INSIDE GENAI

n° 04

Generative AI adoption. A comprehensive survey.

Insights on adoption, value creation, and organizational readiness.

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Together to the next level

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Executive summary

1

STRATEGIC COMMITMENT VS ROADMAP CLARITY

Companies are **actively implementing GenAI**, most are doing so without a well-defined roadmap—suggesting a **largely exploratory approach**. But a consistent part of the players have **launched bold initiatives**, positioning themselves as early movers and potential future disruptors.

2

TOP CHALLENGES

The most cited obstacles are **technological complexity** and **internal skills gaps**, underscoring the need for investments in infrastructure and talent.

3

CORE BENEFITS

Operational efficiency stands out as the most commonly expected and observed benefit, followed by cost reduction and enhanced customer personalization.

4

"BUY" OVER "BUILD"

The dominant development model is "more buy than build", reflecting a **preference for external solutions** due to complexity, skill gaps and investments needed.

2 GenAI: a transformative shift

GenAI is rapidly transforming industries by enabling new capabilities such as content generation, automation, and decision support.

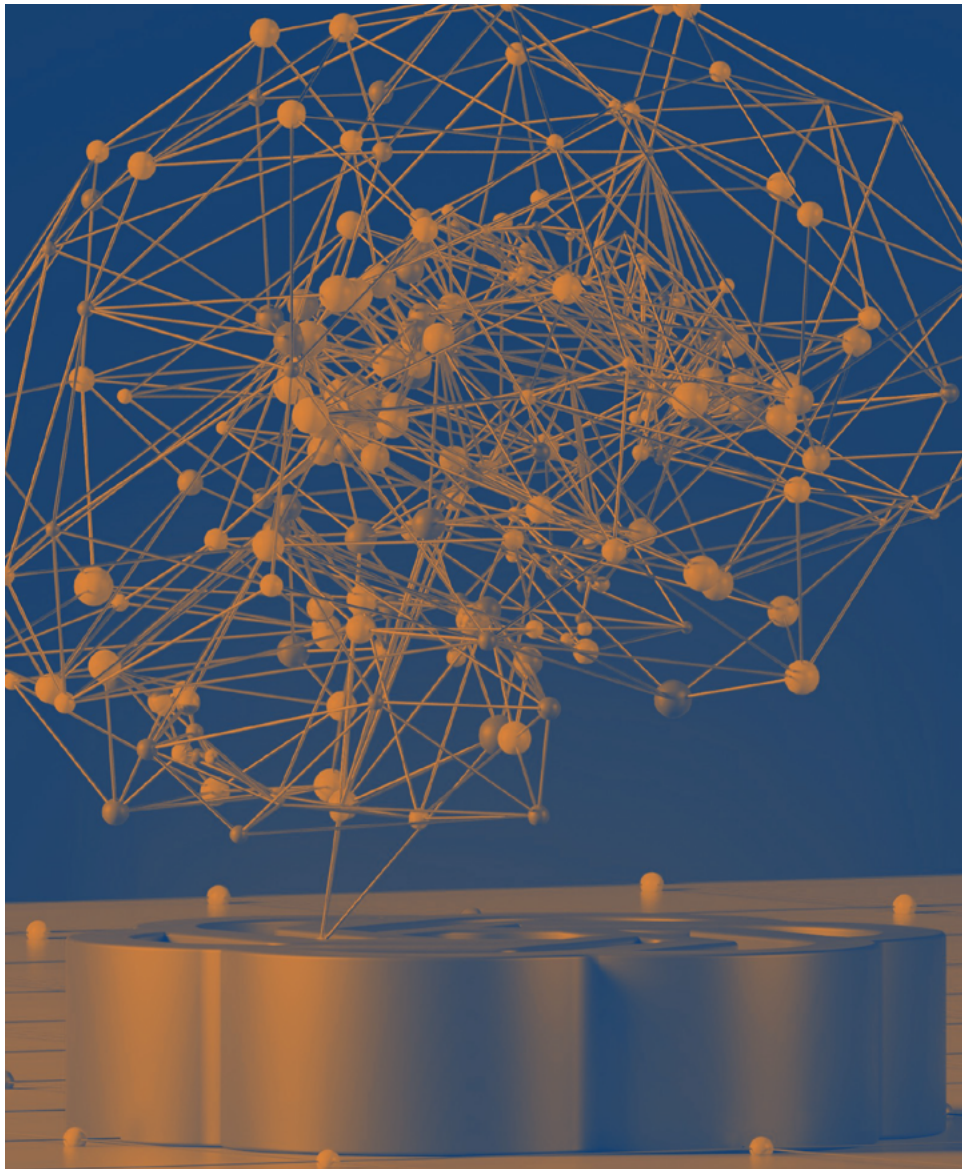
GenAI | A new paradigm

CONTENT:

GenAI refers to **algorithms capable of creating new content**—text, images, code, data—by **learning patterns** from vast **datasets**. Unlike traditional AI systems focused on classification or prediction, **GenAI is creative**, **adaptive** and **context-aware**.

CORE CAPABILITIES:

- Text generation and summarization
- Code writing and debugging
- Image, audio and video synthesis
- Conversational interfaces
- Document processing and data extraction



Why it matters | Strategic benefits

OPERATIONAL EFFICIENCY

Automates repetitive tasks (e.g., email drafting, reporting, document generation), driving time and cost savings.

CUSTOMER EXPERIENCE

Enables real-time personalization (e.g., chatbots, recommendation engines, dynamic marketing).

SPEED TO MARKET

Accelerates product development, A/B testing, content creation, and prototyping.

KNOWLEDGE MANAGEMENT

Simplifies access to internal know-how through intelligent assistants or contextual Q&A systems.

CREATIVE AUGMENTATION

Enhances creative workflows (e.g., copywriting, visual design, branding) with AI-generated outputs.

The other side | Risks and constraints in adoption

TECHNOLOGICAL COMPLEXITY

GenAI integration with legacy systems, APIs, and fragmented data sources become complex.

DATA GOVERNANCE & PRIVACY

Exposure of sensitive data, especially in regulated industries (e.g., finance, healthcare).

MODEL ACCURACY

Risk of unreliable outputs, problematic in high-stakes or compliance-driven contexts.

SKILLS SHORTAGE

Lack of specialized roles (e.g., prompt engineers, model fine-tuners, GenAI architects) within the companies.

REGULATORY AND ETHICAL CONCERNS

Evolving legal frameworks (AI Act, copyright, explainability, IP issues, GDPR,...).

CHANGE RESISTANCE

Cultural barriers to adoption; fears over job displacement and automation.

Reason why for this survey

As part of our deep dive into the state of **GenAI** adoption, we recognized the importance of **direct industry insights** to complement our research and ensure our findings are grounded in real-world experiences.

Therefore, we conducted a **survey** across a **panel of top leaders** from our customer base, ranging from early adopters to more mature users of GenAI, spanning diverse industries and regions.

THE PURPOSE OF THIS SURVEY WAS TO:

- **Validate the ongoing trends and challenges** identified in the previous sections, ensuring our findings were aligned with the current practices in the field.
- **Capture first-hand feedback on the strategic priorities, challenges, and benefits** that companies are experiencing in their journey towards GenAI adoption.
- **Understand the progress that organizations have made** in terms of integration, deployment, and overcoming the barriers to adoption that have been highlighted in prior research.

*In the following slides, we will present the **key insights and findings** from this survey.*

3 A structured approach

The insights presented in this paper are based on a survey conducted among companies operating across diverse sectors and geographies. The panel reflects a broad and representative cross-section of the corporate landscape, ensuring a well-rounded perspective on GenAI adoption.

Key characteristics of the panel

5 SECTORS

- Banking & financial services
- Energy & utilities
- Insurances and other services

3 GEOGRAPHIC REGIONS

5 COMPANY TYPE

- Large enterprises and utility groups
- Digital-first financial institution
- Retail financial institutions and fintechs
- Public-private corporations

Survey structure

FOUR DIFFERENT TOPICS

GENAI ADOPTION STRATEGY

Focus on **how organizations structure the integration of GenAI** into **their operations, products, and services**. This topic was investigated to understand the **strategic positioning of GenAI**, the adoption pathways, and how these align with broader business objectives.

TECHNOLOGY STACK AND DEVELOPMENT MODELS

Assessment of the tools, platforms, and frameworks used to build and deploy GenAI solutions. This dimension provides insights into the technological foundations enabling GenAI, **highlighting levels of maturity, internal capabilities, and reliance on external ecosystems**.

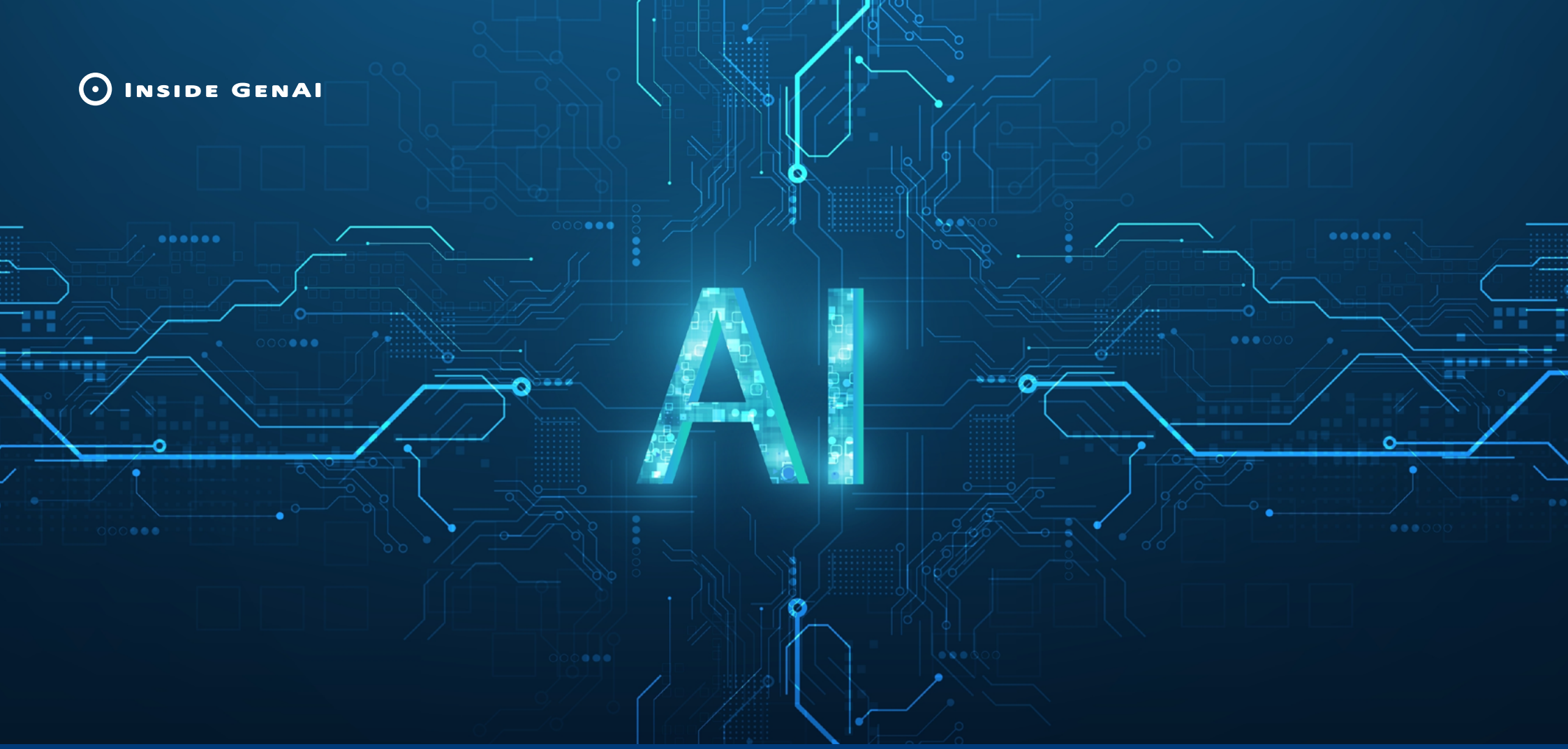
FINANCIAL COMMITMENT AND THE HUMAN CAPITAL

Analysis of investments in both financial and talent dedicated to GenAI initiatives. Understanding this area **helps quantify the scale of commitment and sheds light on how organizations are building long-term scenarios**.

ENABLERS OF SUCCESS

Identification of **key organizational, cultural, and operational factors that support the effective implementation of GenAI**. This topic reveals the critical conditions that differentiate successful implementations from those that stagnate.

These **four topics** provide a **comprehensive lens to assess how organizations are approaching GenAI**, not just in terms of what they are doing, but how, with what resources, and under which enabling conditions.

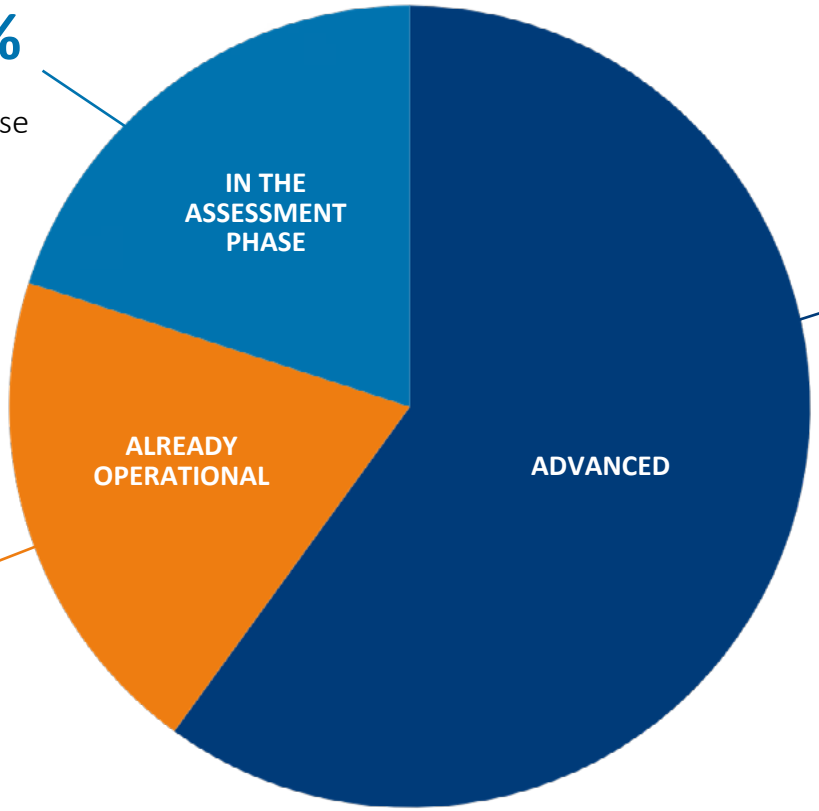


3.1 GenAI adoption strategy

Organizations implement GenAI technologies to maximize their potential in enhancing productivity, fostering creativity, and improving decision-making processes.

Current state and strategic direction

Another **24%** remain in the assessment phase



60% of companies are advancing in GenAI implementation, often in the absence of a clear roadmap, reflecting an iterative, test-and-learn approach

16% are already operational, showing higher maturity

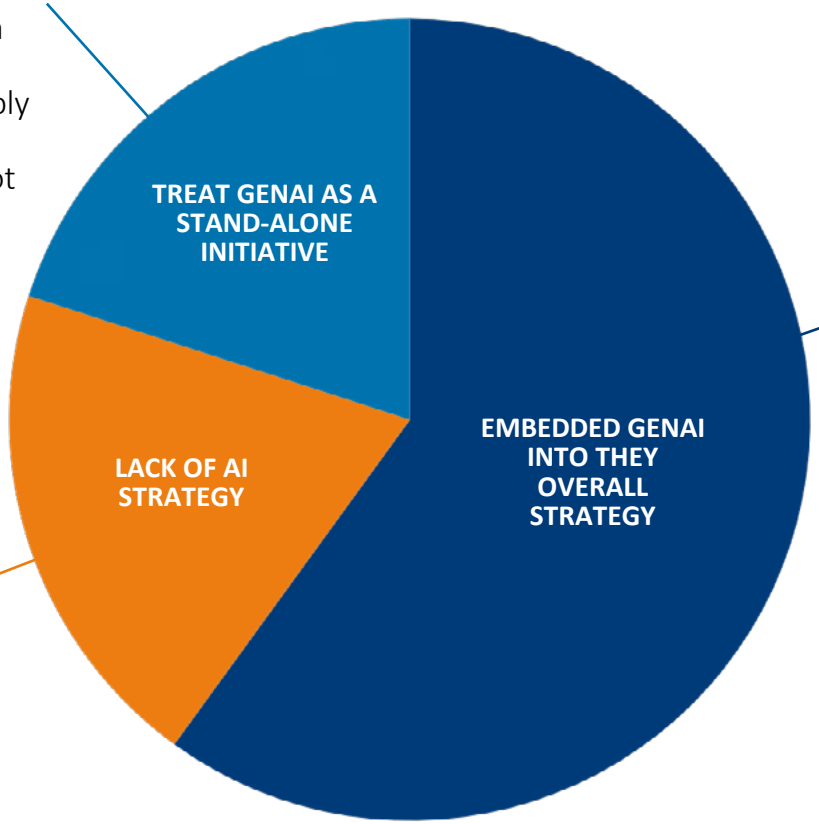
The majority of companies are still **experimenting with GenAI** rather than executing against a structured plan.

This indicates that **while interest is high, strategic clarity is often lacking**—posing a risk of fragmented or inefficient investments. Only **a small share has achieved operational maturity**.

The remaining part **have yet to move beyond exploration**.

Integration with broader AI strategy

25%
treat GenAI as a stand-alone initiative, possibly to fast-track adoption or pilot independent projects



55%
have embedded GenAI into their overall AI strategy, treating it as a natural evolution of existing AI capabilities

20%
lack a defined AI strategy

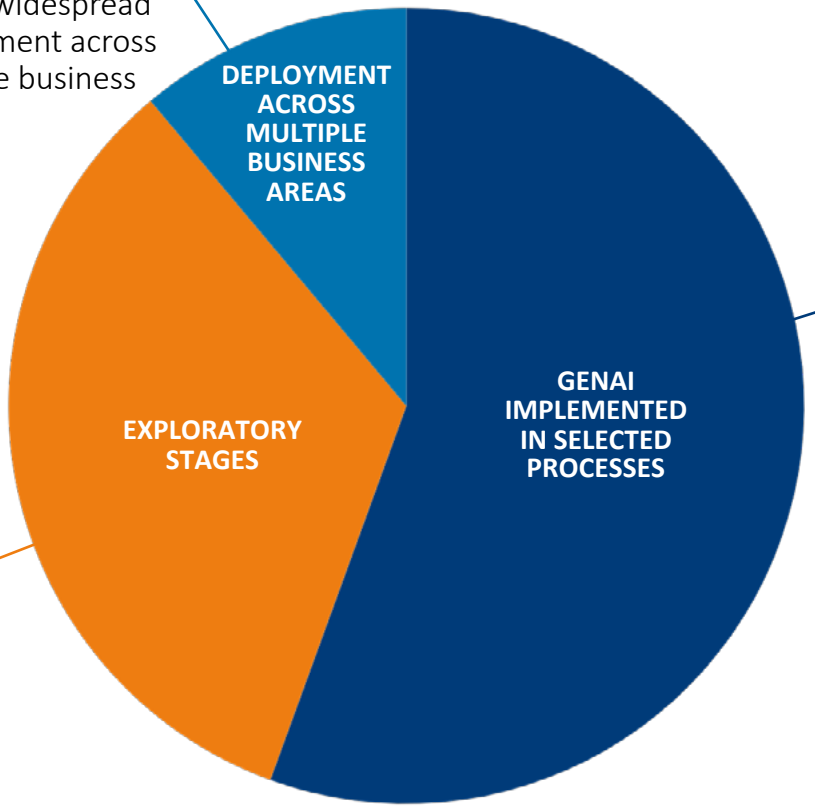
Embedding GenAI into broader AI strategies **suggests a more integrated and sustainable approach**—likely to enable scale and long-term value realization.

However, **a 20% that either lack an AI strategy or treat GenAI in isolation risk misalignment with business goals**, duplicated efforts, or governance gaps.

A siloed approach may accelerate experimentation but hinder enterprise-wide adoption and ROI.

Implementation status

Just **5%** report widespread deployment across multiple business areas



58% have implemented GenAI in selected processes only, indicating a targeted and cautious approach

37% are in exploratory stages

Adoption is accelerating, but remains uneven.

The majority of companies are **running controlled pilots or limited rollouts**, with few having scaled GenAI enterprise-wide—highlighting a **critical need for infrastructure** and **integration capabilities**.

Key implementation challenges

1

Companies **struggle with GenAI integration**, unstructured data, and scalable infrastructure.

2

Companies **face major skills gap in GenAI**, from prompt engineering to responsible tool use.

3

Companies **struggle with poor data quality**, affecting GenAI accuracy and reliability.

4

Companies cite **high GenAI costs**—from hardware to talent—as a key concern.

Technical barriers and **talent shortages are the main friction points** in the journey.

Companies must address these proactively to avoid pilot fatigue and ensure long-term viability of AI-driven innovation.

Expected benefits and tangible impacts

1

Companies see **GenAI** as key for **automating tasks and boosting efficiency**.

2

Companies **report cost savings from GenAI**, driven by efficiency and automation.

3

Companies aim to **use GenAI for personalized content and enhanced customer experience**.

4

Companies view **GenAI as a driver for innovation and new business opportunities**.

Early results show GenAI delivering on promises of efficiency and cost savings.

However, competitive advantage will increasingly depend on leveraging GenAI to unlock new value streams—not just improve existing ones.

Wrap up

Strategic positioning

Many companies are exploring GenAI without a clear plan. To gain lasting value, they need to move from experimentation to structured, scalable strategies.

Integration in AI strategy

Organizations that embed GenAI into a broader AI strategy ensure alignment, efficiency, and scalability. Isolated efforts risk duplication, slower growth, and fragmented innovation.

Implementation status

Most companies are still in early GenAI adoption, limited to small pilots. This slow rollout stems from the technology's novelty and internal barriers like unclear ownership, risk aversion, and low technical readiness.

Key challenges

The combination of tech complexity, talent gaps, and data issues blocks GenAI scaling. Overcoming this requires both building skills and modernizing infrastructure for secure, effective deployment.

Benefits realized or expected

GenAI's early value comes from automating routine tasks, freeing people for higher-impact work. With the right investments now, it can later drive personalization and transform business models.

3.2 Technology stack and development models

Companies are leaning toward “buy over build” models, indicating a strong reliance on external ecosystems. Strategic partnerships and the ability to integrate off-the-shelf solutions will be key accelerators of adoption.

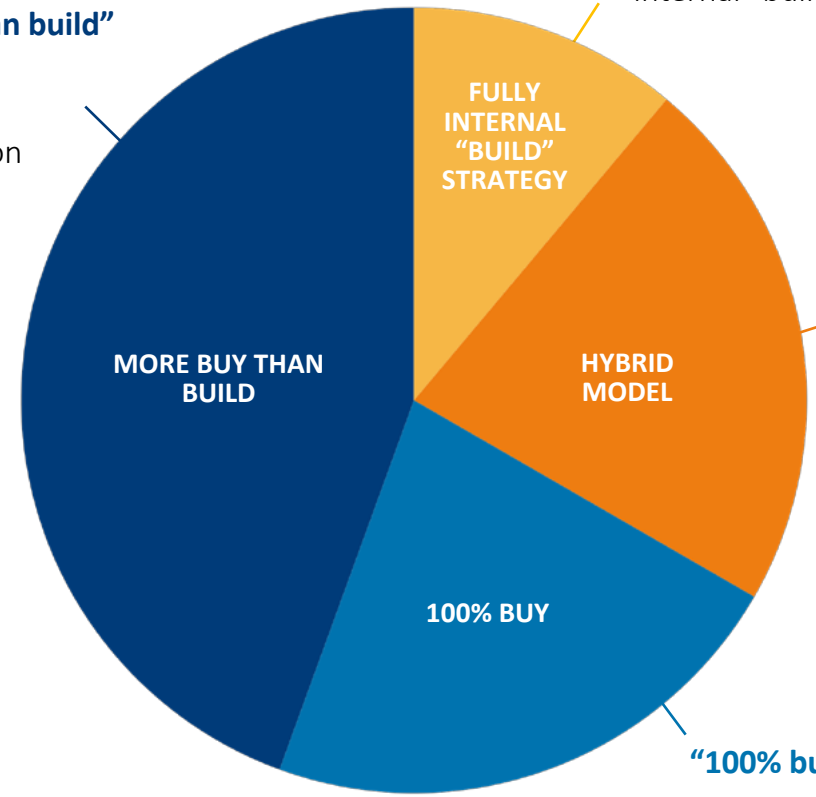
Development approach

Only **10%** opt for a fully internal "build" strategy

"More buy than build"

(45%)

is most common



A hybrid model

(20%)

blends in-house development and third-party tools

"100% buy" (25%)

—pointing to reliance on external providers

The **majority** of **organizations are relying on external providers for GenAI** solutions, signaling a preference for speed and scalability over full internal capability building.

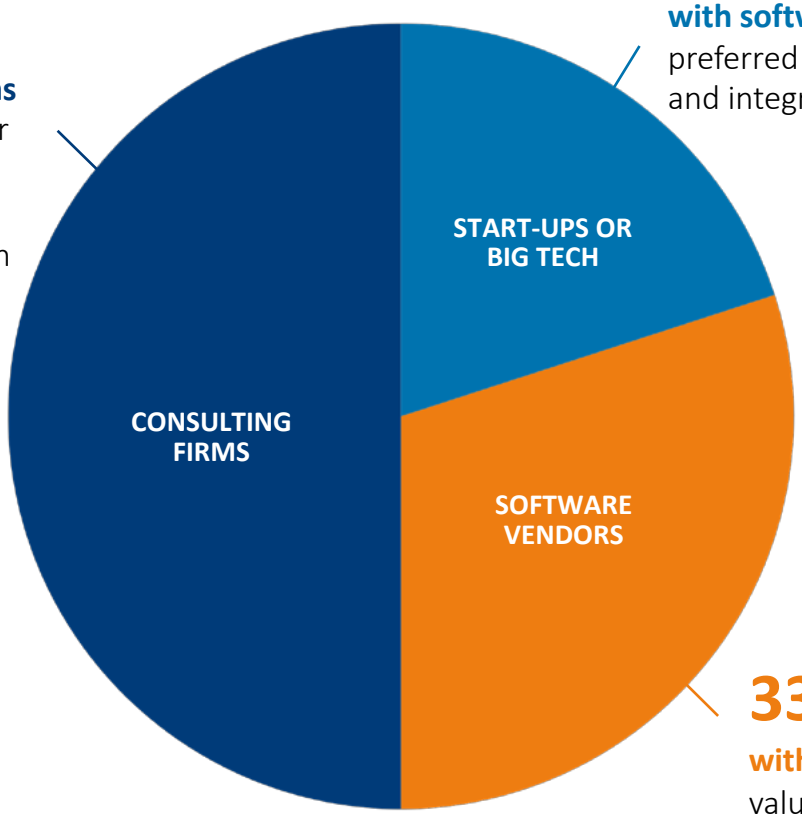
The **low percentage of fully in-house development suggests** that few **companies possess**—or prioritize—**the technical depth** needed to build GenAI solutions autonomously.

Most used platforms

Partnership

45%

work with consulting firms chosen for their strategic guidance and implementation support



22%

with software vendors preferred for ready-to-use tools and integration capabilities

33%

with start-ups or big tech valued for cutting-edge innovation and access to frontier technologies

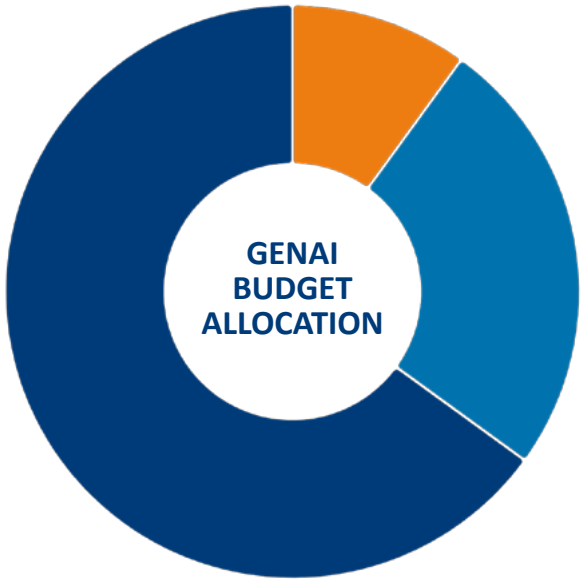
The **widespread use of external partnerships underscores** the importance of **ecosystems in GenAI** adoption.

Rather than going it alone, organizations are building **collaborative models to reduce risk, gain speed, and stay aligned** with a rapidly evolving technological landscape.

3.3 Financial commitment and the human capital

Investment levels remain cautious, with most companies in a low-budget experimentation phase. However, planned increases in both spending and talent acquisition signal a shift toward more serious, long-term commitments.

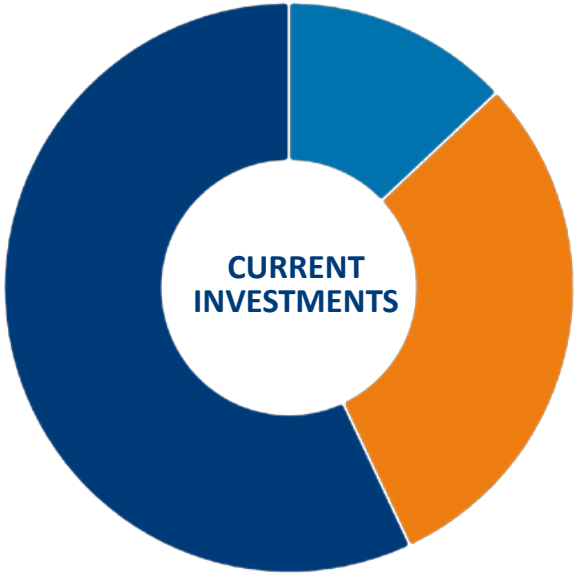
Financial commitment



65% of companies **include GenAI in their overall AI budget**

25% don't have a dedicated budget for GenAI initiatives

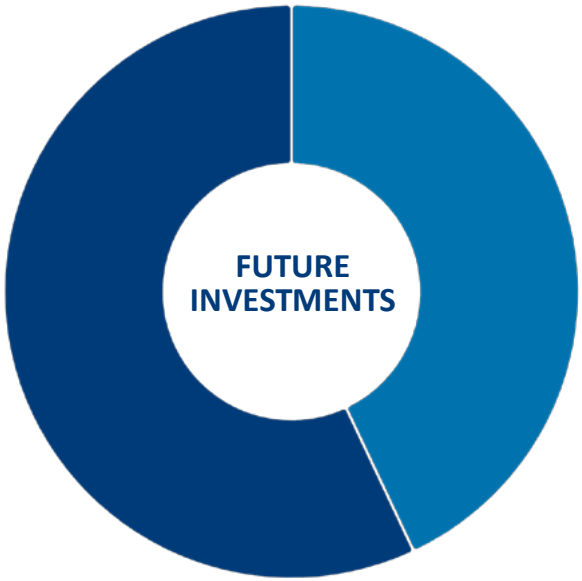
10% have yet to allocate a specific one, reflecting early-stage exploration



62% of companies **invest less than €1M annually in GenAI**, focusing on pilots and early

13% allocate €1–5M

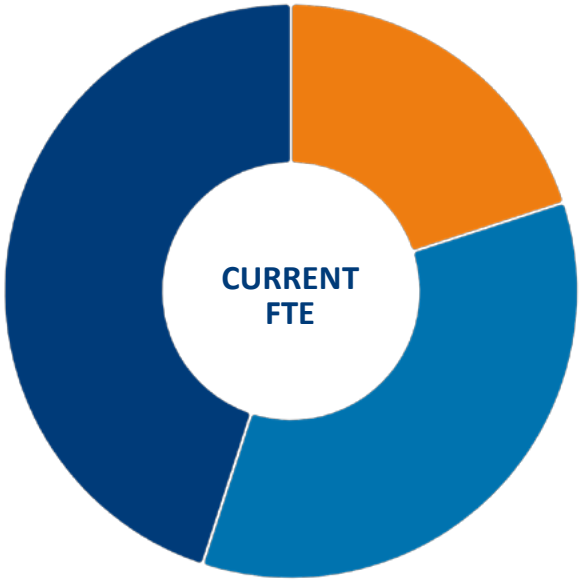
25% have no dedicated budget, reflecting a lack of strategy or ongoing evaluation

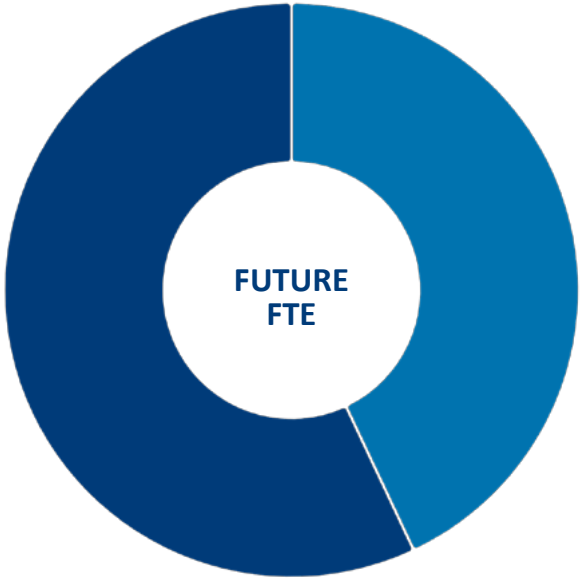


57% of companies expect **GenAI investments to grow in the next 12-24 months**

43% of companies have no plans to increase their GenAI investments in the next 12–24 months

Human capital





45% of companies **have not yet defined the internal FTEs to be allocated to GenAI initiatives**

35% are working with small, limited teams focused on GenAI

20% have set up fully structured and dedicated GenAI teams

63% of companies **expect FTEs dedicated in GenAI to grow in the next 12–24 months**

37% of companies have no plans to increase FTEs dedicated in GenAI in the next 12–24 months

3.4 Enablers of success

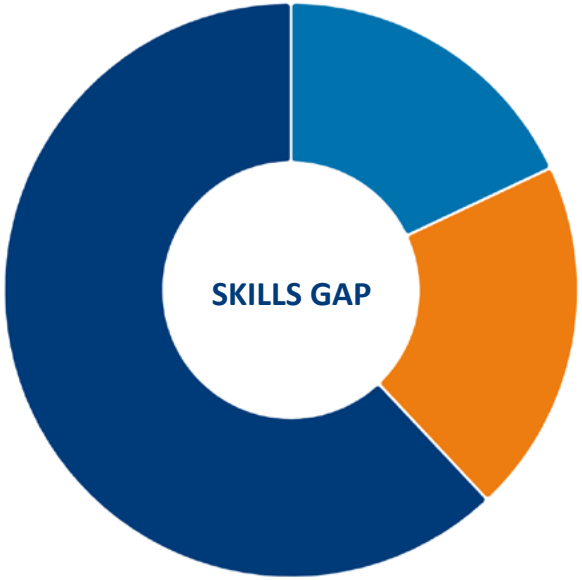
Governance maturity and talent development are emerging as critical enablers. Organizations that manage cultural change and build GenAI-ready teams will be better equipped to scale safely and sustainably.

Governance, talent, and change management

68% of companies **manage GenAI through centralized functions** (mainly IT or data), ensuring consistency and risk control

22% lack such governance, risking fragmented and uncoordinated efforts

10% don't know



62% of **companies report a minimal or moderate GenAI skills gap**, showing ongoing investment in talent

18% face a significant gap highlighting urgent upskilling needs

20% have not yet evaluated

55% have **already launched or are planning cultural and change management initiatives**, such as training programs, process redesign, or the adoption of new tools

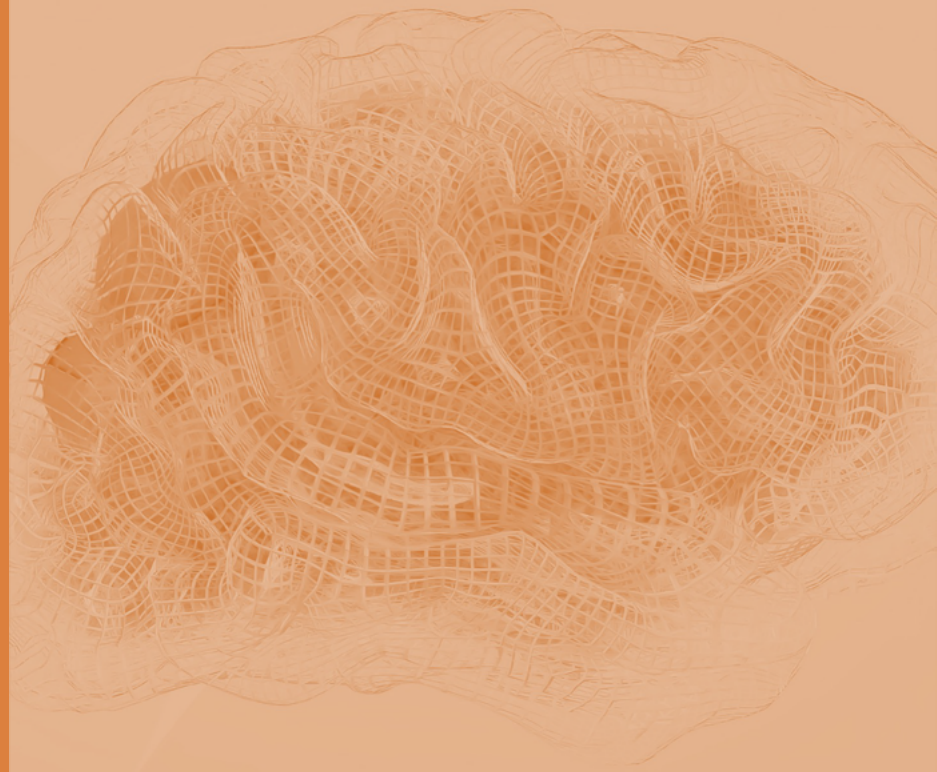
45% have not yet taken any specific actions to support cultural or organizational change related to GenAI

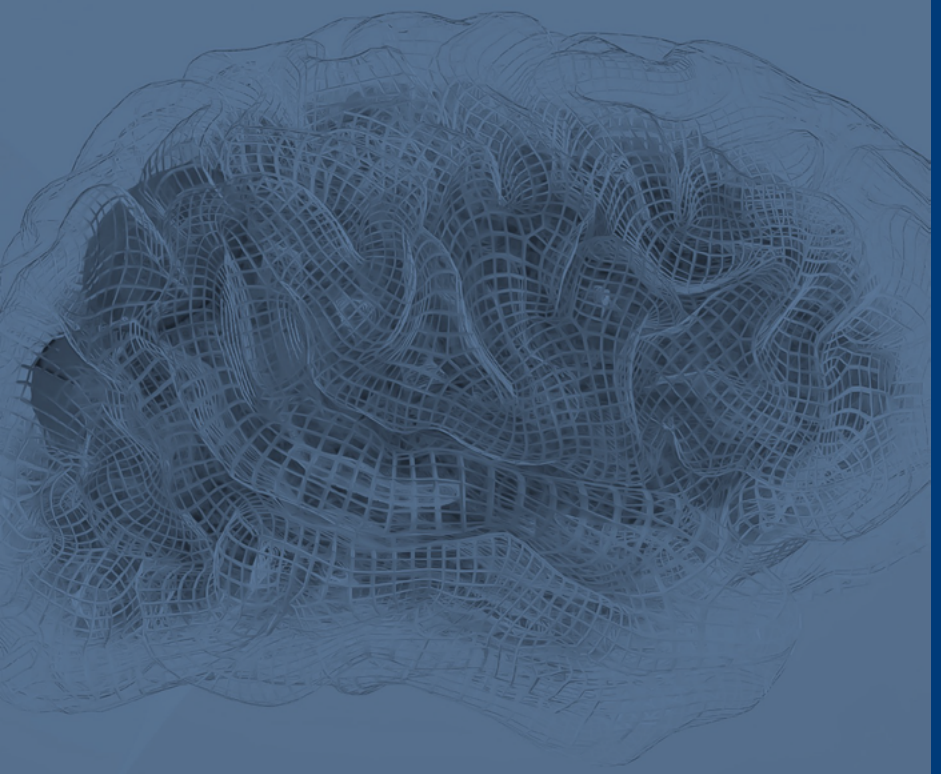
4 Conclusions

Summary of adoption status, challenges, benefits, and enablers needed to scale GenAI across organizations.

What we learned? GenAI adoption is advancing, but gaps remain

- **GenAI is no longer a future bet**—it's a present strategic priority. Companies across sectors are investing, experimenting, and beginning to scale, recognizing the transformative potential of GenAI on operations, customer engagement, and innovation.
- **Adoption is real, but structure is lagging.** Many organizations are deploying GenAI without a clear roadmap or governance model, limiting their ability to scale and control risks effectively.
- **Barriers are as much human as they are technical.** Skills shortages, change resistance, and unclear ownership are slowing progress as much as legacy systems or data quality issues.
- **Value is starting to materialize—but unevenly.** Efficiency gains are the most tangible benefit to date. However, the more strategic opportunities—new business models, personalized experiences—require deeper transformation.
- **Early movers are building durable advantage.** Companies with structured strategies, dedicated teams, and partner ecosystems are already ahead in turning pilots into enterprise value.





What comes next? From experimentation to enterprise transformation

- **Elevate GenAI as a driver of business reinvention—not just efficiency.** Companies must recognize GenAI as a strategic imperative for unlocking novel business models, new revenue generation, and sustained competitive advantage, shifting their perspective beyond a pure technology play.
- **Align GenAI with strategic priorities.** It is crucial to move beyond isolated pilots, embedding GenAI into enterprise-wide roadmaps and linking initiatives to measurable business outcomes and transformation goals.
- **Establish cross-functional ownership & governance.** Success demands deep collaboration across business, IT, and data teams, with clear roles, ethical guidelines, and well-defined decision-making structures to scale responsibly.
- **Invest in scalable data & tech foundations.** GenAI thrives on quality data and modern infrastructure, necessitating the construction of integrated, secure platforms that support experimentation, deployment, and continuous learning.
- **Accelerate organizational readiness.** Driving cultural change through leadership engagement, AI fluency, and effective change management is essential to empower teams to innovate and adapt in a GenAI-powered world.

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