

Generative AI in Croatia: 2025 → 2026

Six-month movement: adoption, intensity, monetization and organizational readiness

Author: Aco Momcilovic, FutureHR

Methodology / Comparison Base

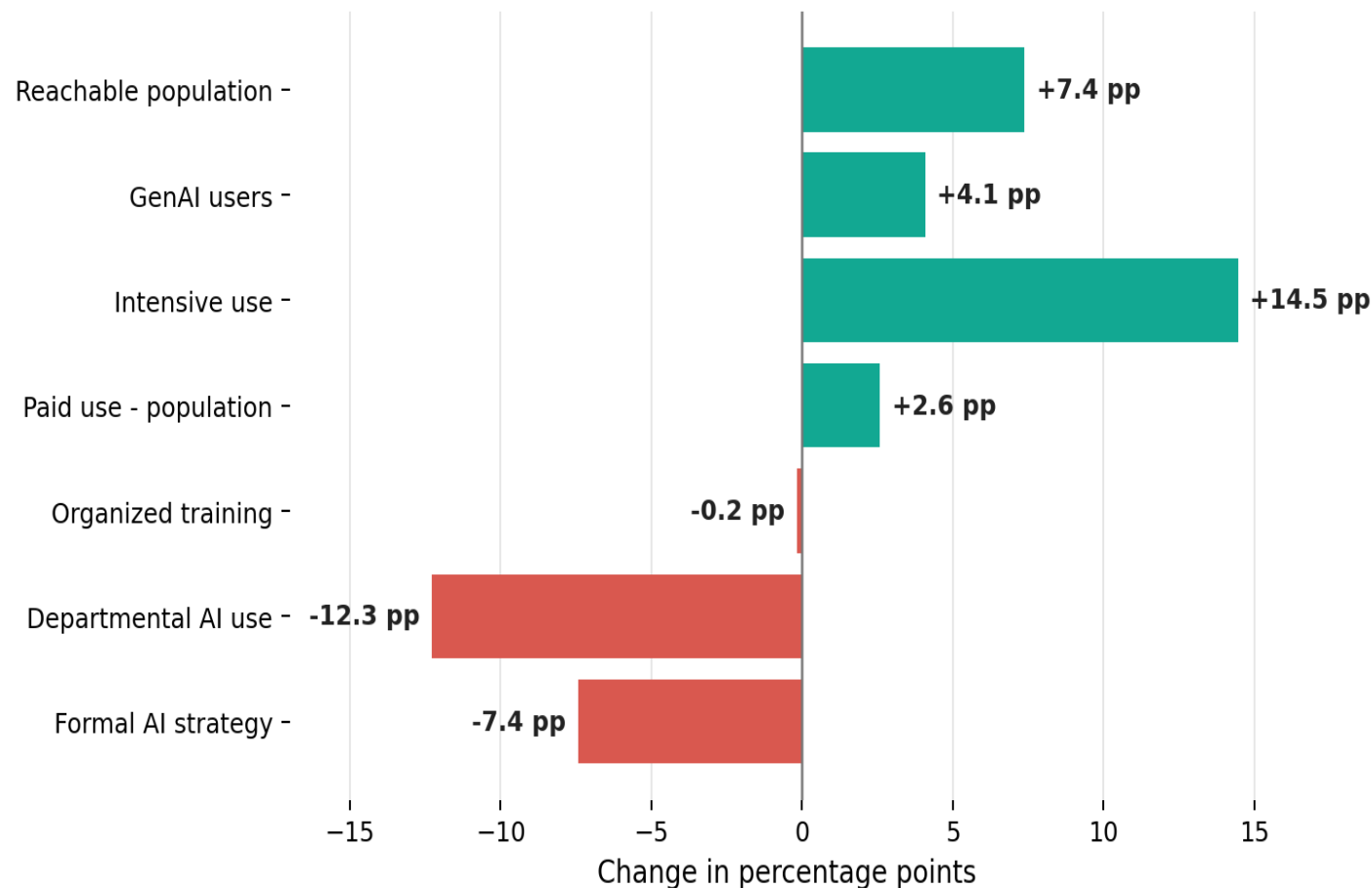
- 2025 baseline: nationally weighted survey, N=510.
- 2026 update: nationally weighted survey, N=508.
- Comparison focuses on variables that are directly comparable across both reports.
- Organizational indicators use the working-respondent / organization-question denominator.
- All values are weighted percentages; changes are shown in percentage points.

Executive Summary: Fast Individual Movement, Slower Institutions

- Individual adoption grew from 61.3% to 65.4%.
- Reachable population increased from 70.1% to 77.5%.
- Intensive use rose from 46.1% to 60.6% of users.
- Organizational readiness did not move in the same direction.
- **Main message: Croatia is moving from adoption toward intensity, but not yet toward institutionalization.**

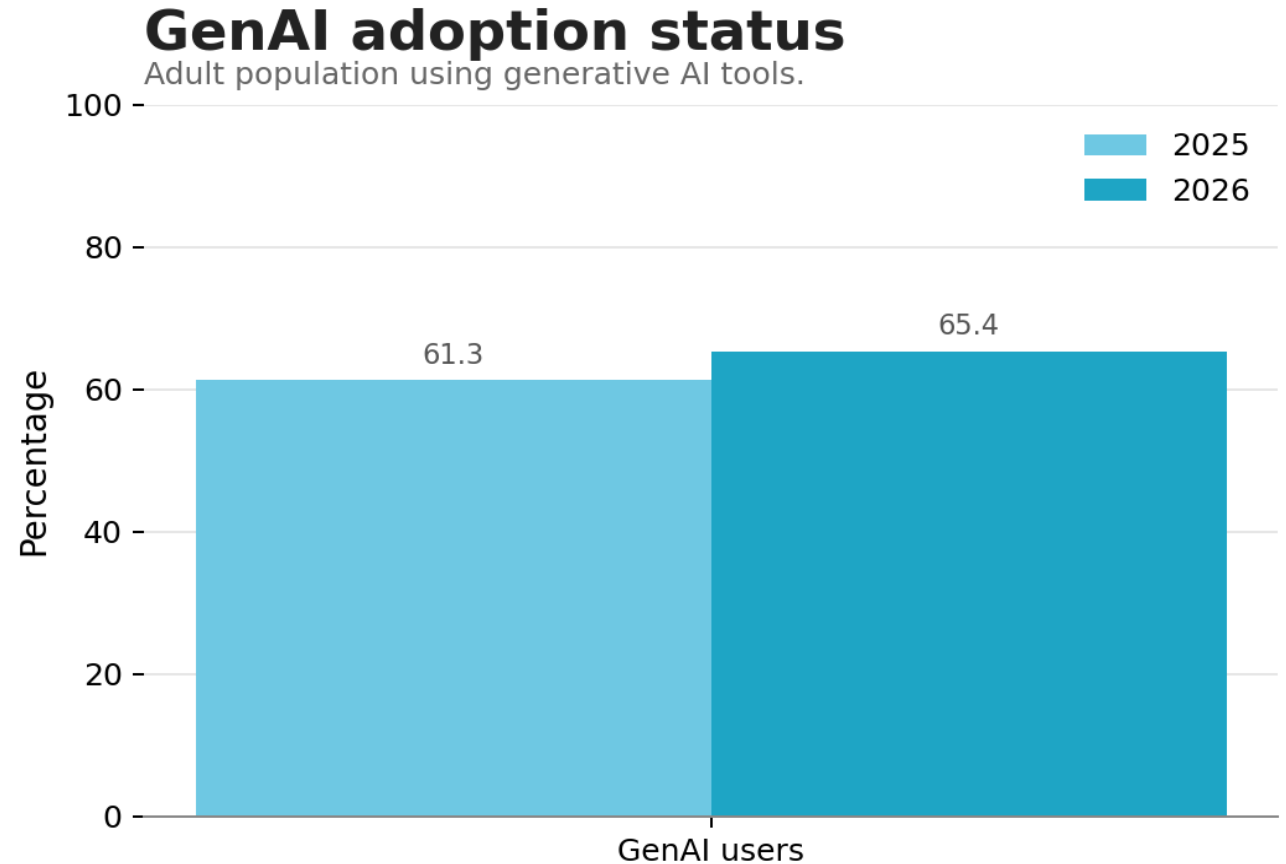
What moved in six months

Positive values show growth; negative values show lower reported readiness.



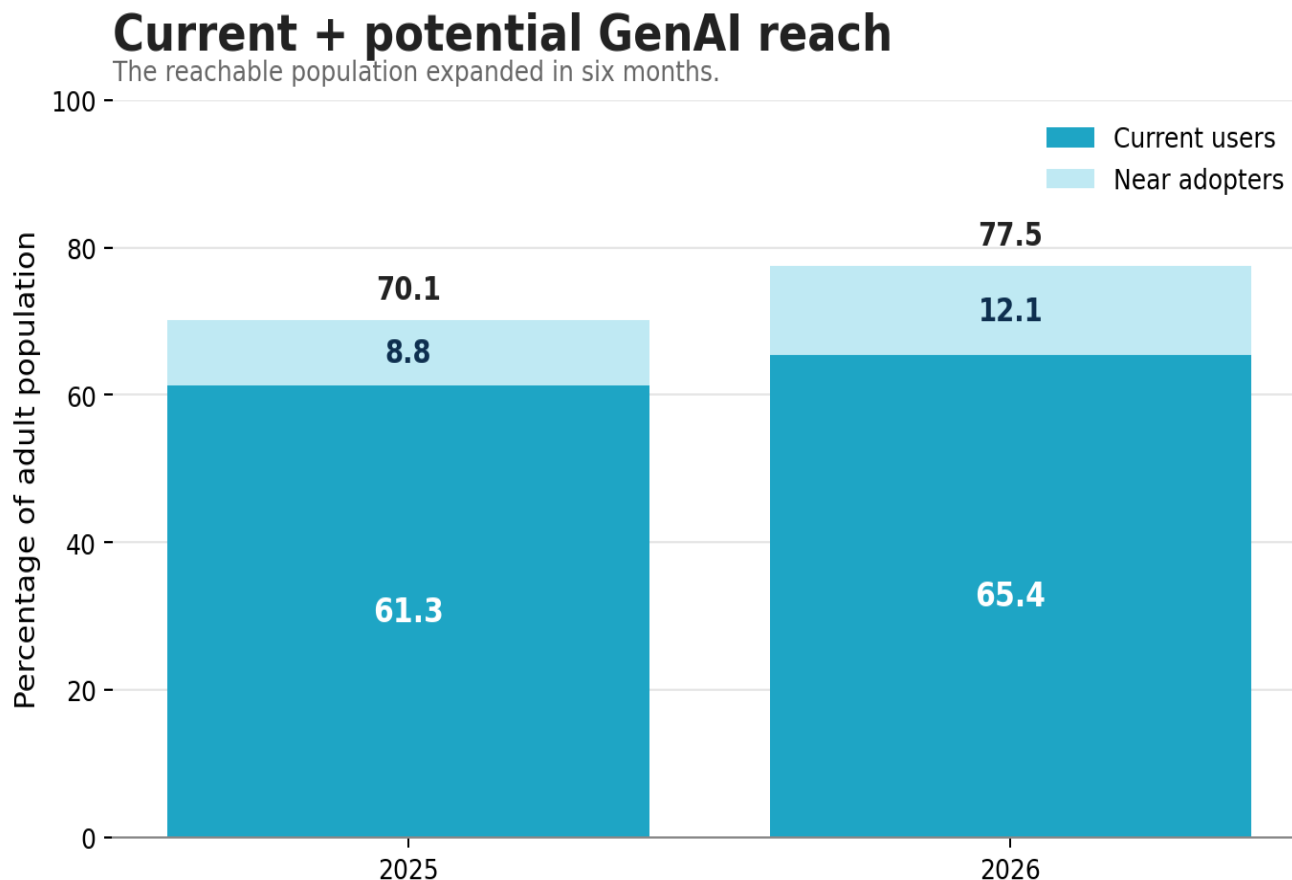
Adoption Continued to Grow

- 2025: 61.3% of adults used GenAI.
- 2026: 65.4% use GenAI.
- Change: +4.1 percentage points.
- The adoption threshold was already crossed in 2025; the 2026 data shows continued diffusion beyond early adopters.



The Second Wave Is Larger Now

- Potential adopters among non-users increased from 8.8% to 12.1% of adults.
- Total reachable population moved from 70.1% to 77.5%.
- This suggests the remaining market is not simply resistant; a meaningful segment is still on the adoption path.

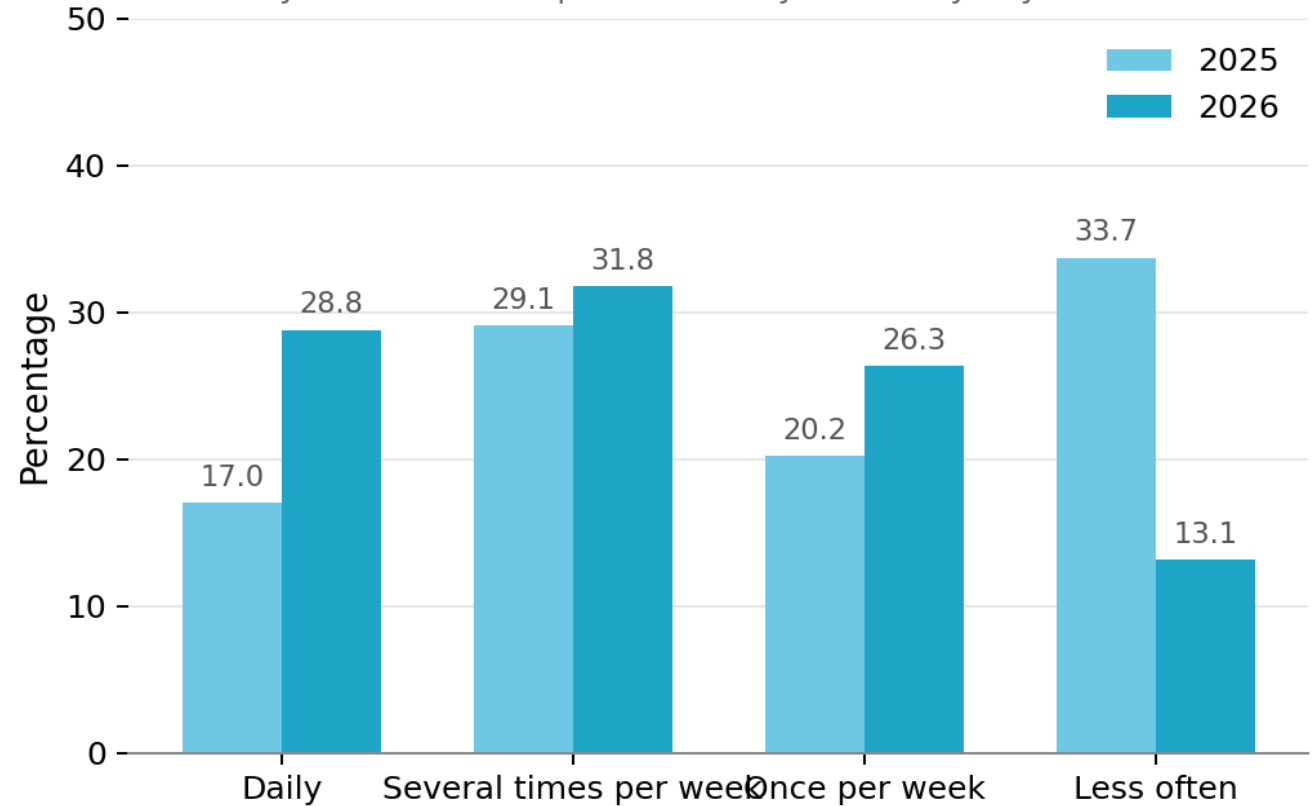


Usage Became More Intensive

- Daily users increased from 17.0% to 28.8% of GenAI users.
- Intensive use — daily or several-times-weekly — increased from 46.1% to 60.6%.
- Full weekly+ including once/week is 66.3% → 86.8%.
- The key shift is more regular use among existing users.

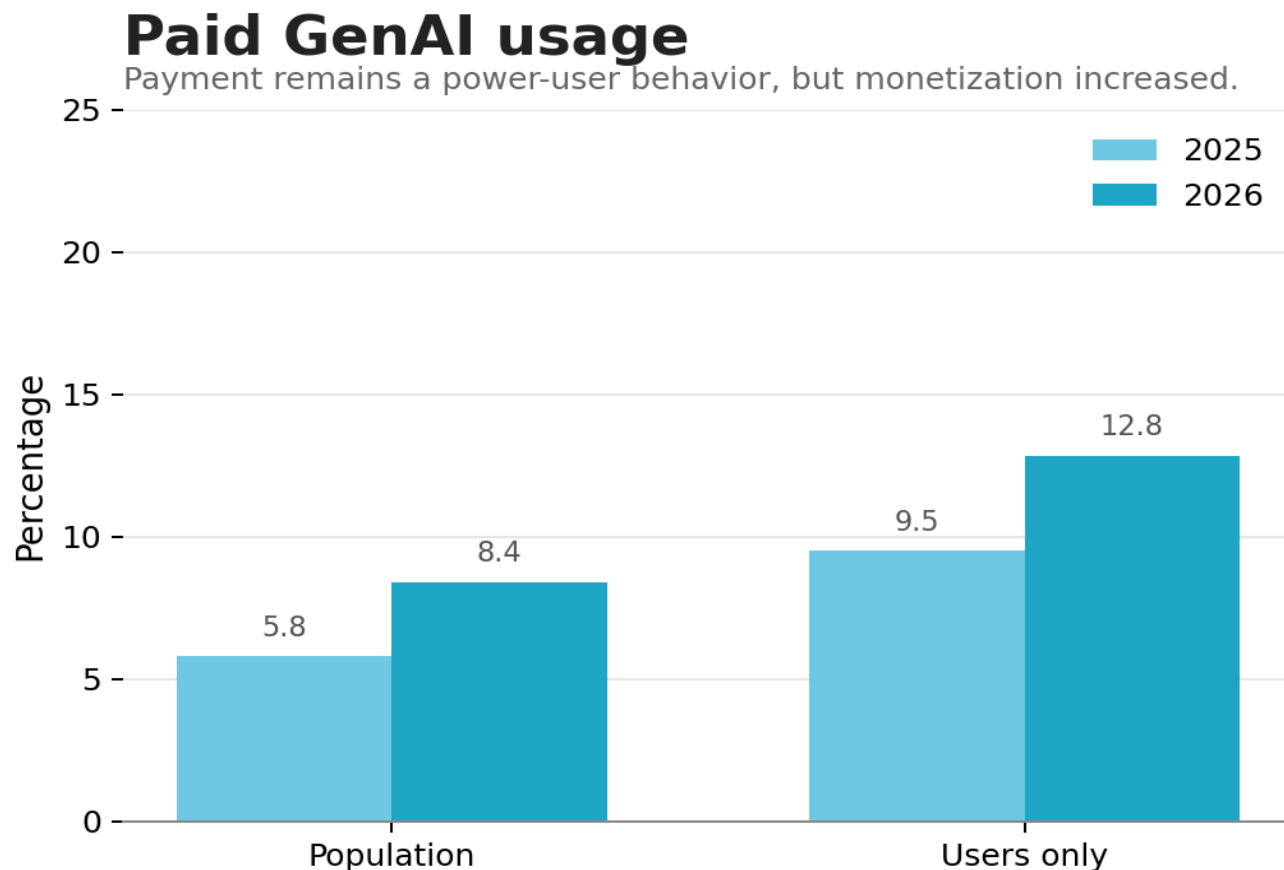
Usage frequency among GenAI users

2026 daily combines multiple-times-daily and every-day answers.



Monetization Is Following Intensity

- Paid use grew from 5.8% to 8.4% of the adult population.
- Among GenAI users, paid use rose from 9.5% to 12.8%.
- This remains a minority behavior, but the direction is consistent with deeper use and stronger perceived value.

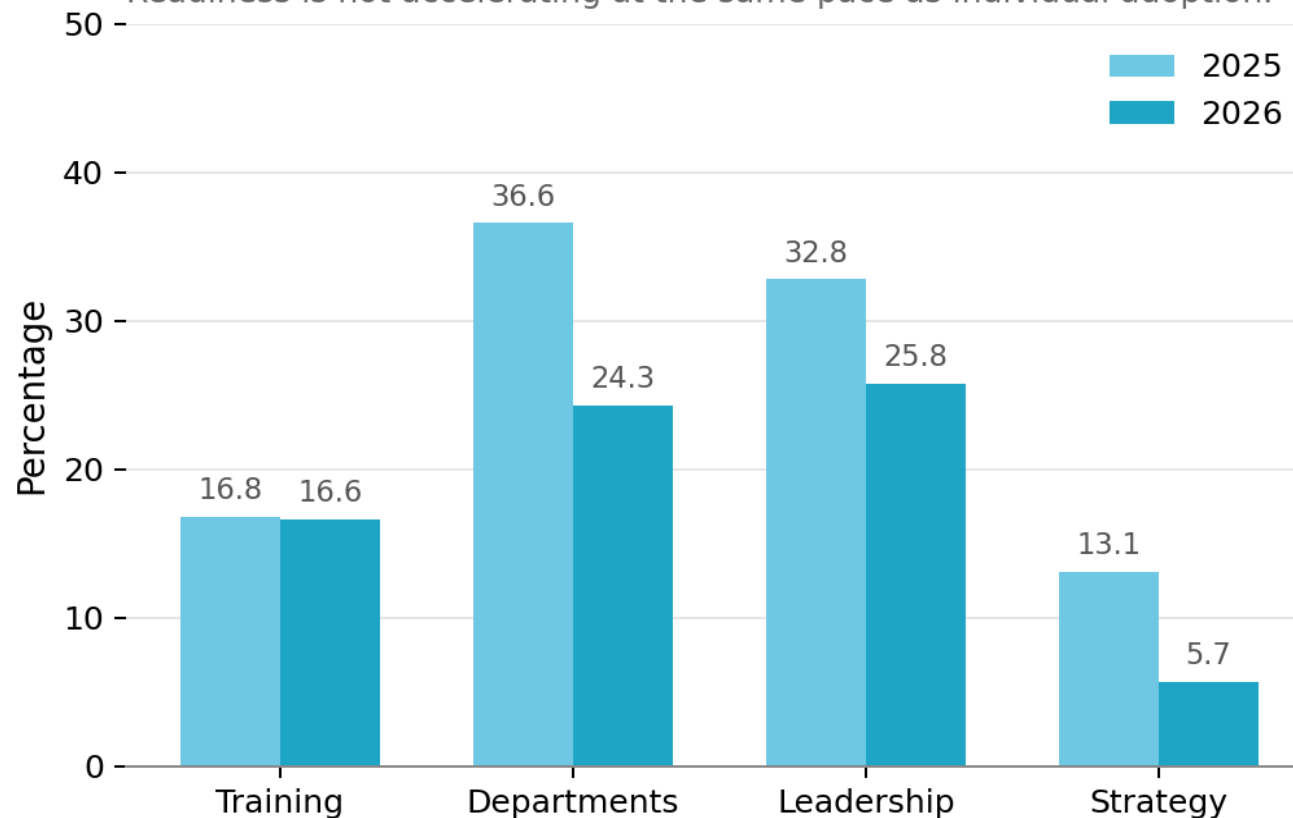


Organizations Are Not Keeping Pace

- Training is nearly flat: 16.8% → 16.6%.
- Departmental AI use is lower in reported 2026 data: 36.6% → 24.3%.
- Formal strategy also appears lower: 13.1% → 5.7%.
- **Interpretation: the organizational side is still volatile and under-institutionalized; individual usage is moving faster than formal capability.**

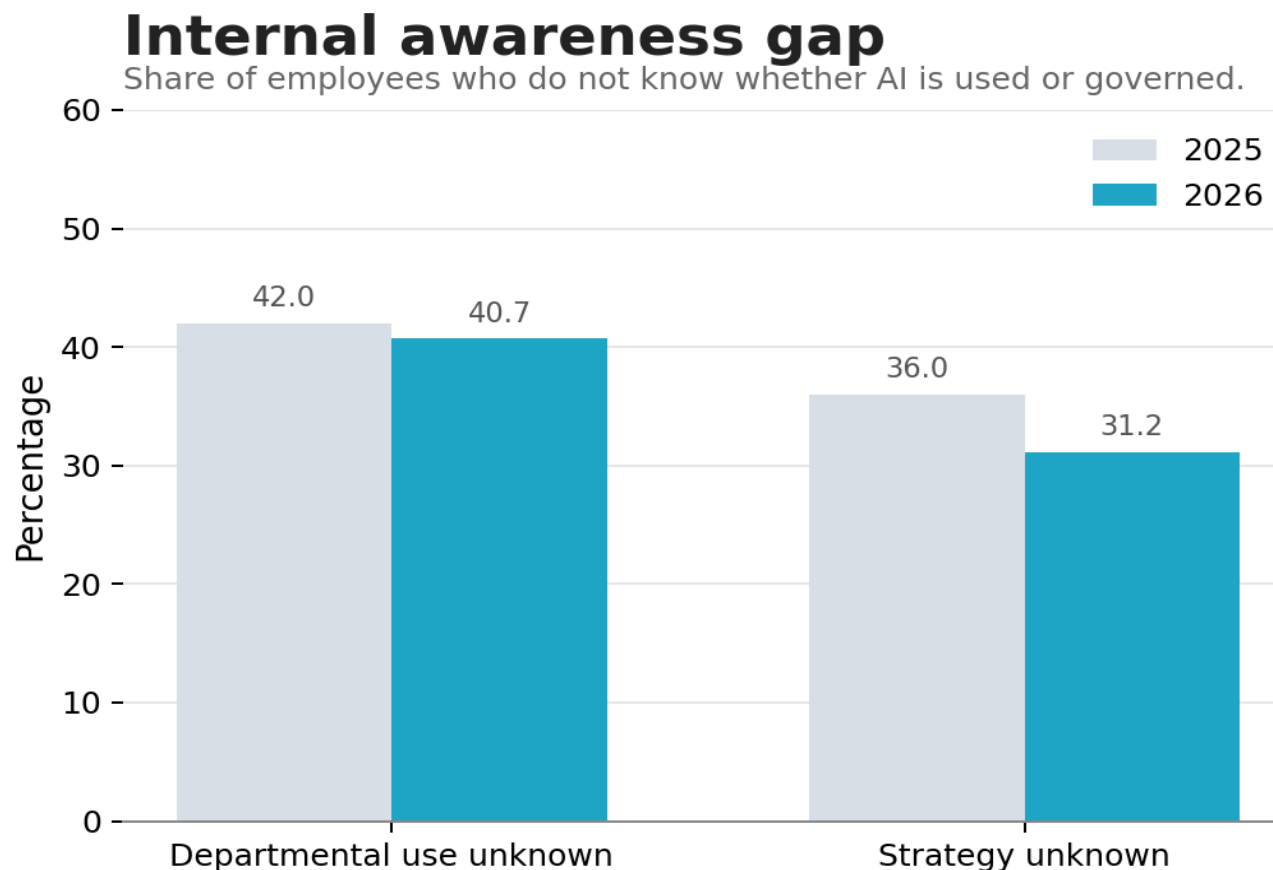
Organizational readiness indicators

Readiness is not accelerating at the same pace as individual adoption.



Visibility Improved Slightly, But the Gap Remains Large

- “Don’t know” on departmental use changed from 42.0% to 40.7%.
- “Don’t know” on AI strategy changed from 36.0% to 31.2%.
- The direction is mildly positive, but one third to two fifths of employees still lack visibility into AI use and governance.



What the Six-Month Shift Means

1. Adoption is no longer the main question; intensity is.
2. Payment is becoming a stronger signal of perceived value.
3. The institutionalization gap is now more visible, not less.
4. Training remains the most practical bottleneck.
5. Leaders should treat AI as an organizational capability project, not only a tool rollout.

Appendix: Key Comparable Variables

Variable	2025	2026	Δ pp
GenAI users	61.3%	65.4%	+4.1
Total reachable population	70.1%	77.5%	+7.4
Daily users	17.0%	28.8%	+11.8
Daily/several weekly use	46.1%	60.6%	+14.5
Paying users (population)	5.8%	8.4%	+2.6
Paying users (users only)	9.5%	12.8%	+3.3
Organized AI training	16.8%	16.6%	-0.2
AI used in departments	36.6%	24.3%	-12.3
Leadership supports AI	32.8%	25.8%	-7.0
Formal AI strategy	13.1%	5.7%	-7.4
Departmental use unknown	42.0%	40.7%	-1.3
AI strategy unknown	36.0%	31.2%	-4.8

Contacts & Further Information

Research partner and interpretation/advisory contacts

Interpretation & Advisory

AI readiness, capability & organizational advisory: Aco Momcilovic

Founder, FutureHR

Email: aco.momcilovic@mba-croatia.com

LinkedIn: [linkedin.com/in/acomomcilovic/](https://www.linkedin.com/in/acomomcilovic/)

Psychologist | AI & Organizational Readiness

Research & Data

**Kristijan Gregorić, CEO, Partner
Valicon**

Research Partner

Email: kristijan.gregoric@valicon.net

Web: valicon.net