portfolio.
WHERE AI LIVES	Layered on top of existing workflows. Same processes, same people, same decision rights – now with AI features.	Workflows redesigned around agents. Humans set goals; agents execute end to end. The org chart adapts to the work.
UNIT OF WORK	Task. Humans run the workflow; AI assists at task level.	Workflow. Agents own outcomes; humans intervene on exception.
COST STRUCTURE	Headcount grows with revenue. Every \$10M of new revenue means 8 more clerks, 5 more reps, 3 more analysts.	Headcount decoupled from revenue. New revenue lands without proportional cost. Leverage compounds with reuse.
DECISION VELOCITY	Weeks to days. Analyst-mediated, bottlenecked by report cycles.	Hours to minutes, in line with the work. Decision support is real-time, not batched.
MARGIN PROFILE	Industry-typical. AI is a line item on the P&L, not a margin lever.	Margin expands as revenue grows. AI is the margin lever, not the cost.
RESULT	7% median ROI. 72% adoption, 6% scaled. Pilot purgatory.	Structural cost advantage on hiring, cost-to-build, and margin trajectory.