

Generative AI in Croatia 2026

From Mainstream Adoption to Organizational Fragility

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Executive Summary

AI Is Even More Mainstream. Capability Is Still Missing.

65.3% of adults already use GenAI

86.8% of users use it weekly or more (incl. once/week)

Only 5.6% of organizations have a formal AI strategy

Training remains stuck at 16.6%

Croatia has crossed the adoption threshold - but organizational institutionalization is weaker than individual use.

Methodology / Sample

Nationally weighted survey (N=508)

Data-first diagnostic approach

Focus on facts, not forecasts

Text explains charts - charts carry the message

Business/organization variables are based on weighted working-response base (n≈293.8).

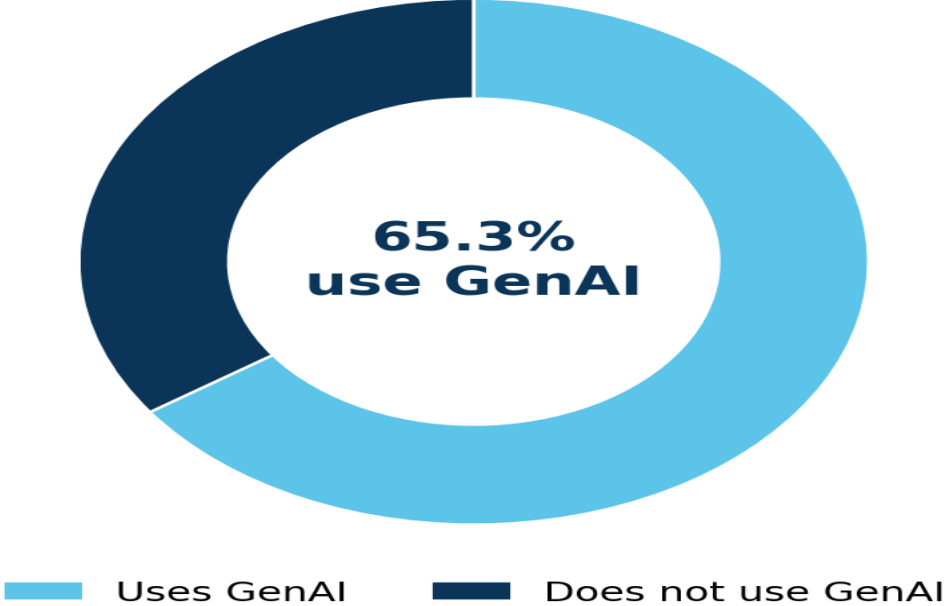
Definition note: “weekly or more” includes once per week. “Intensive use” in comparison charts uses the stricter daily + several-times-weekly definition.

GenAI Adoption Has Deepened

65.3% of Croatian adults use GenAI

Beyond early adopters

1. GenAI Adoption Status
How widespread is GenAI use in Croatia today?



GenAI Users vs Non-users

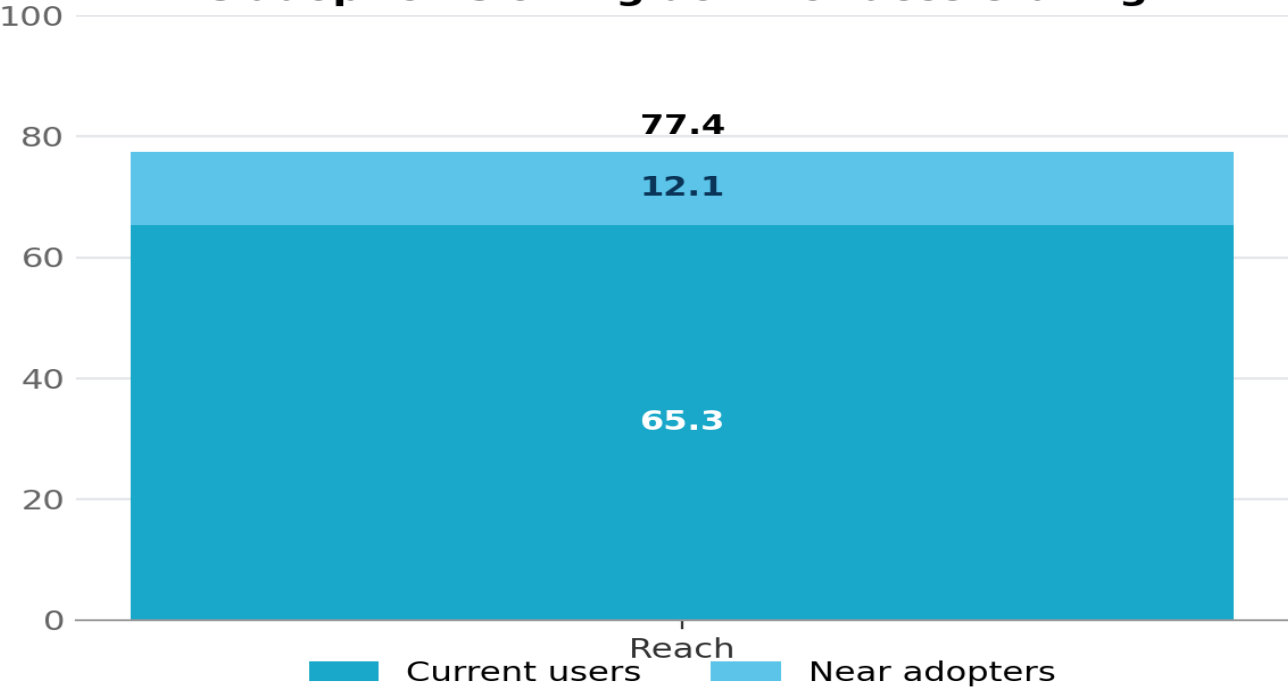
GenAI is no longer a fringe behavior. The baseline is now mainstream public adoption.

Adoption Momentum Is Still Strong

34.8% of non-users are considering adoption

Total reachable population is 77.4%

**2. Current + Potential GenAI Reach
Is adoption slowing down or accelerating?**



The Second Wave Is Still Coming

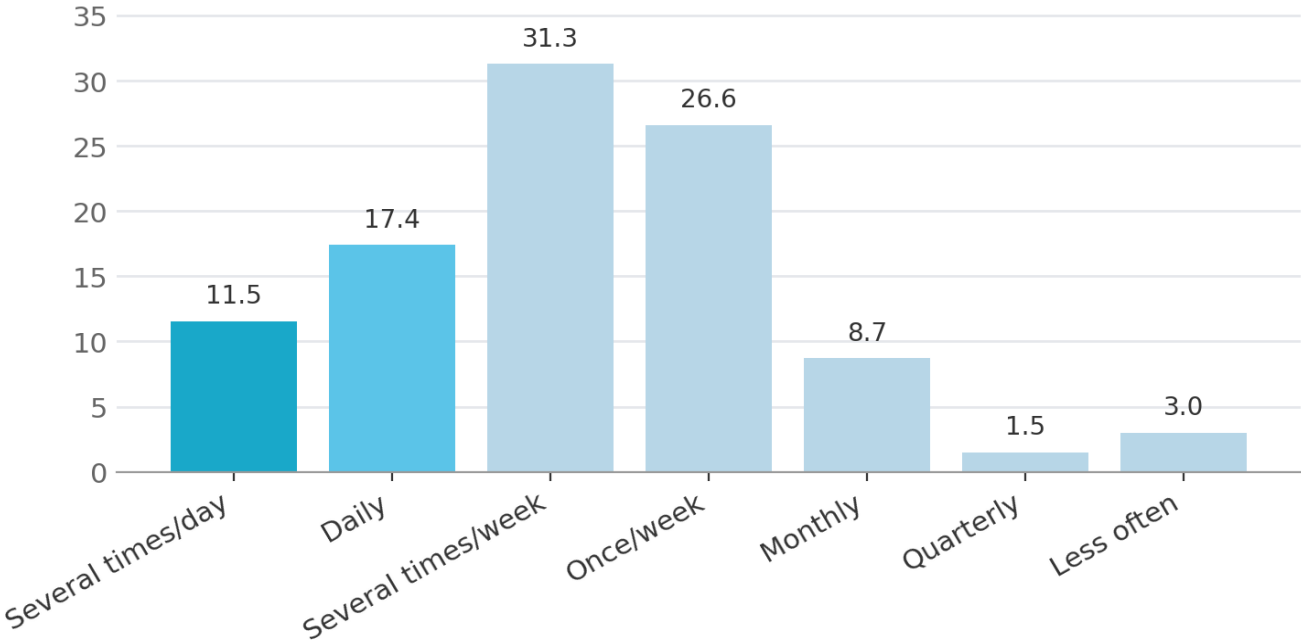
Non-user openness means adoption is likely to continue expanding, not plateauing.

Usage Is Regular - and Much Deeper

86.8% of users use GenAI weekly or more (incl. once/week)

28.9% are daily users (multiple-times-daily + daily)

3. Usage Frequency Among GenAI Users
How intensively is GenAI used?



Many Use AI Often

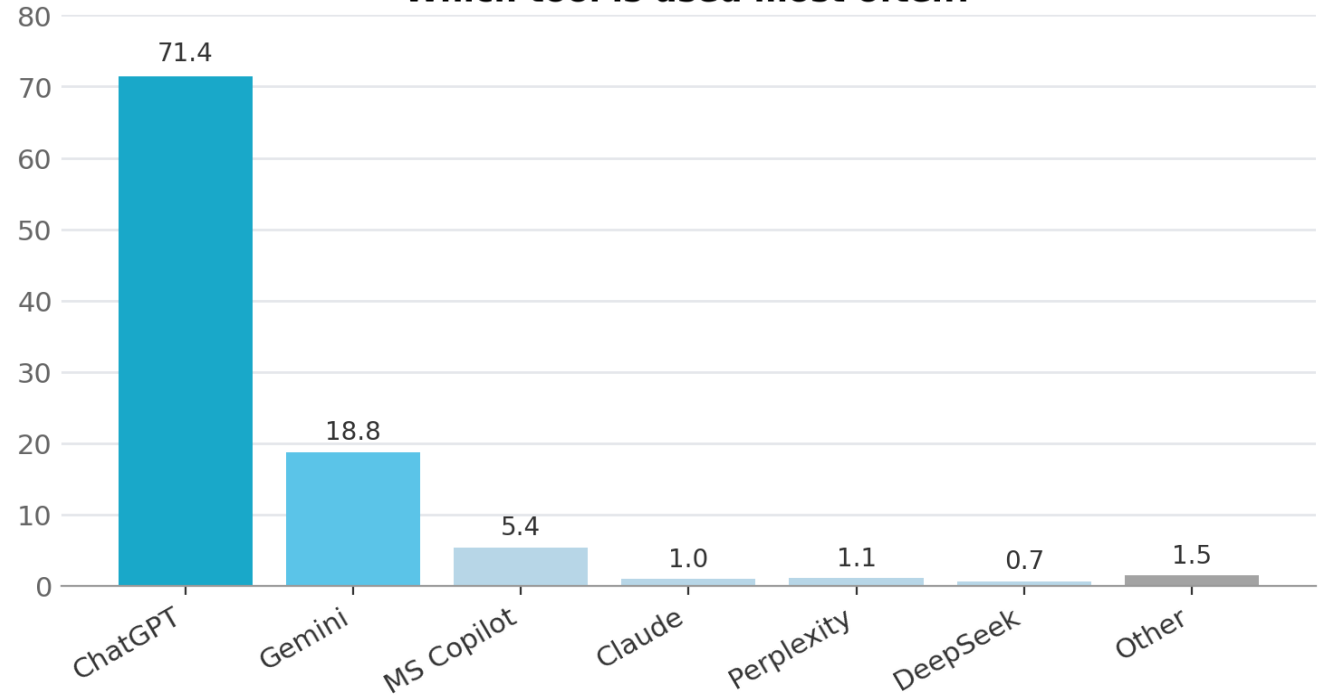
GenAI is moving from occasional experimentation toward regular routines.

ChatGPT Still Dominates the Tool Market

ChatGPT is the primary tool for most users

Gemini is the clear second-choice platform

**4. Most Used GenAI Tool
Which tool is used most often?**



Market Concentration Is High

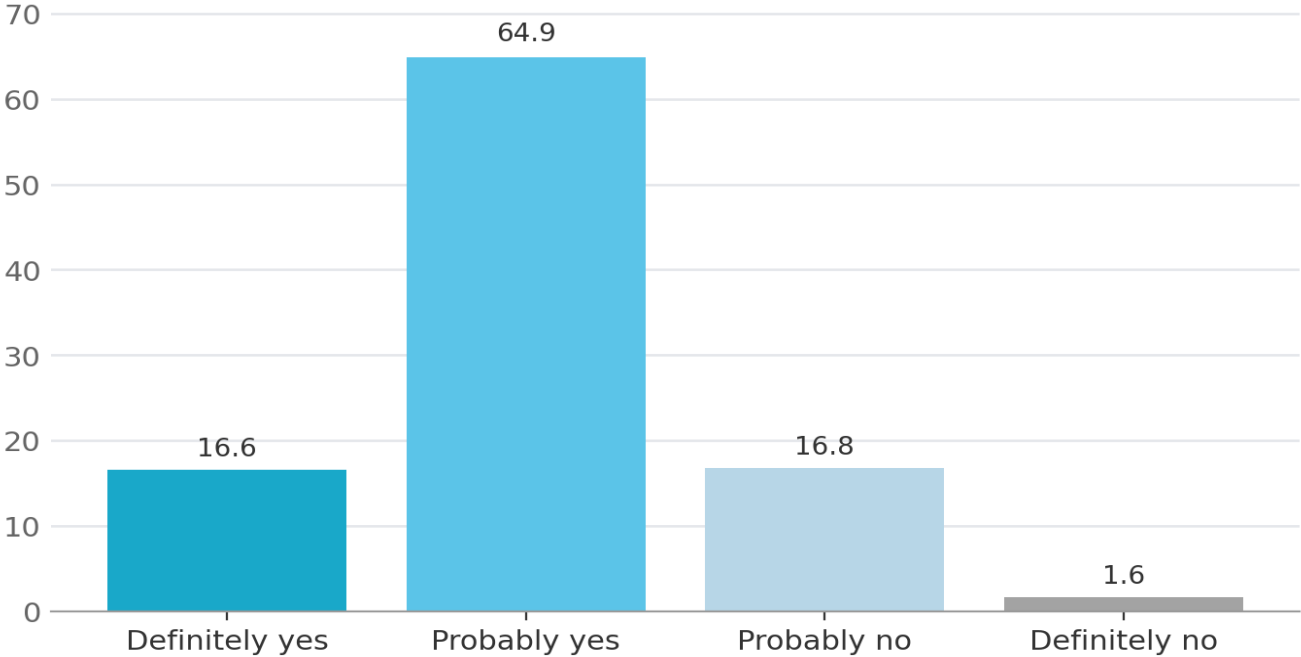
A mainstream market can still be highly concentrated around one dominant tool.

Future Intensity Remains Positive

Most users expect to use GenAI more intensively

The strongest segment is "probably yes" rather than unconditional commitment

5. Future Use Intensity
Will users intensify GenAI use?



Growth Is Expected, But Not Automatic

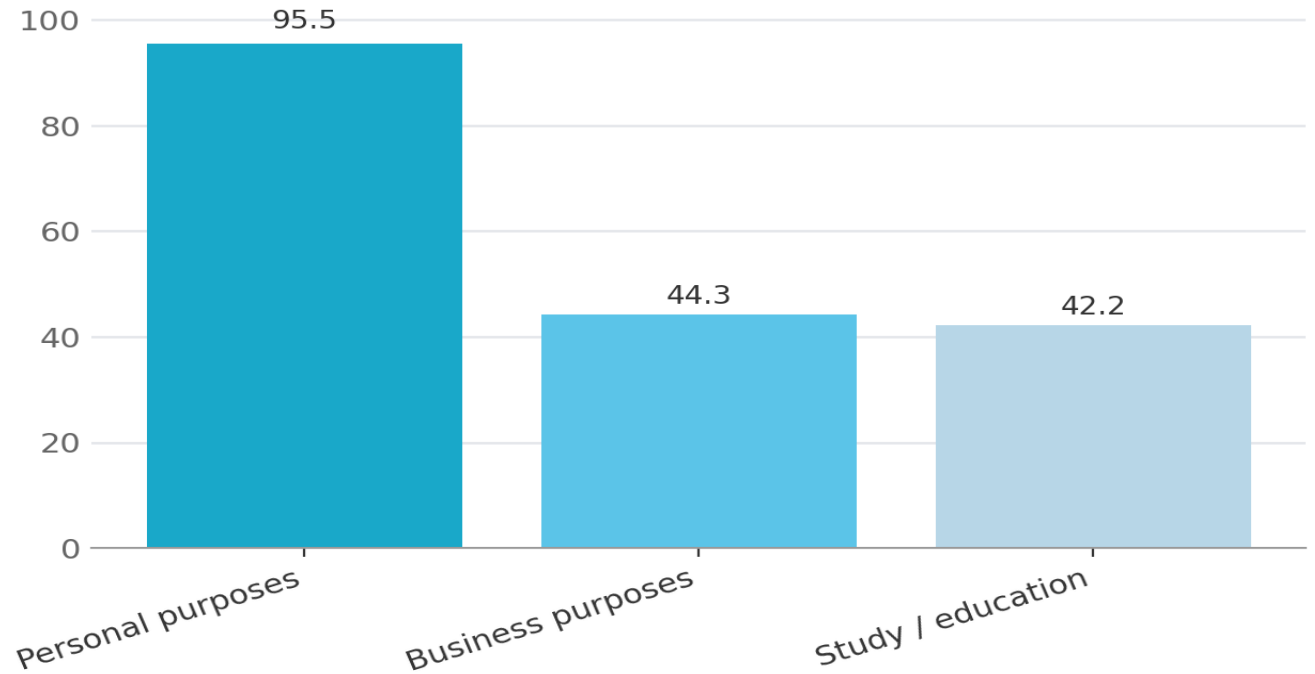
Users are open to more intensive use, but value, trust, and capability will shape the next stage.

Personal Use Leads Business Use

Personal use is almost universal among users

Business and education use are much lower

6. Contexts of GenAI Use
Where is GenAI being used?



AI Starts in Private Routines

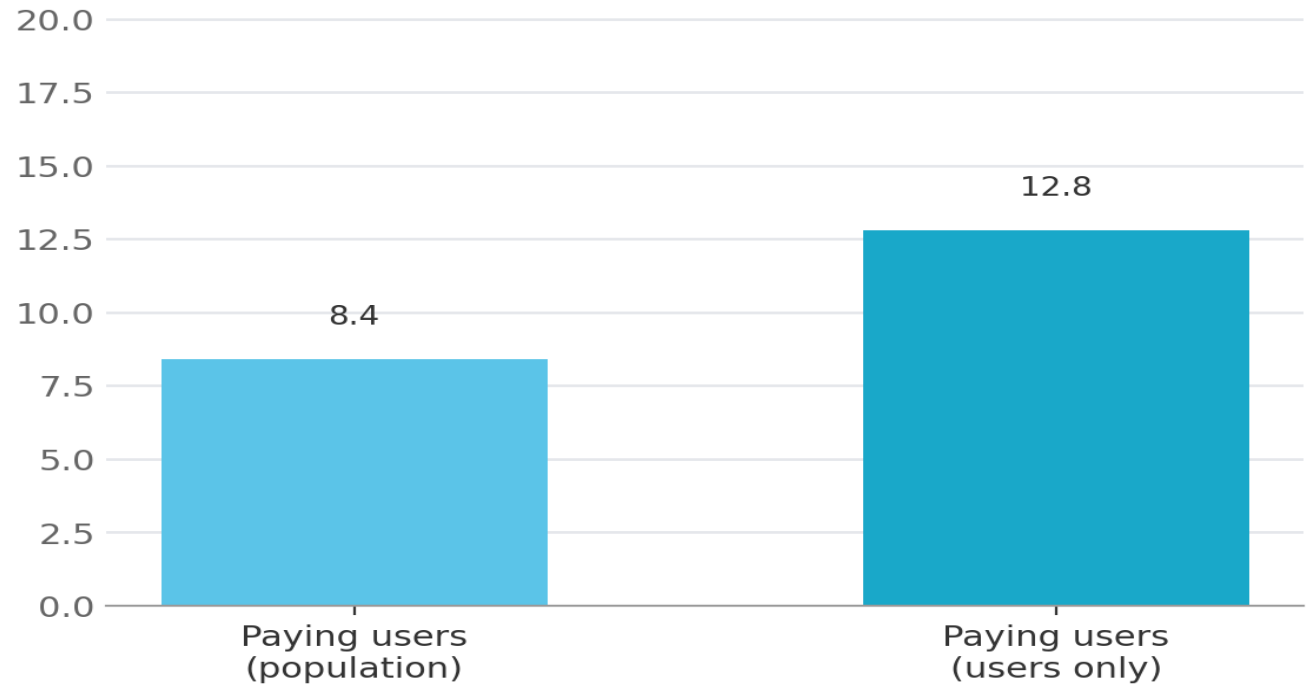
Business adoption is not simply a reflection of personal adoption. It needs organizational support.

Monetization Lags Adoption

Only 8.4% of the population pays for GenAI

Payment rises to 12.8% among users

**7. Paid GenAI Usage
Who is paying for GenAI?**



Most Value Is Still Captured on Free Tiers

Paid use is still concentrated among more intensive and higher-value users.

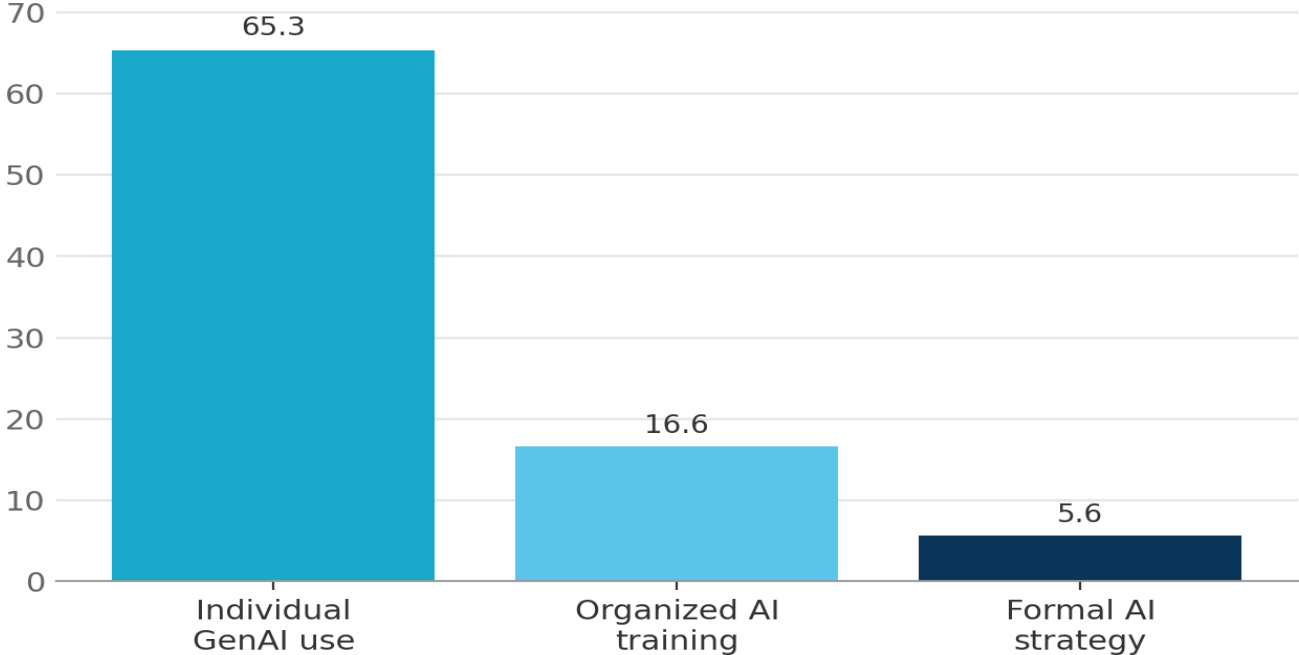
Individuals vs. Organizations

65.3% individual use

16.6% organized AI training

5.6% formal AI strategy

8. Individual vs Organizational Readiness
Are organizations keeping pace with individuals?



People Are Far Ahead of Their Companies

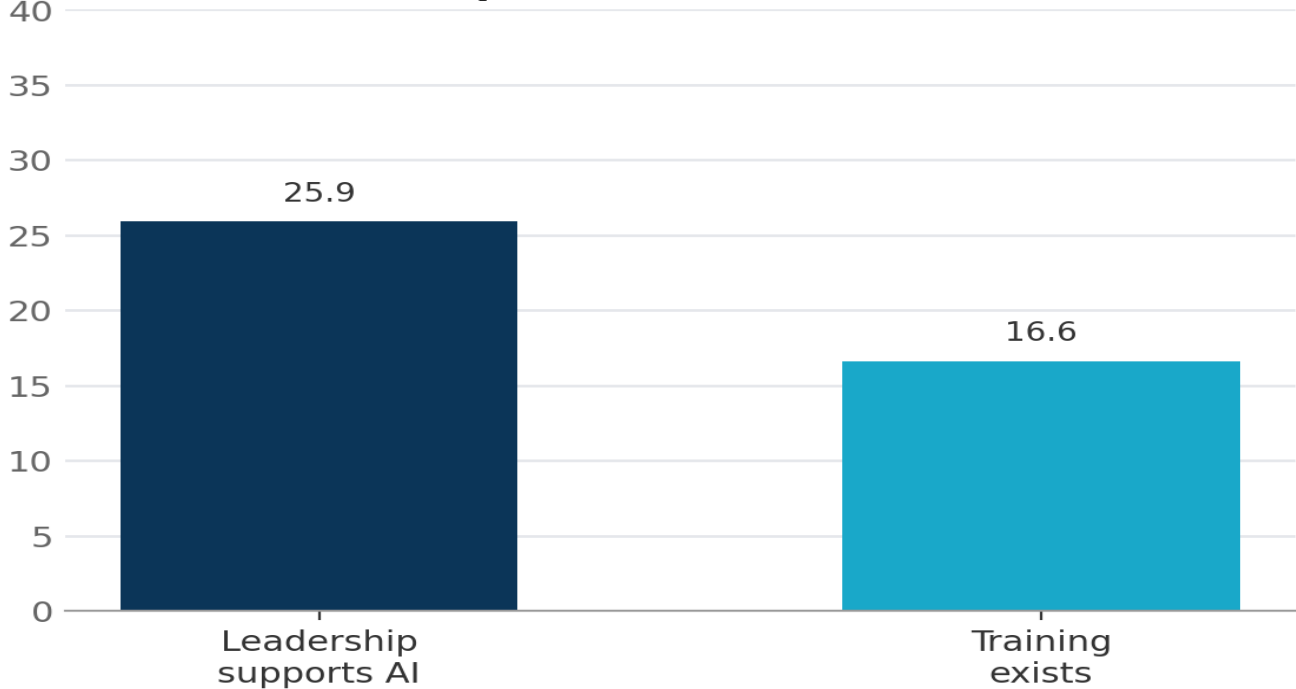
Adoption is still bottom-up, not organizationally driven.

Leadership Exists, Execution Does Not

25.9% leadership support

16.6% training implementation

9. Leadership vs Training
Does leadership interest translate into action?



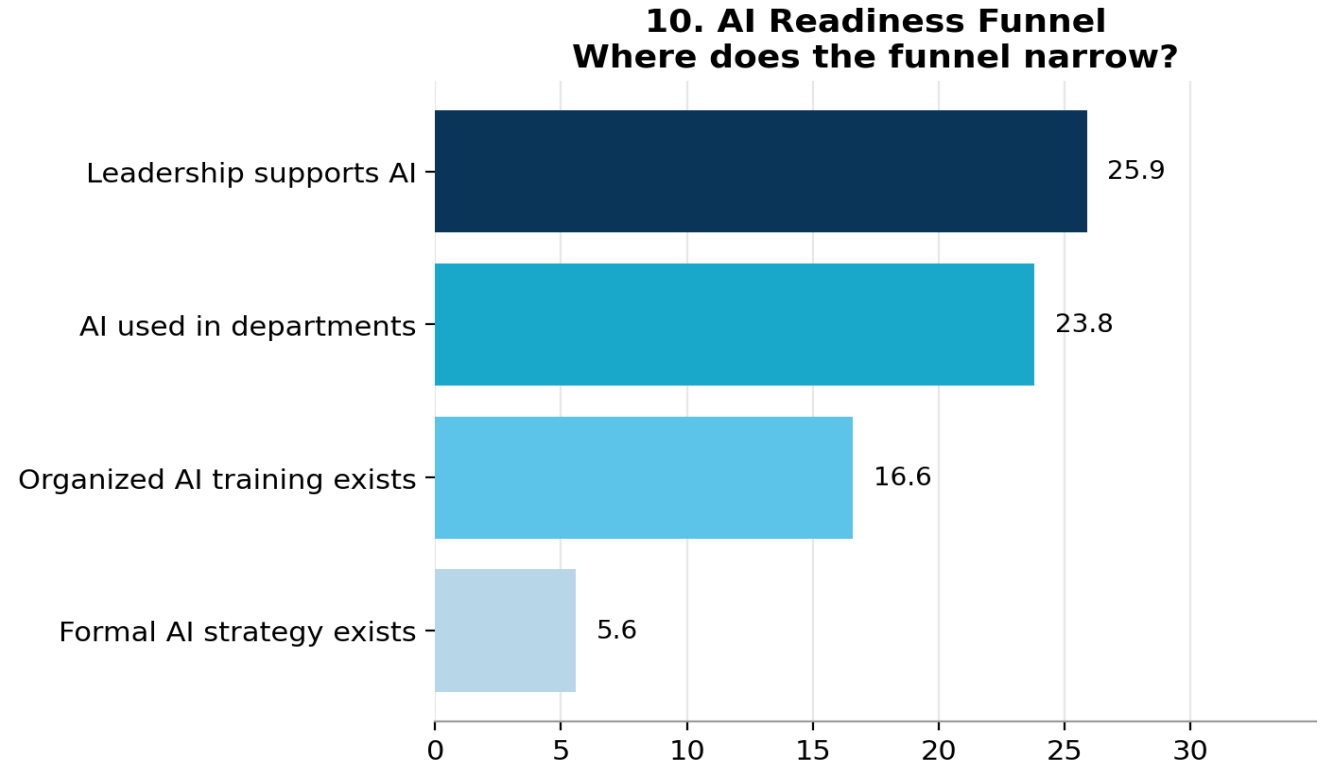
Interest Is Not the Same as Capability

Leadership interest has not yet been translated into systematic training.

Training Is the Bottleneck

Narrowest practical point in the readiness funnel

Key leverage for progress



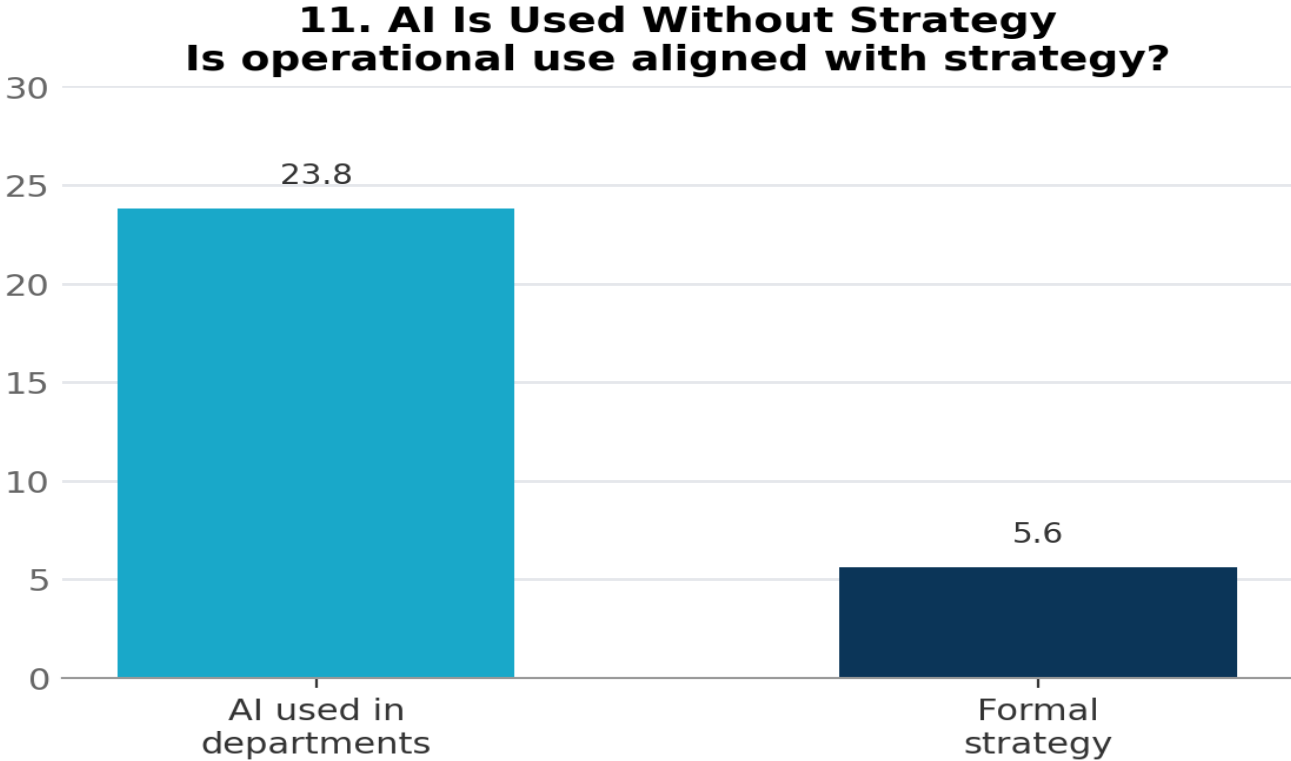
Where the AI Readiness Funnel Breaks

Training is the single most constrained capability between interest and institutionalization.

AI Is Used Without Strategy

23.8% departmental use

Only 5.6% have a formal strategy



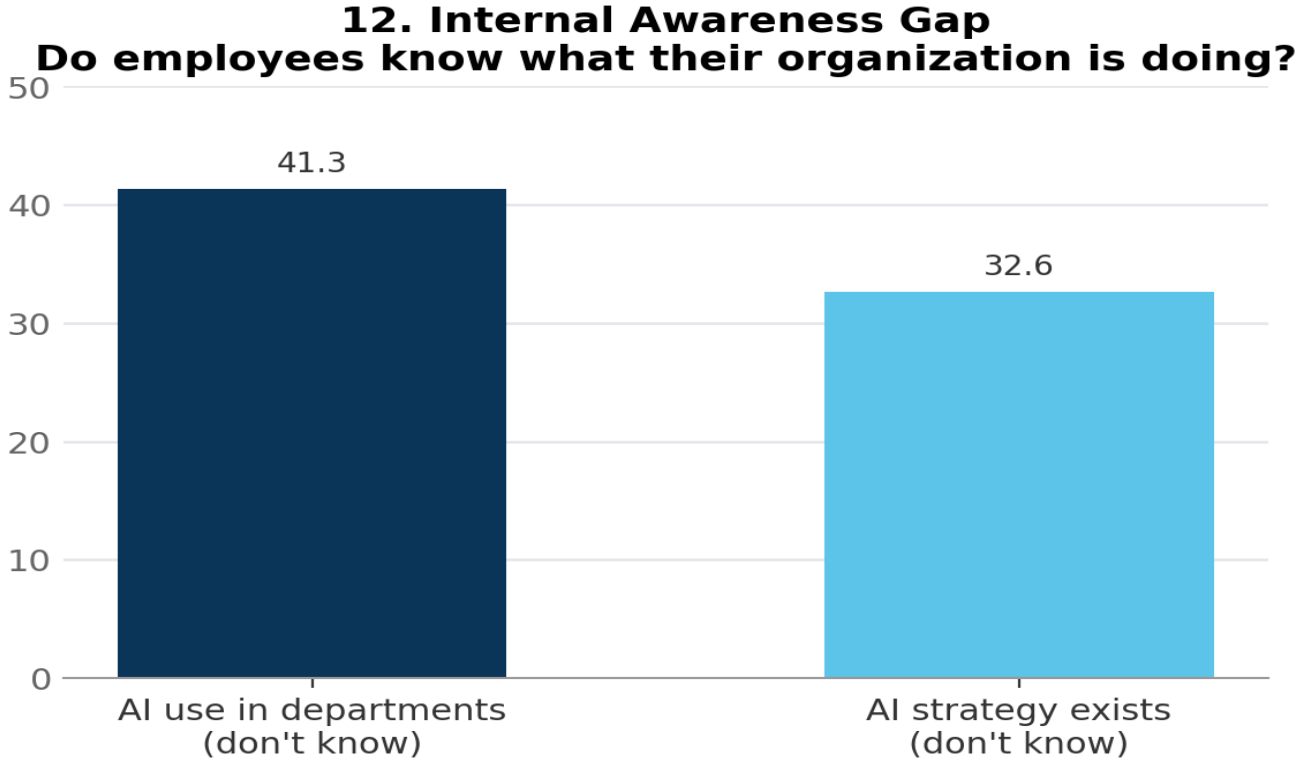
Experimentation Often Replaces Direction

Operational use often precedes strategic thinking.

Internal Visibility Is Low

41.3% do not know if AI is used in departments

32.6% do not know whether strategy exists



Many Employees Don't Know What Is Happening

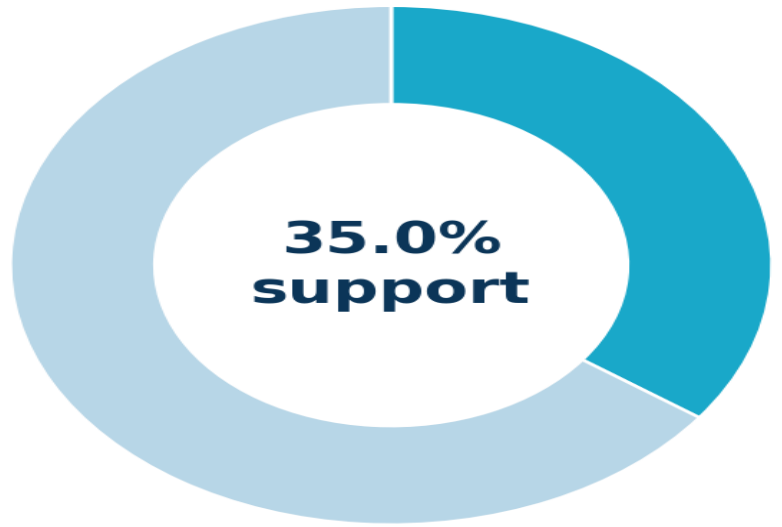
Low visibility undermines learning, trust, and governance.

Support for Business AI Is Not Yet Strong

35% personally support AI use in business

A large neutral or uncertain segment remains

13. Personal Attitude Toward AI in Business How supportive are employees?



Supports AI use Neutral / opposed

Support Is Real, But Not Universal

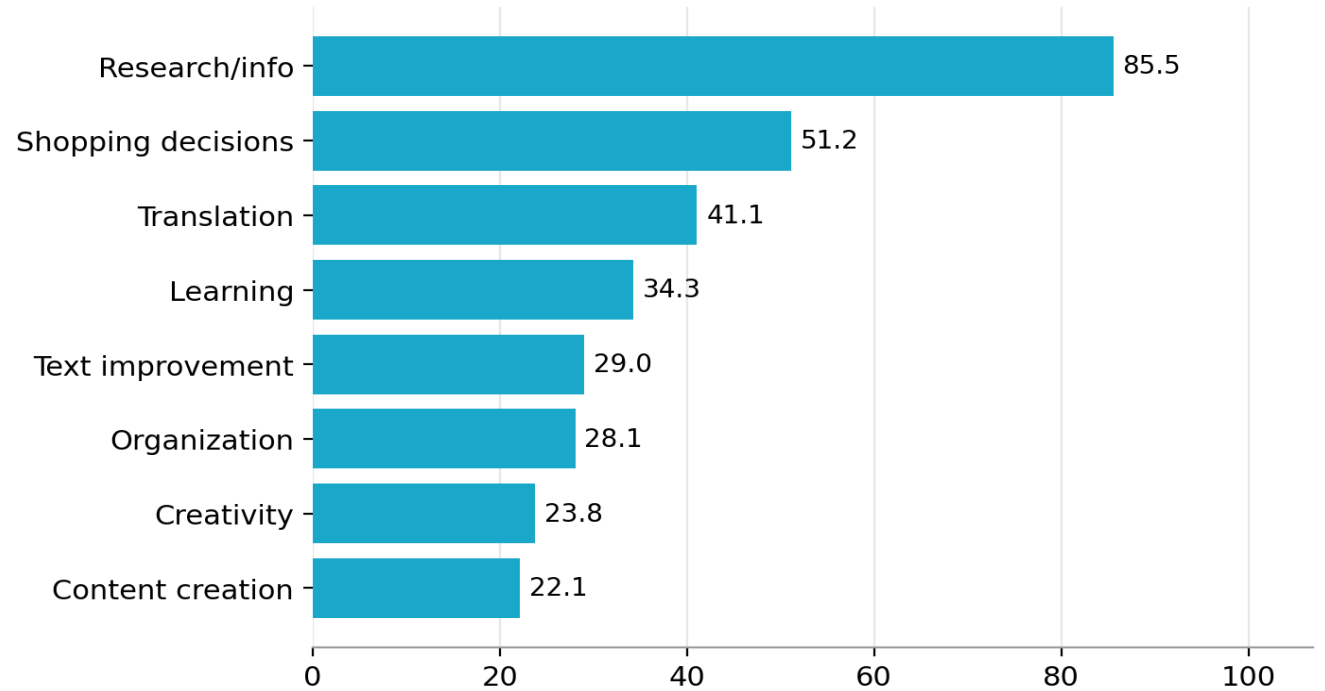
Employee acceptance cannot be assumed. It needs communication, trust, and visible value.

Why People Use GenAI

Information search and shopping decisions lead use cases

Learning, translation, and text work remain important

14. Why People Use GenAI
What are the most common use cases?



AI Is Valued for Cognitive Support

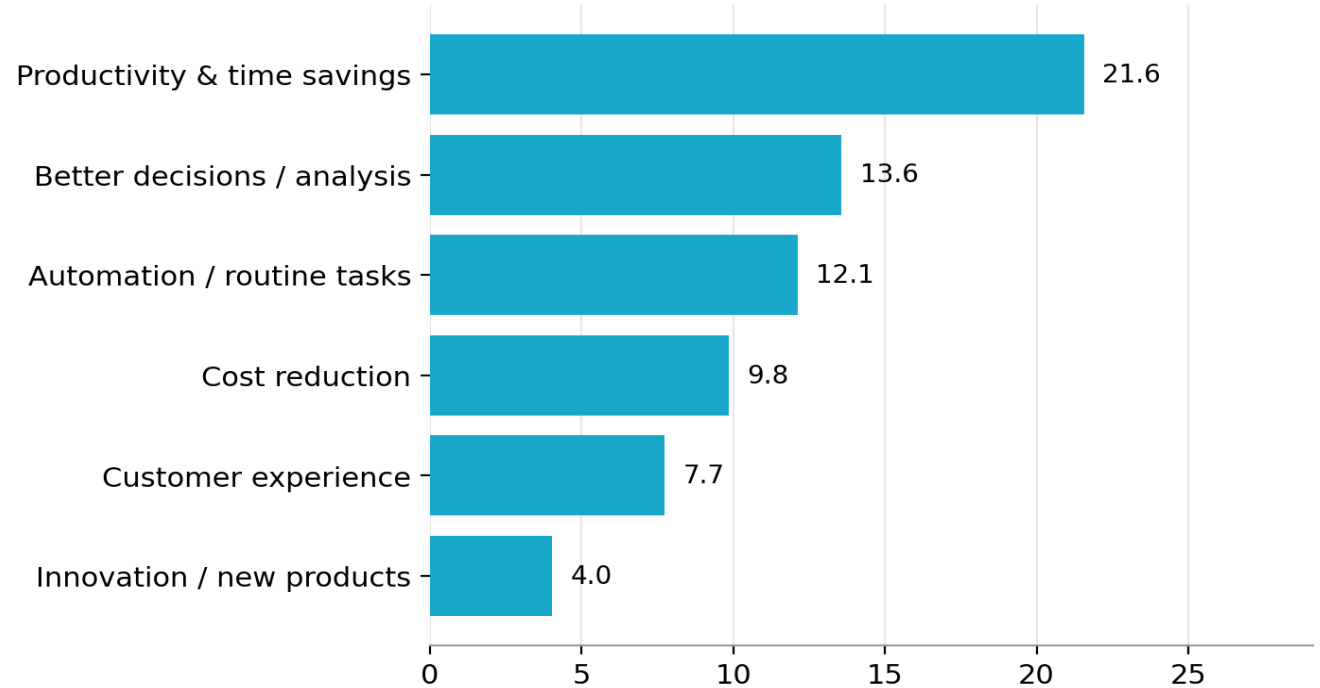
Users adopt GenAI to augment thinking, decision-making, and everyday efficiency.

Perceived Business Benefits

Productivity and time savings are the clearest benefits

Open-text answers show practical, not abstract, expectations

15. Perceived Business Benefits
Open-text themes, weighted share



Benefits Are Operational

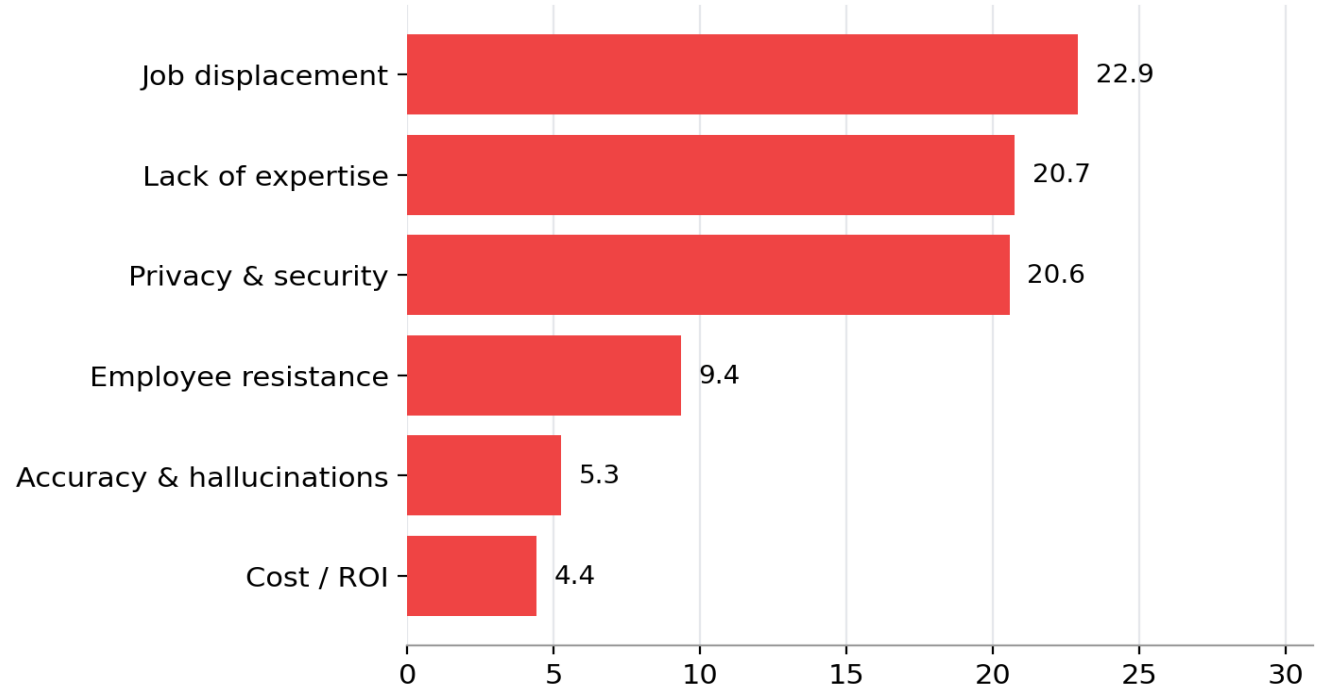
The strongest perceived value lies in everyday efficiency, analysis, and automation.

What Holds People Back

Job displacement, expertise gaps, and data security lead concerns

Accuracy and cost concerns are visible, but less dominant in open text

16. What Holds People Back
Open-text themes, weighted share



The Real Barriers Are Skills, Trust, and Control

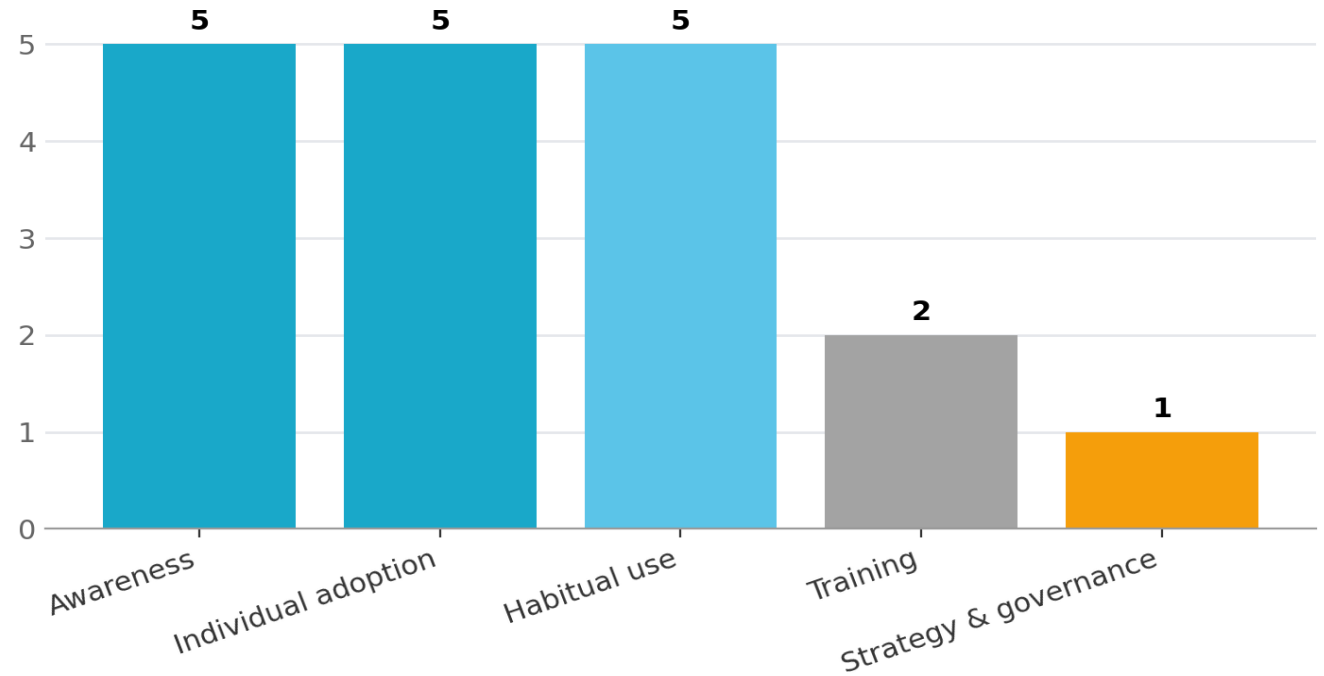
Concerns are practical - and many are solvable through training and governance.

Croatia on the AI Maturity Curve

High individual adoption

Low institutionalization

17. Croatia on the AI Maturity Curve
Where does Croatia really stand?



Experimentation Phase, Not Integration

Croatia is advanced in use, but not yet mature in organizational systems.

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

The next gap is not access to AI tools. It is the ability to use them safely, productively, and strategically.

Contacts & Further Information

Research partner and interpretation/advisory contacts

Interpretation & Advisory

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