

## Generative AI in Croatia 2025

From Mass Adoption to Missing Capability

**Valicon Report** | powered by FutureHR

# Executive Summary

- **AI Is Already Here. Capability Is Not.**

61% of adults already use GenAI

Weekly or daily use is common

Only 13% of organizations have an AI strategy

Training is the biggest bottleneck

**Croatia has crossed the adoption threshold — but not the institutionalization threshold.**

# Methodology / Sample

- Nationally weighted survey (N=510)
  - Data-first diagnostic approach
  - Focus on facts, not forecasts
  - Text explains charts — charts carry the message
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# GenAI Adoption Has Reached the Mainstream

- 61.3% of Croatian adults use GenAI
  - Beyond early adopters

## 1. GenAI Adoption Status

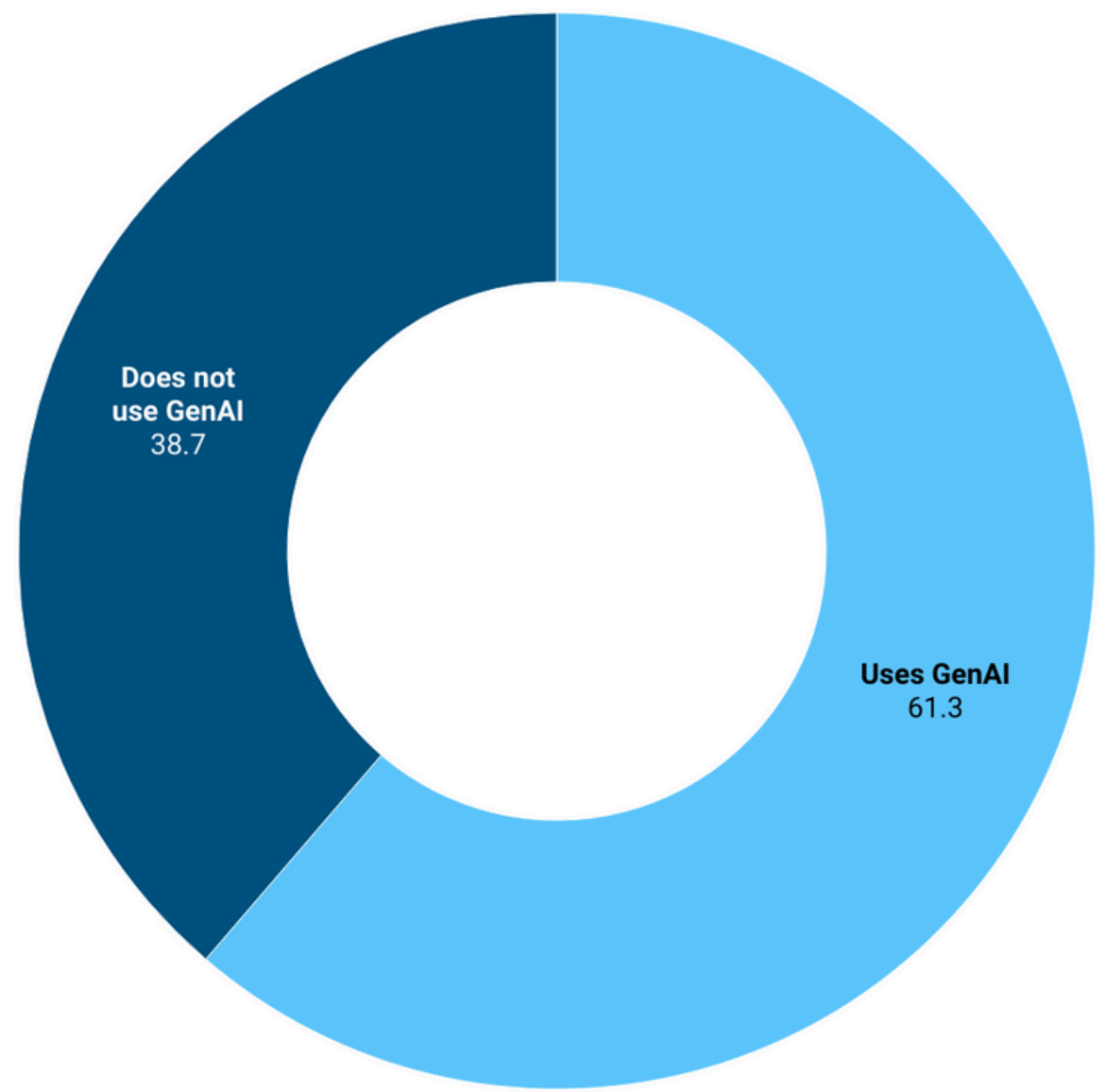
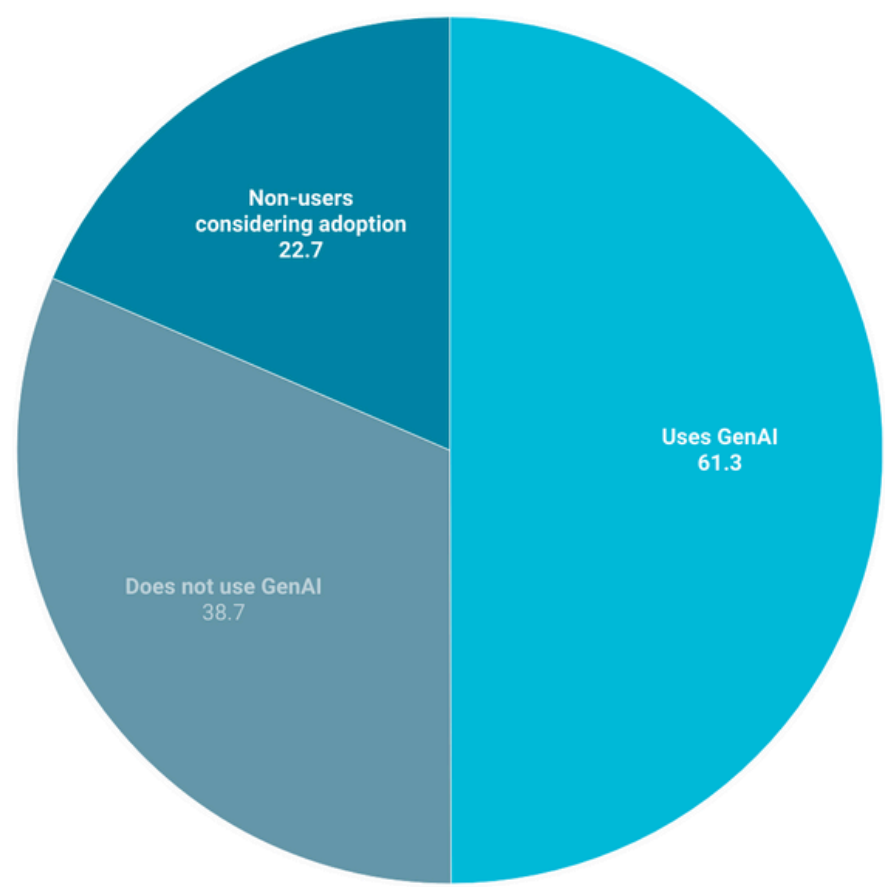
How widespread is GenAI use in Croatia today?

■ Uses GenAI ■ Does not use GenAI

## 1. GenAI Adoption Status

How widespread is GenAI use in Croatia today?

■ Uses GenAI ■ Does not use GenAI ■ Non-users considering adoption



GenAI users vs non-users

Chart: Aco Momcilovic / FutureHR • Created with Datawrapper

Chart: Aco Momcilovic / FutureHR • Source: Valicon • Created with Datawrapper

# Adoption Momentum Is Still Strong

## The Second Wave Is Still Coming

- 22.7% of non-users considering adoption
  - Total reachable population exceeds 70%

### 2 Current + Potential GenAI Reach

Is adoption slowing down or accelerating?

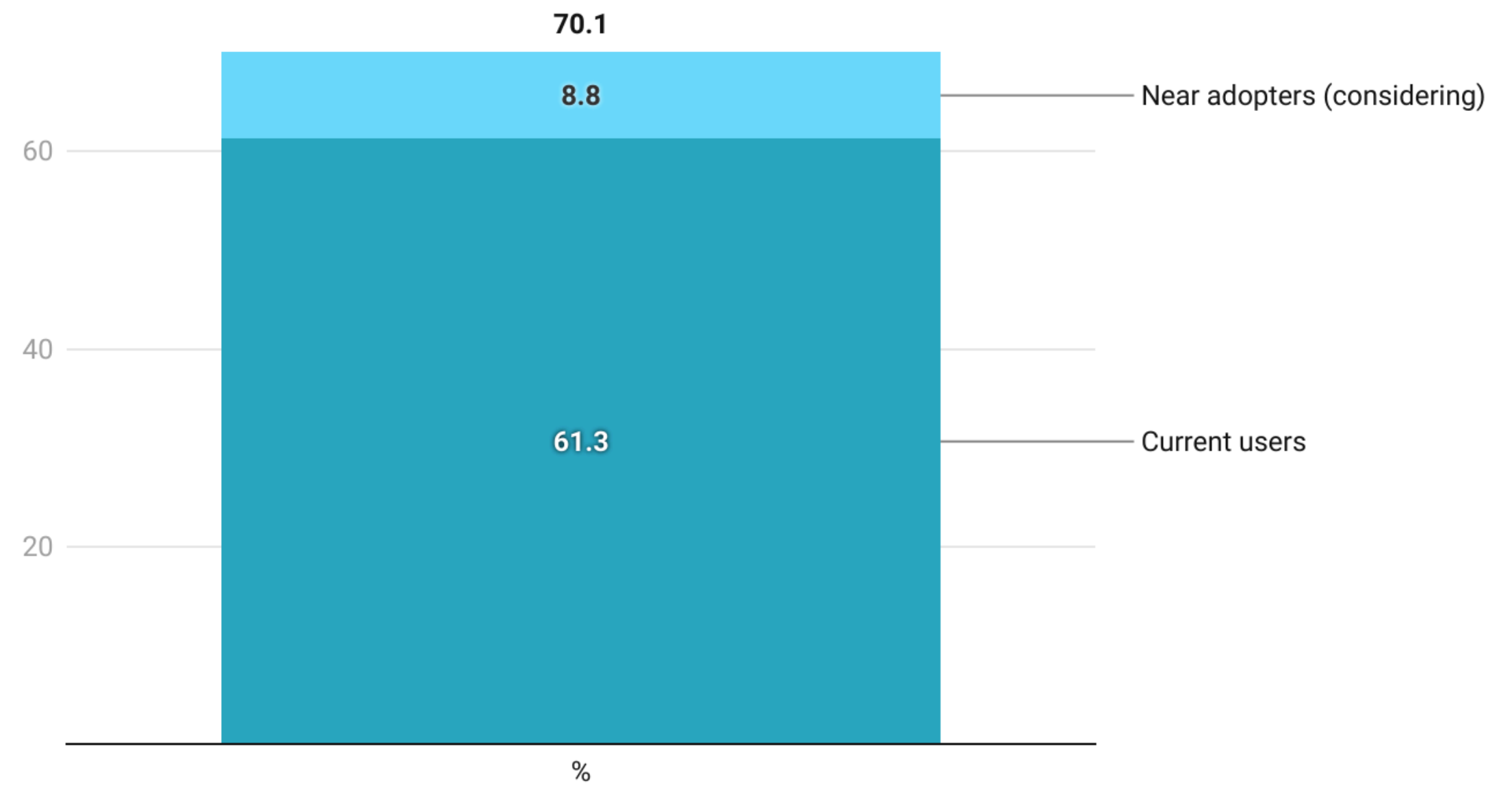


Chart: Aco Momcilovic / FutureHR • Source: Valicon • Created with Datawrapper

# Usage Is Regular, Not Yet Deep

- 46% of users use GenAI weekly or more
  - 17% are daily users

Many Use AI Often — Few Depend on It  
GenAI is part of routines, but not yet mission-critical.

### 3. Usage Frequency Among GenAI Users

How intensively is GenAI used?

Daily Several times per week Once per week Less often

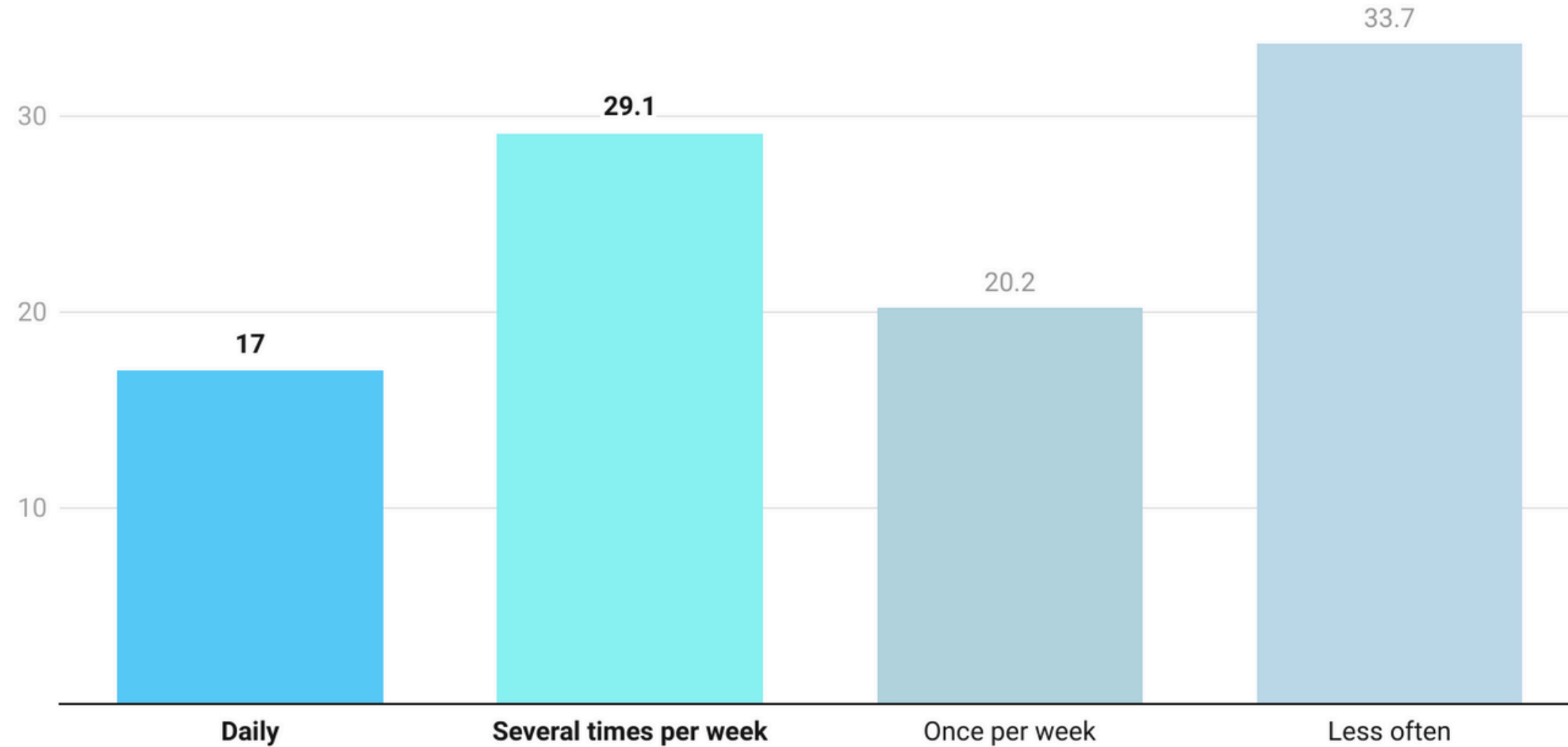


Chart: Aco Momcilovic / FutureHR • Source: Valicon • Created with Datawrapper

# Monetization Lags Adoption

- Only **5.8%** of population pays for GenAI
  - Payment linked to heavy use

Most Value Is Still Captured on Free Tiers

Only power users are willing to pay — a typical early-stage pattern.

## 4. Paid GenAI Usage

Who is paying for GenAI?

■ Paying users (users only)

Percentage

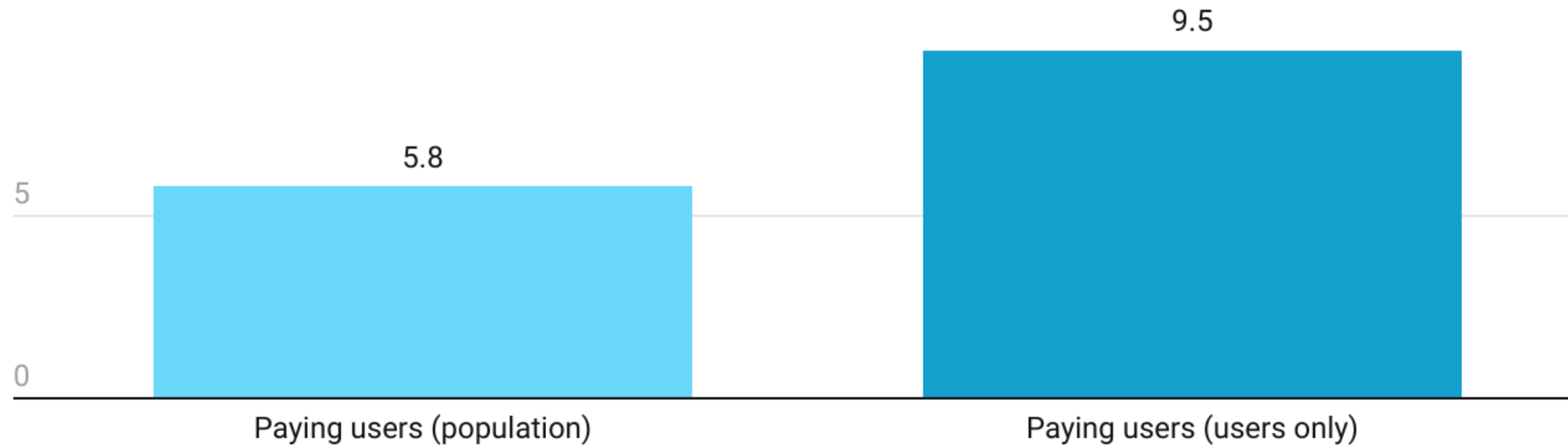


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# Individuals vs. Organizations

- 61% individual use
  - 17% organizational training
  - 13% formal AI strategy

People Are Far Ahead of Their Companies

Adoption is bottom-up, not organizationally driven.

## 5. Individual vs Organizational Readiness

Are organizations keeping pace with individuals?

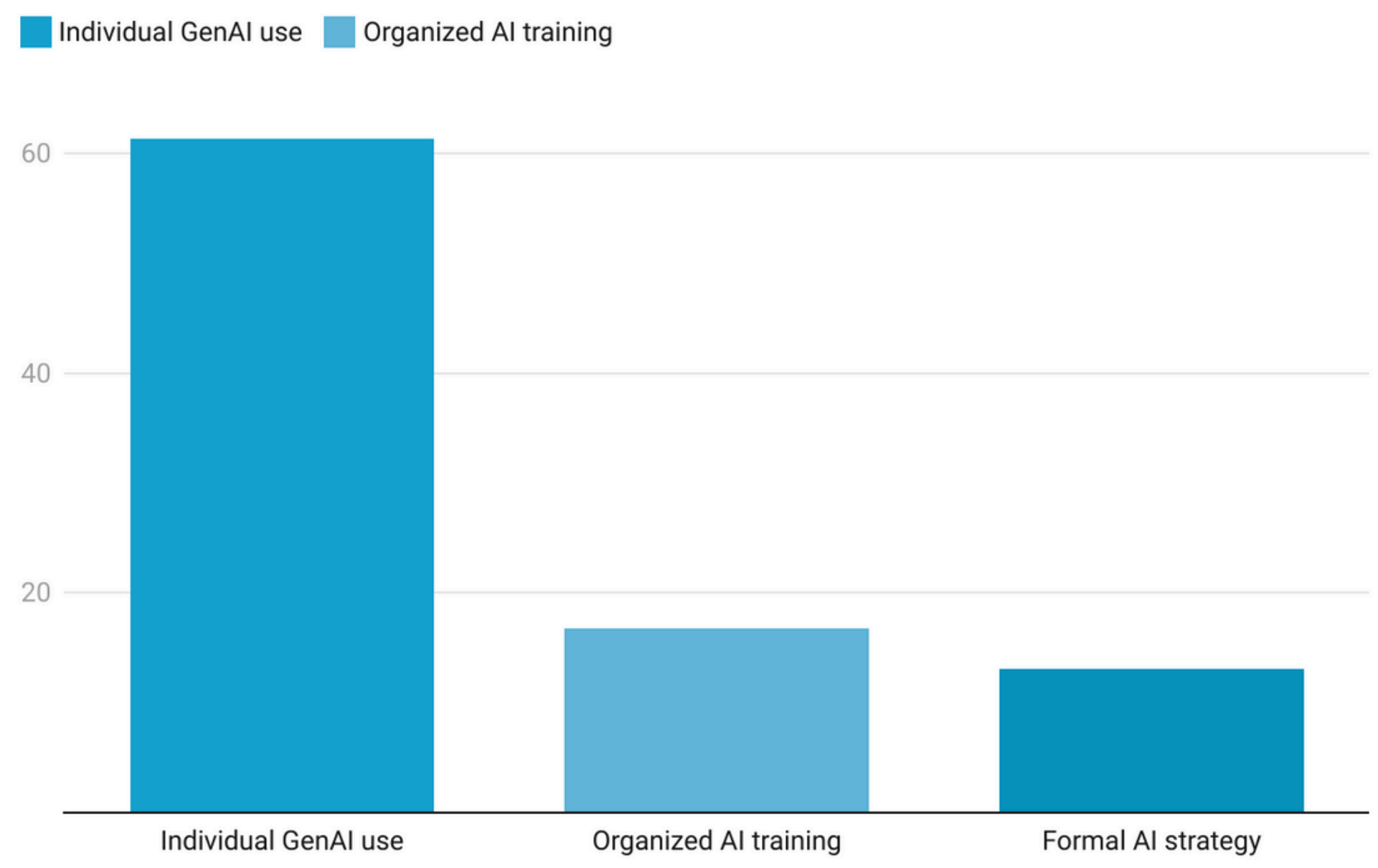


Chart: Aco Momcilovic / FutureHR • Source: Valicon • Created with Datawrapper

# Leadership Exists, Execution Does Not

- 33% leadership support
  - 17% training implementation

Interest Is Not the Same as Capability

Only half of supportive organizations invest in training

## 6. Leadership vs Training

Does leadership support translate into action?

■ Leadership supports AI ■ Training exists

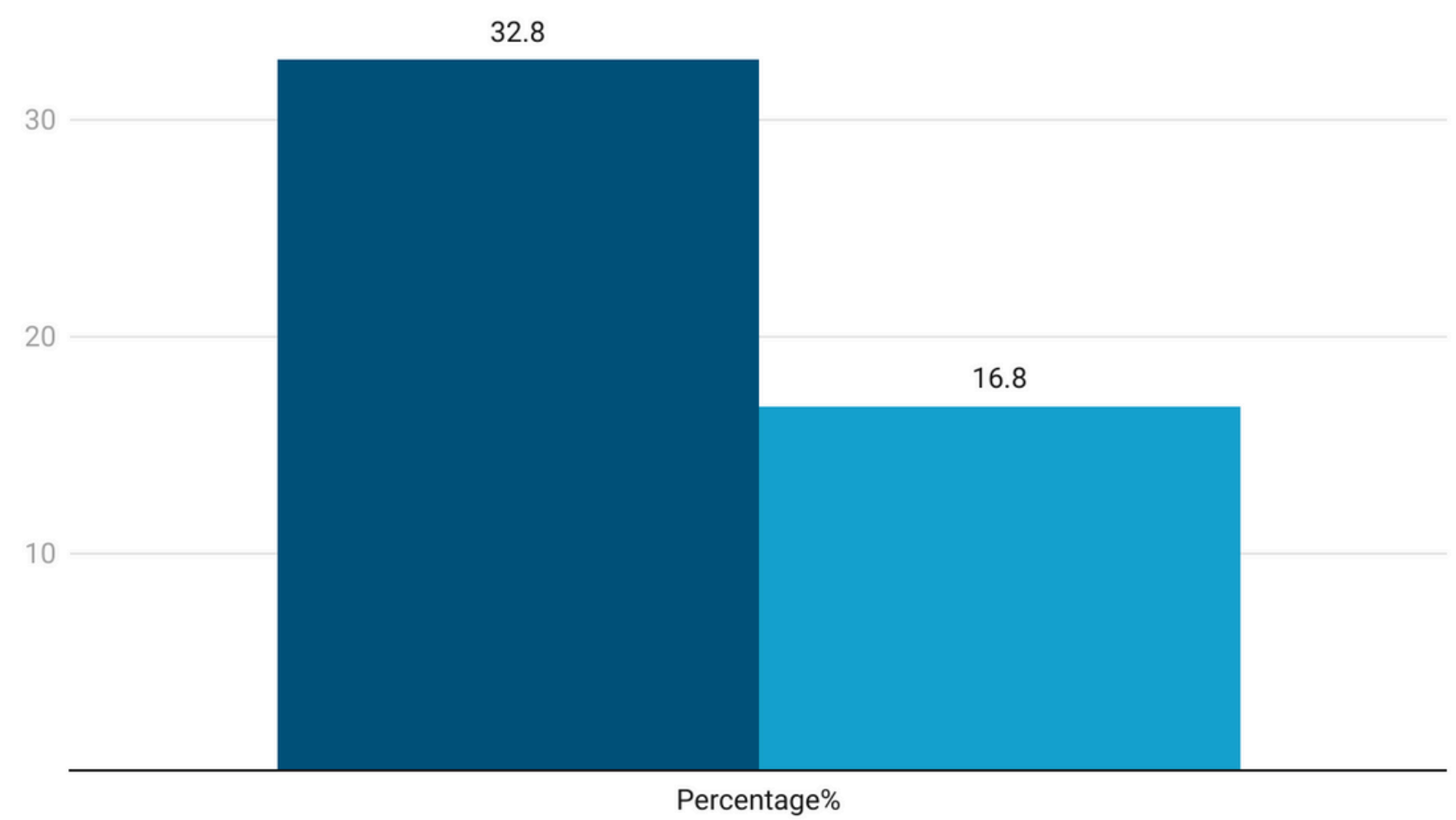


Chart: Aco Momcilovic / FutureHR • Source: Valicon • Created with Datawrapper

# Training Is the Bottleneck

- Narrowest point in readiness funnel
  - Key leverage for progress

Where the AI Readiness Funnel Breaks

Training is the single most constrained capability.

## 7. AI Readiness Funnel

Where does the AI readiness funnel narrow the most?

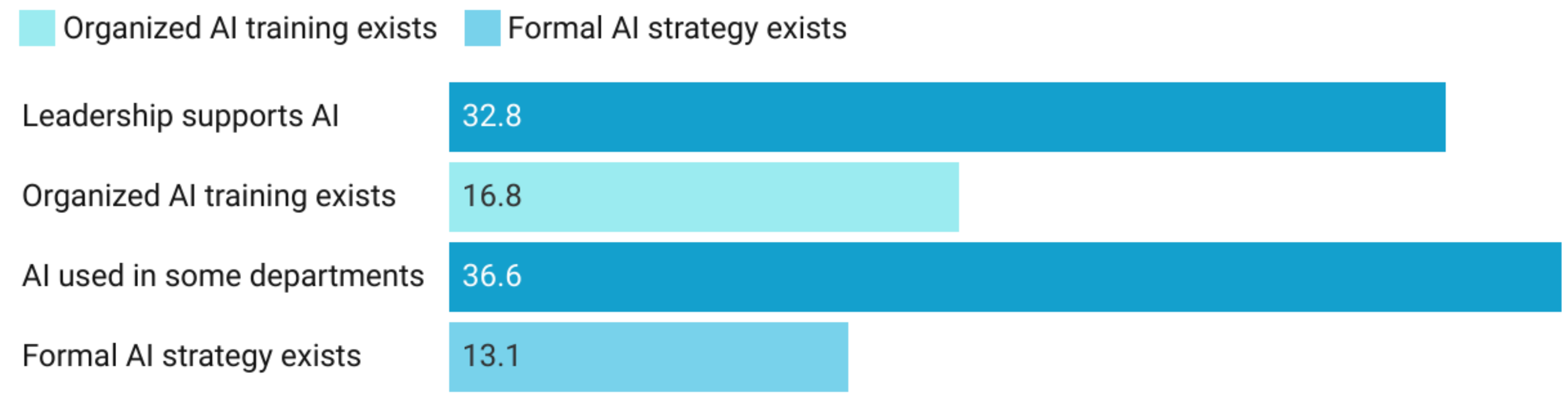


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# AI Is Used Without Strategy

- 36.6% departmental use
  - Only 13.1% have strategy

Experimentation Often Replaces Direction

Operational use often precedes strategic thinking.

## 8. AI Is Used Without Strategy

Is operational use aligned with strategy?

Indicator	%
AI used in departments	37
Formal strategy exists	13

Table: Aco Momcilovic / FutureHR • Source: Valicon • Created with Datawrapper

# Internal Visibility Is Low

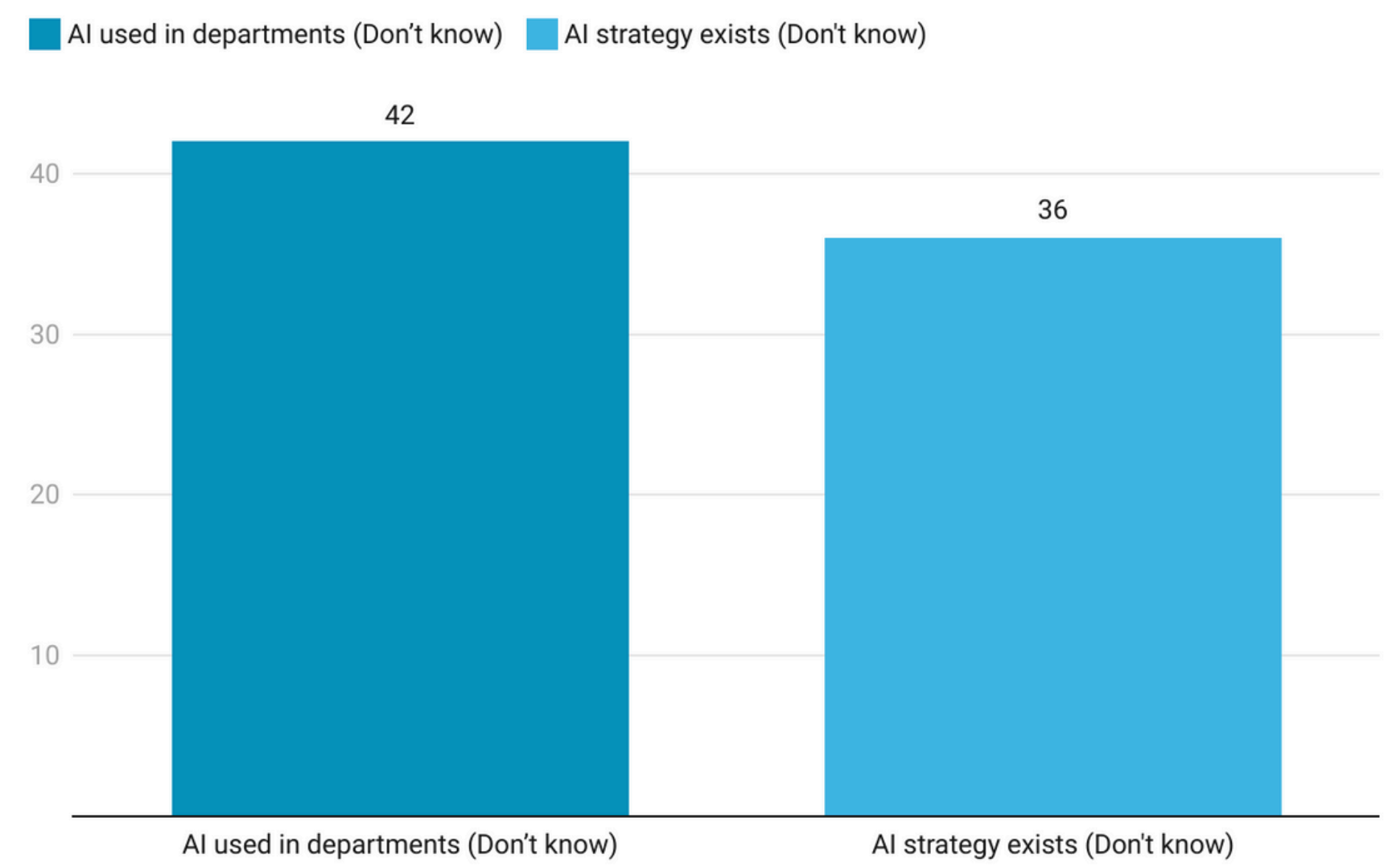
- Up to **42% don't know** if AI is used
  - Visibility is a readiness risk

Many Employees Don't Know What's Happening

Low visibility undermines learning, trust, and governance.

## 9. Internal Awareness Gap

Do employees know what their organization is doing with AI? "Don't know" %



Created with Datawrapper

# Why People Use GenAI

- Productivity and time savings
  - Creativity and cognitive support

## 10. Why People Use GenAI

What value do users actually see?

■ Productivity & time savings ■ Creativity & ideation ■ Learning & cognitive support ■ Output quality improvement

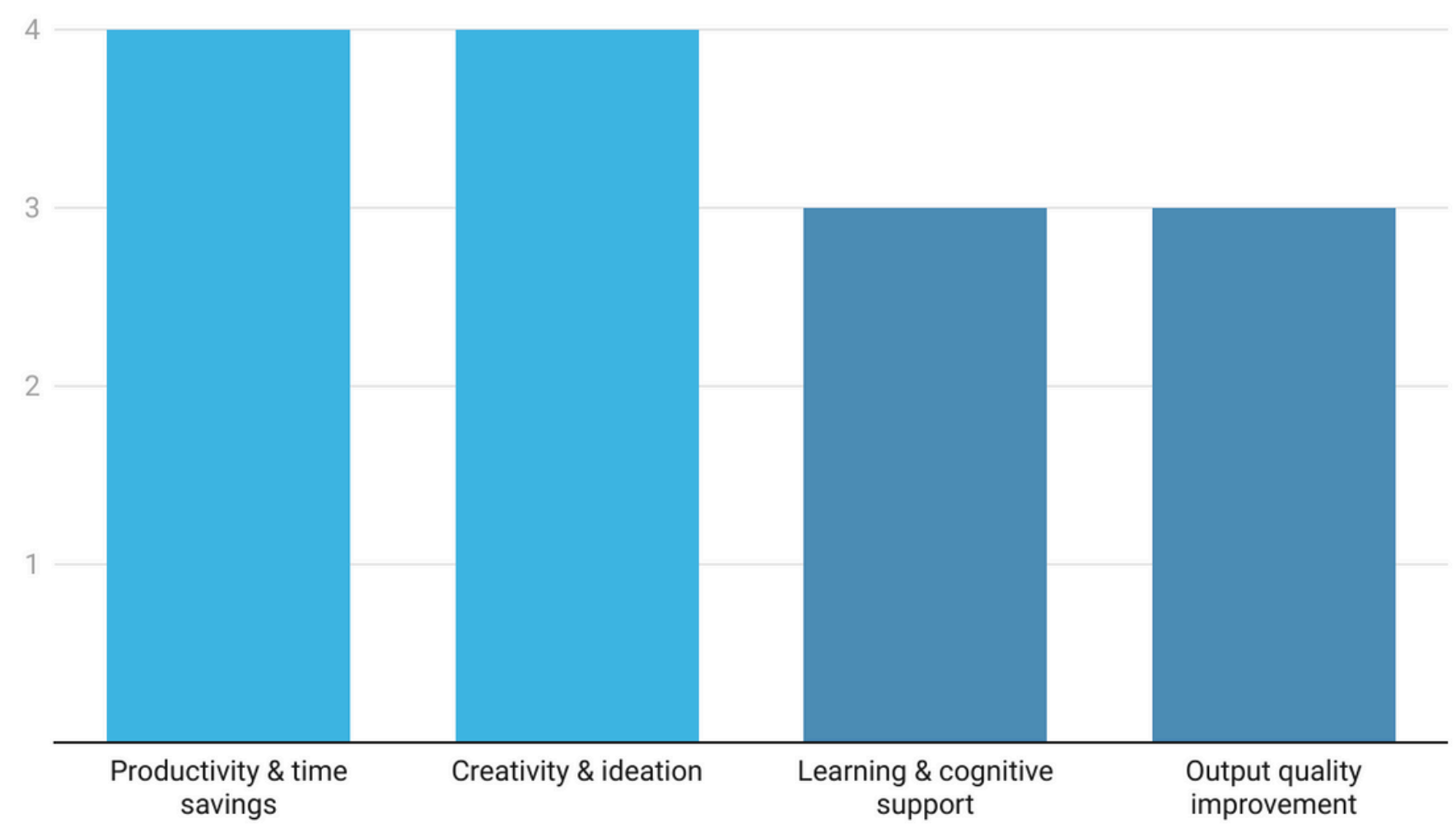


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AI Is Valued for Thinking Better, Not Replacing Jobs

Users adopt GenAI to augment cognition and efficiency.

# What Holds People Back

- Accuracy and hallucinations
  - Privacy and data security

## 11. What Holds People Back

What are the real barriers?

■ Accuracy & hallucinations ■ Privacy & data security ■ Over-reliance on AI ■ Job displacement



Chart: Aco Momcilovic / FutureHR • Source: Valicon • Created with Datawrapper

The Real Barriers Are Trust and Control

Concerns are practical — and solvable.

# Croatia on the AI Maturity Curve

- High adoption
  - Low institutionalization

*Experimentation Phase, Not Integration*

## 12. Croatia on the AI Maturity Curve

Where does Croatia really stand?

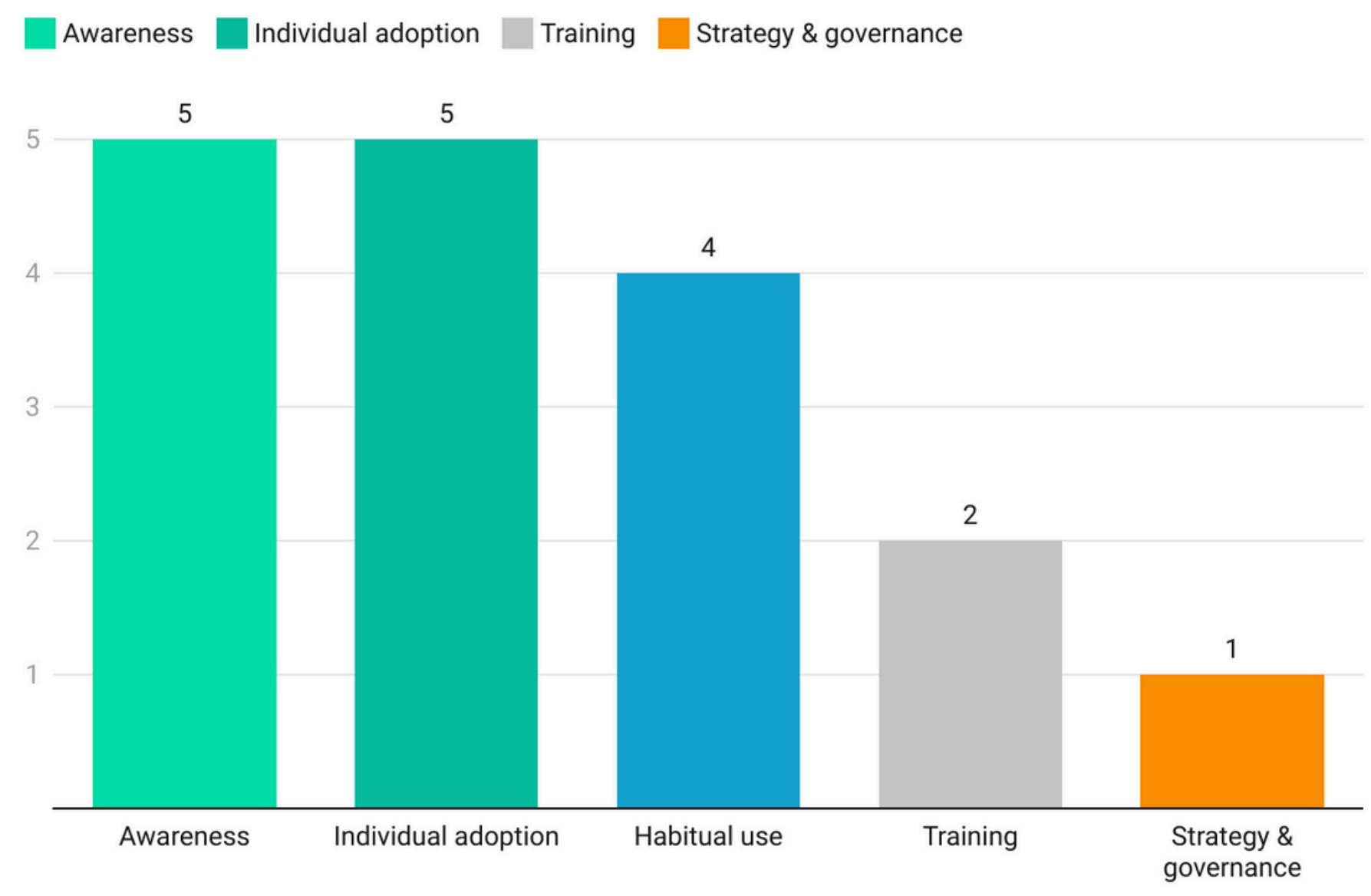


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# What This Means for Leaders

## Five Implications for Business Leaders

1. Training beats tools
2. Capability before strategy
3. Visibility matters
4. Monetization will follow intensity
5. Trust is a governance issue

# What This Means for Policy & Society

## Beyond Tools: Building AI Capability

- Focus on AI literacy
- Support organizational training
- Enable trust and transparency

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# Contacts & Further Information

## Interpretation & Advisory

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