



The opportunity for AI to enhance Business Support Processes



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The opportunity for AI to enhance Business Support Processes

1. AI in Business Support Functions: Benefits and Drivers

AI adoption in support functions is accelerating and companies recognise clear benefits, but many are still at an early stage. AI-powered SaaS and emerging AI tools are key drivers that can help accelerate adoption.

3

2. EU: AI Adoption in Business Support Processes and comparison with Core Processes in Strategic Sectors

AI adoption across the EU remains uneven, with strong potential in BSPs as a stepping stone to digital transformation. AI is more mature in support functions in strategic sectors than in core processes, highlighting BSPs' role in driving uptake and value.

14

3. AI Innovation in BSPs: EU Startups and Investment landscape

EU startups are increasingly integrating AI, with AI applications showing more volatile growth than the steadier development of core AI. While overall tech funding in Europe is strong, investment in AI applications is proportionally lower, presenting a funding opportunity.

30

4. EU: Expert insights and Key Areas for BSPs: HR, Accounting & Finance and CRM / Customer Service

Expert insights show that efficiency, data-driven decision-making, and regulatory clarity drive AI adoption in BSPs across the EU. While success stories exist in the three support areas, there's significant potential to expand AI adoption and broaden its use cases.

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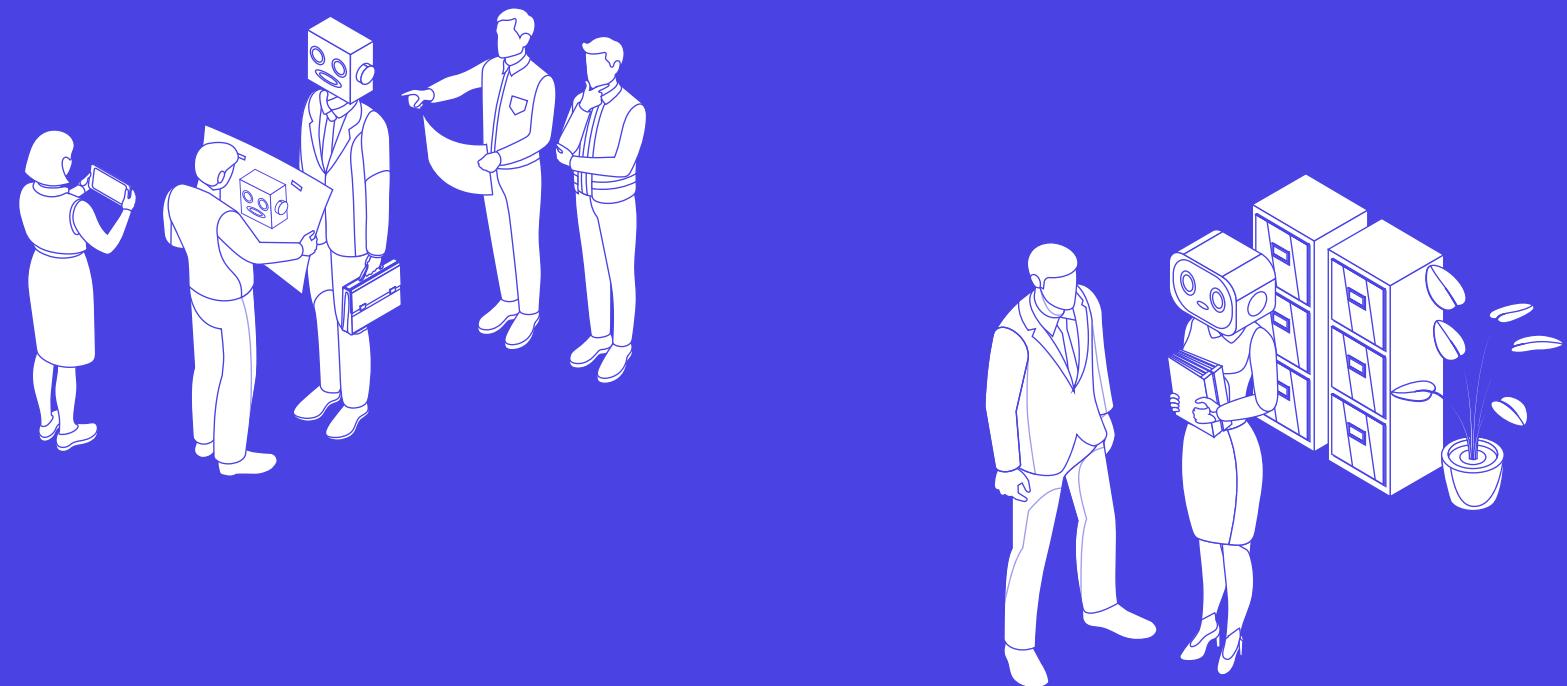
5. Recommendations

Main findings and recommendations to support the effective and responsible adoption of AI in BSPs across the EU.

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AI in Business Support Functions: Benefits and Drivers

AI holds significant value creation potential for Business Support Processes, but so far, only a small percentage of companies have progressed beyond the exploration phase



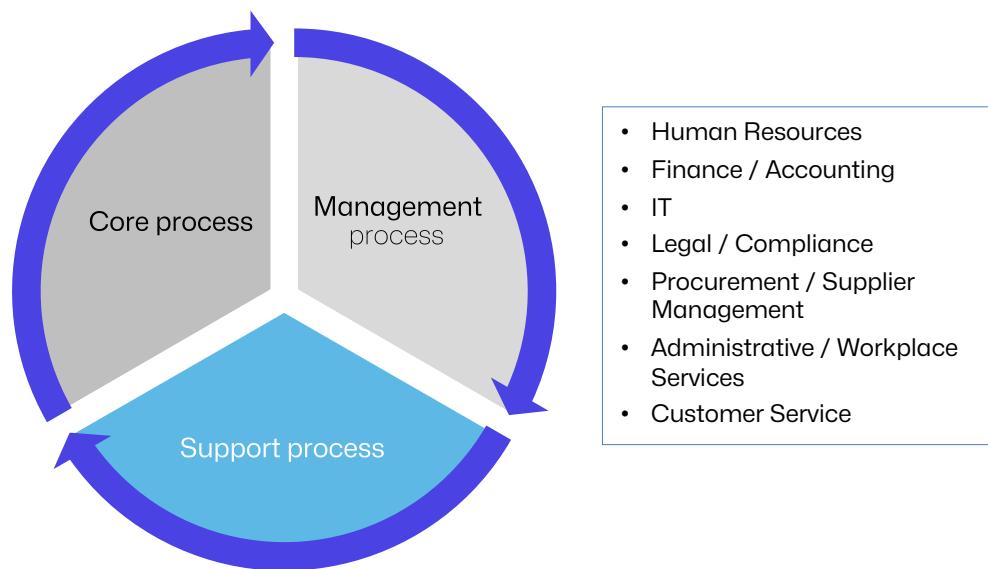
Business Support Process (BSP) definition

BSP: supporting functions that enable business success

Business Support processes (BSPs) enable and support the core processes to be performed seamlessly. While core processes directly generate revenue and drive the value proposition, BSPs provide the essential foundation, infrastructure, and services.

These processes, such as HR, Finance or IT, create a collaborative environment across internal departments, fostering alignment and operational efficiency.

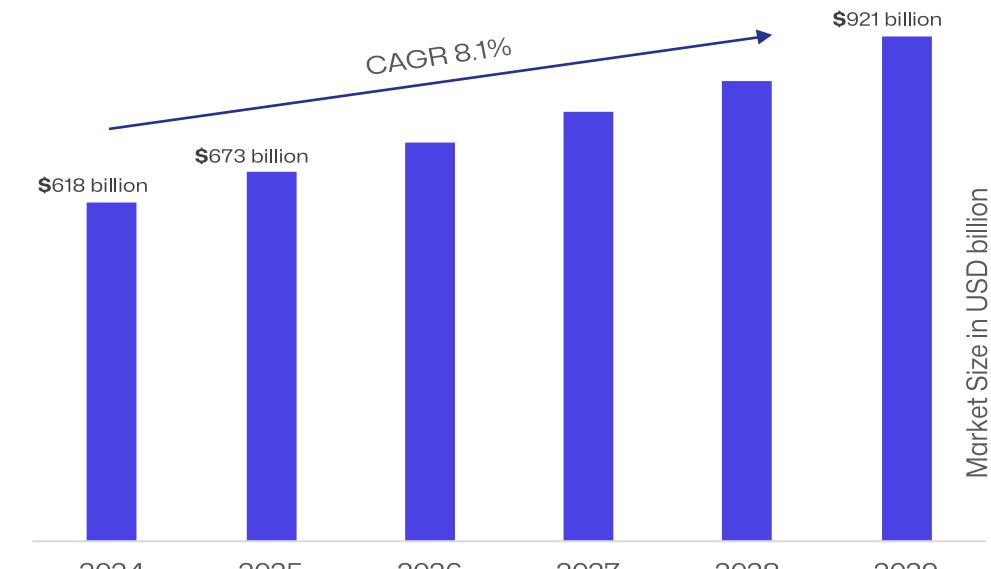
Business process types



AI is driving the worldwide growth of services for Business Support Processes

The global business support services market (services and solutions designed to enhance Business Support Processes) is set to grow by 8.1% annually through 2029, primarily driven by demand for AI-powered solutions. This growth highlights the increasing role of AI in transforming functions like HR, Finance, and Administration.

BSP services – Global market size and growth rate



While AI offers significant value for BSPs, adoption remains in early stages

Most companies are currently piloting or researching AI, with limited active users

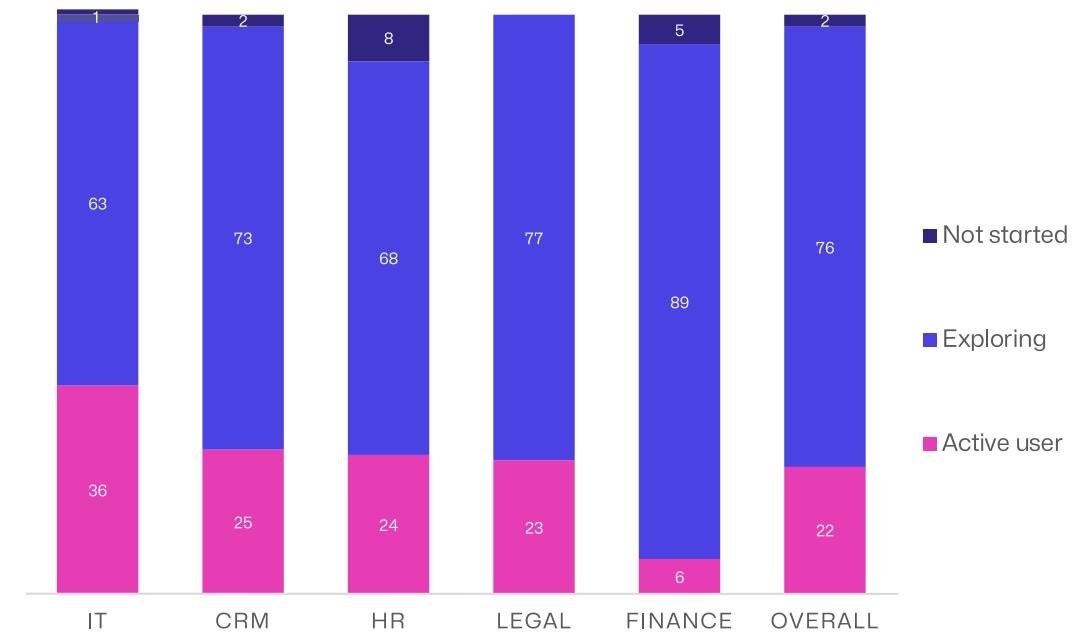
This demonstrates clear interest and initial exploration, but practical implementation is still lagging.

IT shows the highest share of 'active users,' reflecting its role as an early adopter of new technologies. This is followed by Customer Relationship Management (CRM) and HR, though to a lesser extent. CRM, HR, and Legal all show similar levels of experimentation, while Finance remains the area with the most attention from companies.

Although many firms have activated generative AI, turning that activation into consistent, tangible value continues to be a challenge.

This report will emphasise HR, Finance / Accounting and Customer Service / CRM, as these areas demonstrate strong potential for AI-driven transformation and optimisation, especially in advancing beyond pilot and research stages.

Worldwide maturity of gen AI adoption by Business Support Functions % respondents (2024)



Source: McKinsey, Gen AI in corporate functions: Looking beyond efficiency gains

AI in Support Functions: goals/impact

AI in business support: from efficiency to strategic impact

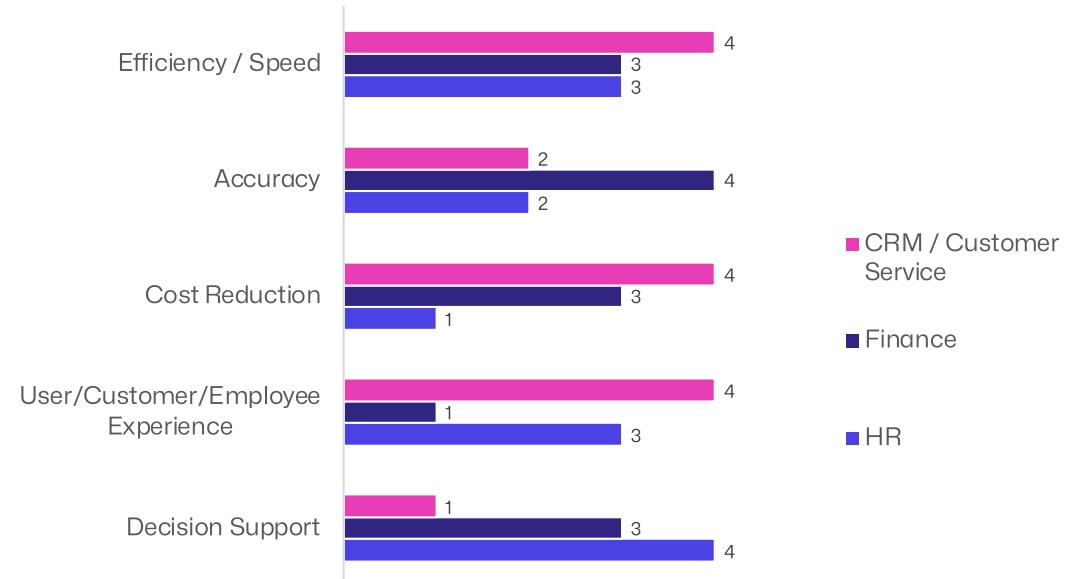
In business support functions, companies apply AI—especially generative AI—with a primary focus on increasing efficiency and speed.

In the ³ business support areas analysed in this report—HR, Finance, and CRM/Customer Service—common patterns emerge, such as a focus on automation, data-informed decisions, and experience improvement, alongside function-specific priorities:

- **HR:** data-driven decisions and a better employee experience
- **Accounting & Finance:** greater accuracy, improved forecasting, and automation
- **CRM/Customer Service:** faster response times, cost savings, and higher customer satisfaction

As a result, these functions are evolving into more strategic enablers of value—supporting productivity, insight, and better decision-making across the organisation.

AI adoption priorities by function: HR, Accounting & Finance and CRM/Customer Service 2025*



Relative importance:
1 = Low 2 = Medium 3 = High 4 = Very High

Source: * compiled based on analysis of AI adoption surveys and reports from SHRM (2022), Gartner (2024), Fosway Group (2023), Deloitte CFO Survey (2023), Wolters Kluwer (2025), Salesforce & HubSpot (2023), IBM (2023–2024), and APQC (2025).

Challenges of capturing significant value from AI deployments in their functions

Executives' main issues with AI involve accuracy and security, and understanding where to deploy Gen AI to capture value

Executives across functions expect to realise substantial value from their Gen AI investments in three to five years.

This delay is largely due to concerns about data accuracy, security risks, and the difficulty of identifying and prioritising suitable use cases.

These issues are compounded by a fragmented approach, where departments run isolated pilots without central guidance or coordination.

While this decentralised experimentation encourages early exploration, it often hinders the ability to scale successful initiatives and unlock AI's full potential across the organisation.

Accuracy and security risks are especially critical in business support functions like payroll, accounting, and compliance, where even minor AI errors can have serious financial or legal consequences. Ensuring robust governance and alignment with regulatory standards is essential.

Europe's financial centres are increasingly tapped into the disruptive capabilities that AI offers, but that does not mean there aren't concerns about its application.

Governance and transparency are increasingly crucial to the safe adoption of the technology, and ethics must remain central as firms progress their tech capabilities"



Patrice Latinne
Partner, Data & Artificial Intelligence at EY
EMEA Financial Services
Belgium

Executives top gen AI concerns, % of respondents (n = 276) 2024

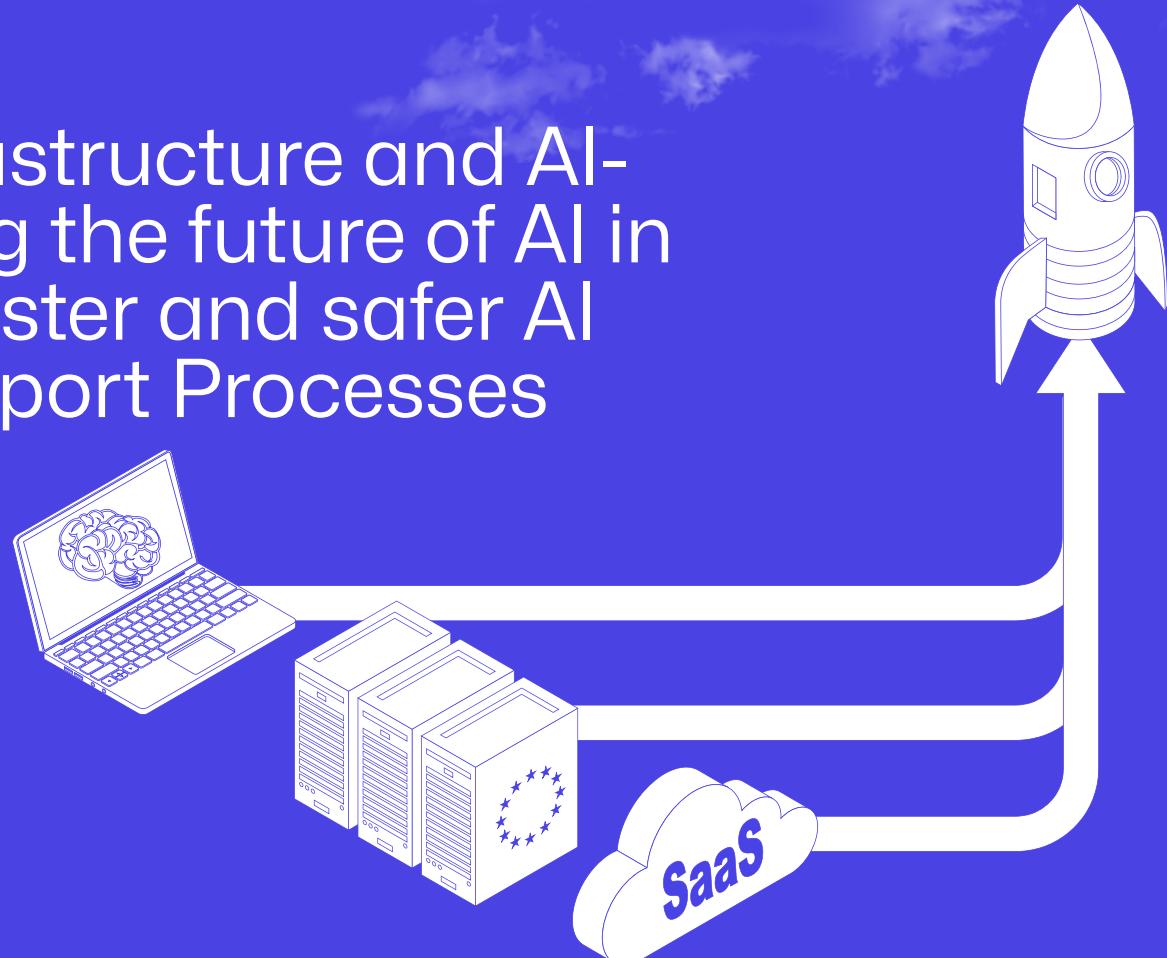


Source: McKinsey, Gen AI in corporate functions: Looking beyond efficiency gains

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AI in Business Support Functions: Benefits and Drivers

Emerging AI tools, EU infrastructure and AI-powered SaaS, are shaping the future of AI in Europe. This can unlock faster and safer AI adoption for Business Support Processes



Agentic AI is transforming enterprise software, decision-making, and support operations

Gartner predicts that by 2028, 33% of enterprise software applications will include agentic AI, up from less than 1% in 2024, enabling 15% of day-to-day work decisions to be made autonomously

Key trends:

- **AI-Driven SaaS Solutions:** AI agents will transition from optional add-ons to the primary interface for software interactions.
- **Vertical AI Agents:** Instead of one-size-fits-all SaaS tools, AI agents will be tailored for specific industries, such as finance, legal, and healthcare.
- **AI-Powered Autonomous Workflows:** AI will shift from assisting users to directly executing complex business processes, eliminating the need for dashboards.
- **AI Agents as a Service Model:** Businesses will subscribe to AI agents that continuously adapt to changing needs instead of subscribing to static SaaS platforms.

Agentic AI will reshape how businesses operate, with a growing impact on support functions.

- Agentic AI will automate routine tasks across functions, especially in finance, HR, and customer operations.
- Teams will increasingly move from task execution to managing and refining AI-driven workflows.
- Faster, AI-supported decisions will improve responsiveness in both strategic and support functions.
- Businesses must establish clear governance frameworks to ensure AI is used responsibly and in compliance with regulations.

"Administrative work is the foundation of every industry. Yet it remains largely untouched by meaningful AI-driven transformation.

By focusing on repetitive tasks, AI agents can free up skilled workers to focus on decision-making, creativity and strategy."



Jovan Jovanovic
Co-Founder of Nova Mundi & World Economic Forum Curator
Austria

"We work mostly with SMEs. They won't develop AI solutions themselves – they look for AI as a service. They prefer a solution they can use without necessarily understanding how AI works. It's up to the service provider to make AI understandable."



Tamás Gyurcsány
Director Business Development, ABOVO
Hungary

EU AI solutions are more compliant with laws

The EU's AI vision centres on developing a secure, ethical, and legally compliant ecosystem, built on deeptech and independent infrastructure

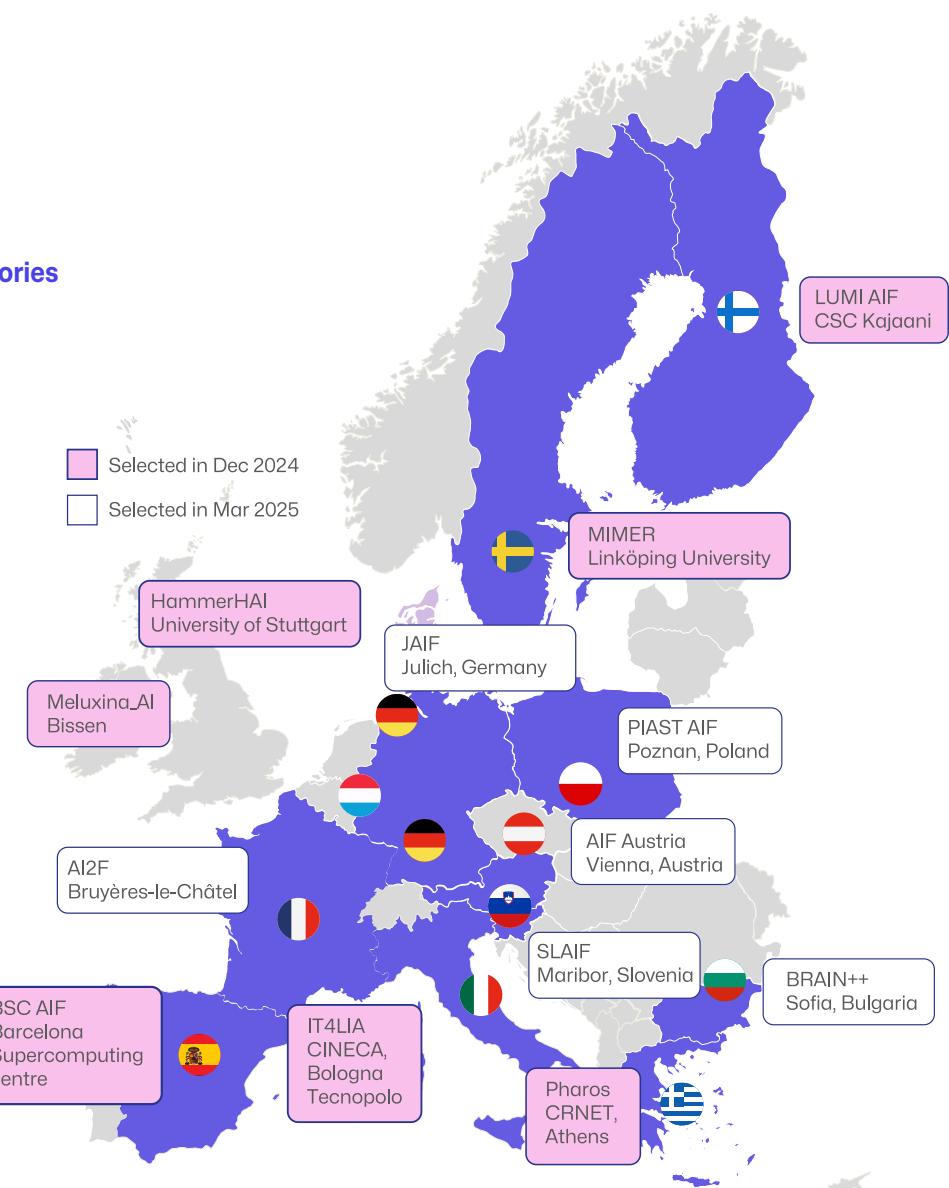
This strategy prioritises data privacy, robust security, and adherence to EU regulations like GDPR and the AI Act, fostering corporate trust and encouraging wider adoption.

By ensuring technological sovereignty through domestic computing centres and emphasising ethical AI principles, the EU aims to create a stable environment for organisations to confidently transition from AI experimentation to practical implementation, ultimately driving innovation while safeguarding ethical values and legal frameworks.

In 2024, the European High Performance Computing Joint Undertaking (EuroHPC) selected seven consortia to establish the first AI Factories across Europe. In March 2025, the EuroHPC announced the selection of another six new AI Factories. The AI factories combine the necessary ingredients—computer power, data, and talent—to create cutting-edge generative AI models.

This is especially important for functions such as HR and Finance, where the handling of personal and financial data is subject to strict regulatory oversight. By lowering the risks associated with adopting AI in these areas, these initiatives can help build confidence and encourage broader uptake.

AI Factories



Source: European Commission

AI becomes the new standard in SaaS

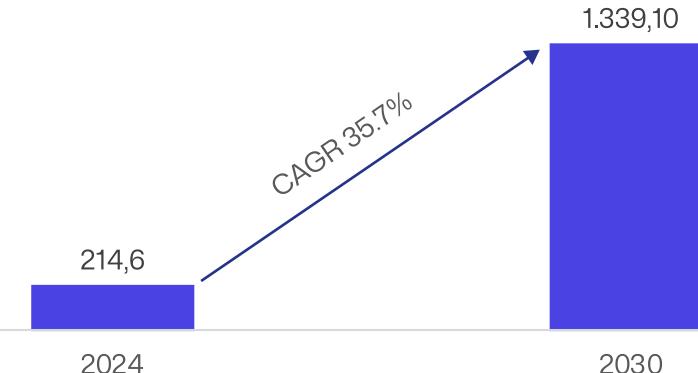
AI-powered platforms have the potential to outshine traditional SaaS applications by offering enhanced automation, scalability, and data-driven insights

Traditional SaaS platforms are evolving by integrating AI technologies. This evolution will enhance the capabilities of SaaS applications, making them more efficient, scalable, and personalised while retaining their core functionalities.

- McKinsey estimates that AI-powered automation will replace up to 30% of traditional SaaS workflows by 2027, forcing significant changes across industries.
- MarketsandMarkets predicts the global AI market will grow from \$214.6 billion in 2024 to \$1,339.1 billion in 2030, overshadowing the growth of the SaaS market, which is expected to reach \$232 billion by 2025 (Statista).

This shift means that key support functions like HR, Finance, and Customer service will increasingly rely on AI-enhanced SaaS platforms to automate decisions, streamline operations, and accelerate service delivery.

Estimated AI Market size, in billion USD



Source: MarketsandMarkets
AI market. infrastructure, platforms, services, and cross-sectoral applications

"When you embed other advanced technologies like AI within e-invoicing software, like what we've done with Sage Copilot, you get SMEs trying AI and learning of its possibilities, going on to integrate it further into their business operations."



Derk Bleeker
Chief Commercial Officer, Sage
UK

AI adoption in BSP - SaaS platforms and standalone solutions

The growing availability of integrated AI in SaaS platforms and standalone tools is easing adoption in business support functions—while core functions typically require more tailored integration

Major SaaS providers for business support functions are embedding AI features as native components of their platforms—often branded as copilots, assistants, or embedded intelligence. Examples include Einstein in Salesforce, Joule in SAP or Sage Copilot, bringing AI into day-to-day business workflows.

For many European companies, this offers a practical pathway to AI adoption in BSPs, leveraging the platforms they already use. It reduces complexity and makes advanced capabilities more accessible.

In parallel, a growing number of AI-first standalone tools are emerging across support functions—from Finance to HR and Customer Service—with cross-sector applicability.

While ERPs such as SAP also support core business areas—like sales, logistics, or supply chain—AI adoption in many core functions, including manufacturing or R&D, still demands more customisation, data harmonisation, or system upgrades, making the path to adoption slower and more complex.

AI adoption in Business Support Functions via SaaS platforms and standalone solutions

Function	Platforms with Integrated AI (examples)	AI Integration Approach	AI-First / Standalone Tools	Functional Focus
ERP / Core Business	Sage (UK), SAP (Germany), Odoo (Belgium), Microsoft Dynamics 365 (US)			
HR	SAP SuccessFactors (Germany), Personio (Germany), Workday (US)	Generative AI copilots, predictive analytics, workflow automation, next-best-action, forecasting tools, anomaly detection	Retorio (Germany), 365Talents (France), Qualeon (Spain) Paradox (US), Eightfold AI (US)	Talent intelligence, recruiting automation, candidate screening
Accounting / Finance	Sage (UK), Exact (Netherlands), Fortnox (Sweden), QuickBooks (US)		Vic.ai (Norway), Collect.AI (Germany), Agicap (France), Abacum (Spain)	Accounts payable automation, cash flow forecasting, bookkeeping
CRM / Customer Service	Pipedrive (Estonia), Efficacy (Belgium), Faktor.ai (France), Ultimate.ai (Poland), Certainly (Denmark) Salesforce (US), HubSpot (US)		Ada (Canada), Ultimate.ai (Germany), Tidio (Poland), Lang.ai (Spain), Yuma AI (France)	Customer service automation, chatbots, ticket routing, AI agents

2

→ EU: AI adoption in BSPs and comparison with Core Processes in strategic sectors

AI adoption in EU firms remains modest, but targeting sector and country gaps could unlock significant value, with support functions as a lever for implementation



EU strategic sectors stand to gain most from AI

Gen AI is set to boost productivity across a wide range of industries

Generative AI has strong potential to boost productivity across Europe's economy. Estimates from the McKinsey Global Institute suggest that by 2030, gen AI could contribute up to \$575.1 billion in added value, supporting annual productivity growth of around 3%.

Much of this projected impact is concentrated in sectors recognised as strategic priorities within the EU's AI Continent Action Plan – such as Advanced Manufacturing, Energy, Pharma and Mobility.

These areas are central to Europe's economic competitiveness and offer significant scope for addressing broader societal challenges.

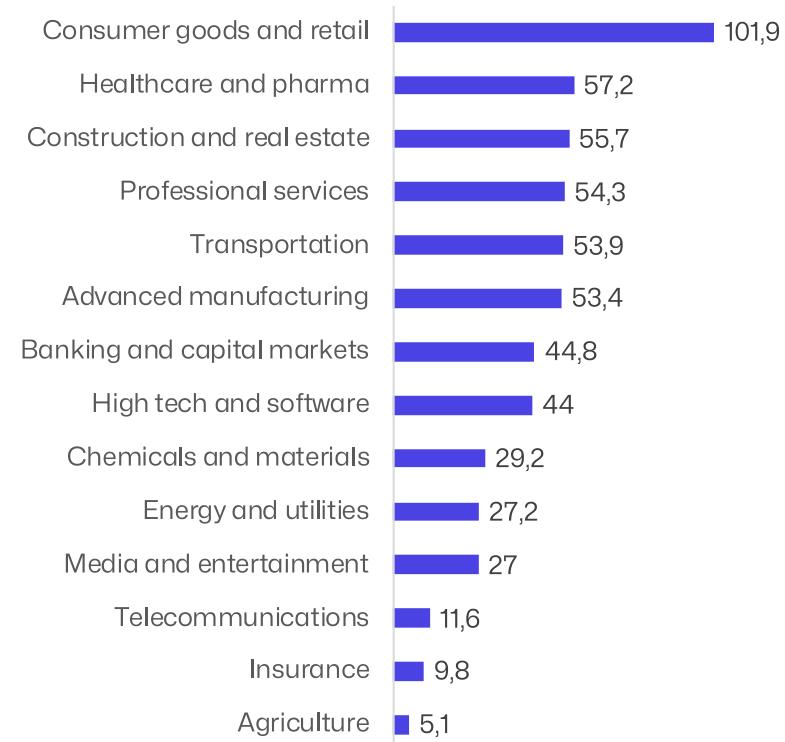
One key priority will be increasing AI adoption %, particularly across the strategic sectors where it can deliver the most significant economic and societal impact.

"AI-driven automation, optimisation, and support to decision-making will drive productivity gains and innovative business models. This will enhance Europe's economic prosperity."



Henna Virkkunen
EU Executive Vice-President for Tech Sovereignty, Security and Democracy

Gen AI productivity potential in Western Europe by 2030 (USD billion)



AI adoption across EU enterprises: current trends and growth

AI adoption in EU enterprises (> 10 employees) remains modest at 13.5%, despite growth in recent years

In 2024, 13.5% of enterprises in the EU were using AI technologies, up from 8.0% in 2021, representing an annual growth of nearly 19%.

Large enterprises have consistently used AI more than SMEs. In 2024, 11.2% of small enterprises, 20.9% of medium enterprises and 41.2% of large enterprises reported using AI. Higher AI adoption rates in large enterprises reflect these organisations' economies of scale and more substantial investment capacity.

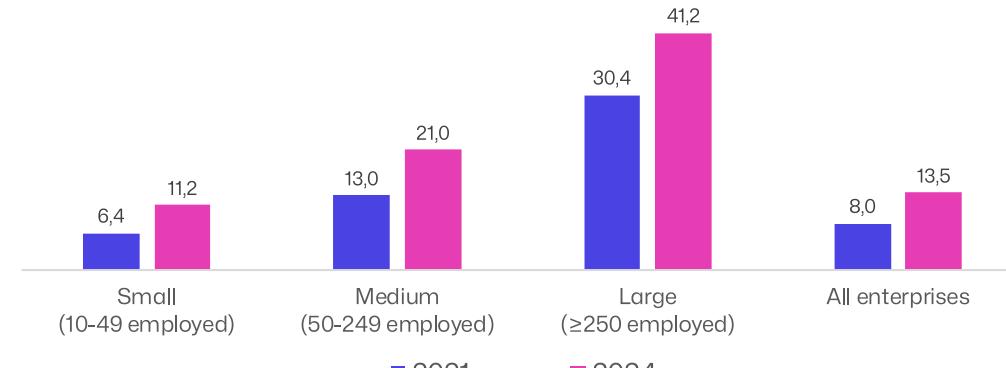
However, small enterprises have experienced an annual growth rate of 20.7%, more than double that of large enterprises. This reflects a rising interest driven by easier and more affordable access to AI technologies.

China pulls ahead in enterprise AI use among large enterprises, while EU firms intensify AI exploration

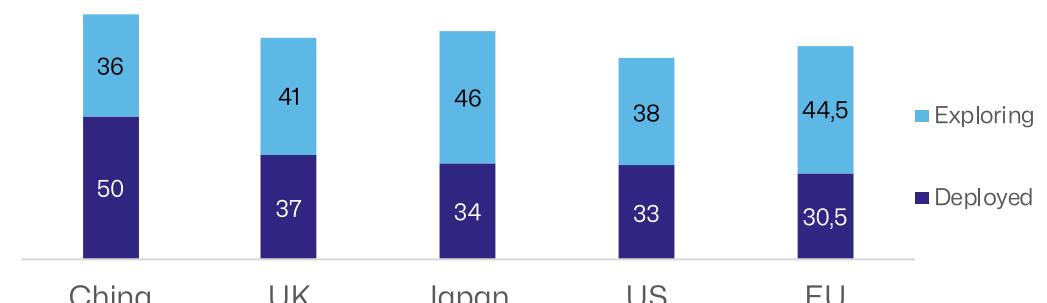
When comparing AI adoption among large enterprises across regions, Chinese companies stand out, with an adoption rate of 50%, ahead of the United States and the leading EU countries.

On the other hand, within the EU, a higher percentage of companies are exploring the introduction of AI.

EU - Enterprises using AI technologies by size 2021/2024 (% of enterprises)



AI in Large Enterprises per country – Exploring vs. Deployed (2023)



Source: IBM – Global AI Adoption Report 2023

*EU: France, Germany, Italy, Spain

Sectoral concentration and investment gaps vs. USA

AI adoption remains concentrated in a few sectors across the EU

In the EU, AI adoption in 2024 was highest in the information and communication sector (48.7%), followed by professional, scientific and technical activities (30.5%).

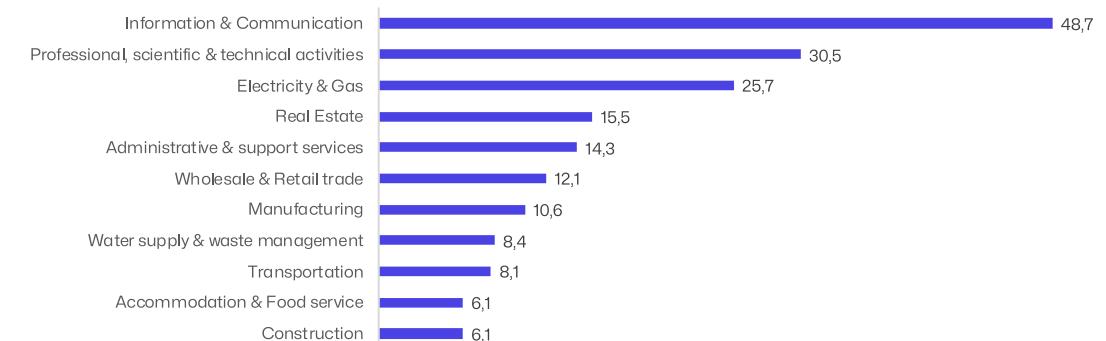
All other sectors remained below 16%, with real estate at 15.5% and just 6.1% in accommodation and construction, reflecting a highly uneven distribution.

Europe trails the US in AI investment across key sectors

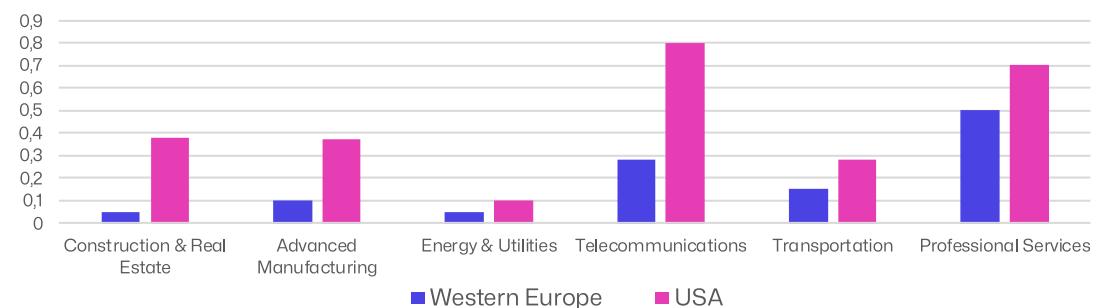
Western Europe spends 55% less on AI infrastructure, software, and services than the US in similarly sized sectors.

The gap is even wider—around 70%—in industries where the US leads, such as pharma, high tech, media and entertainment, and banking.

**Enterprises using AI technologies by economic activity, EU, 2024
(% of enterprises)**



External spending on AI* as % of sales in sectors of similar size - Western Europe vs. USA (2022)



Source: McKinsey State of AI 2024

*External spending on AI infrastructure, software, and services

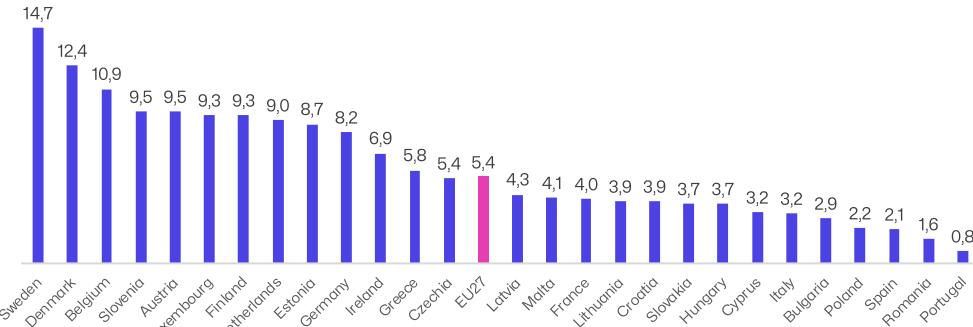
Uneven progress in AI adoption across the EU

Marked disparities in AI adoption and growth across EU Member States

AI adoption % varies widely across EU countries, ranging from just over 3% to nearly 28%. Nordic countries such as Denmark and Sweden lead adoption, while uptake remains lowest in parts of Eastern Europe.

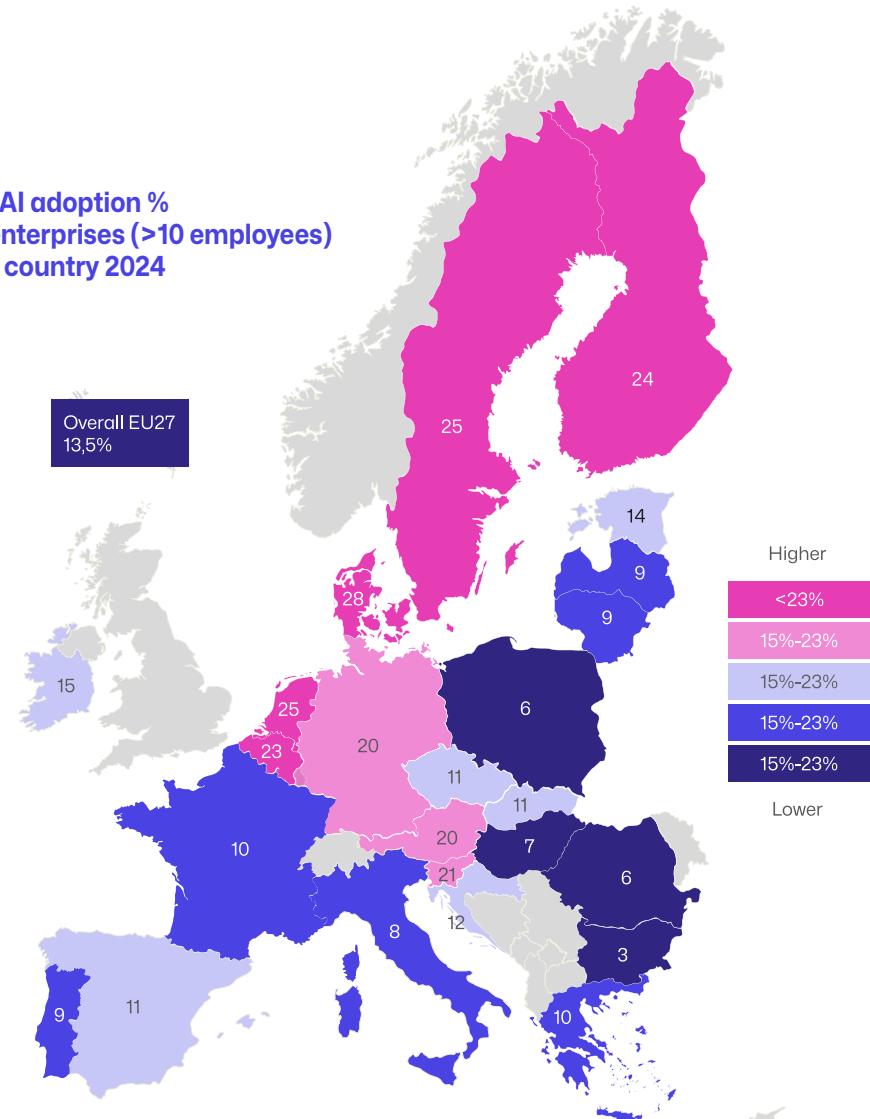
All Member States saw increases compared to 2023, with Sweden showing the most significant year-on-year growth (14.7%). Notably, major EU economies such as France, Spain, and Italy report AI adoption rates below 12%, and growth in 2024 remained below the EU average.

**EU – AI Adoption Rate in Enterprises (>10 Employees), 2024
Year-on-Year Change (2023–2024)**



Source: Eurostat

**EU AI adoption %
in enterprises (>10 employees)
per country 2024**



Source: Eurostat

There is a significant gap in the adoption of AI solutions for ICT security between large and small companies

AI adoption patterns reveal functional focus and scale-driven disparities

Among EU enterprises that had adopted AI in 2024, the most common use cases were Marketing and Sales (34%) and Business process management (28%).

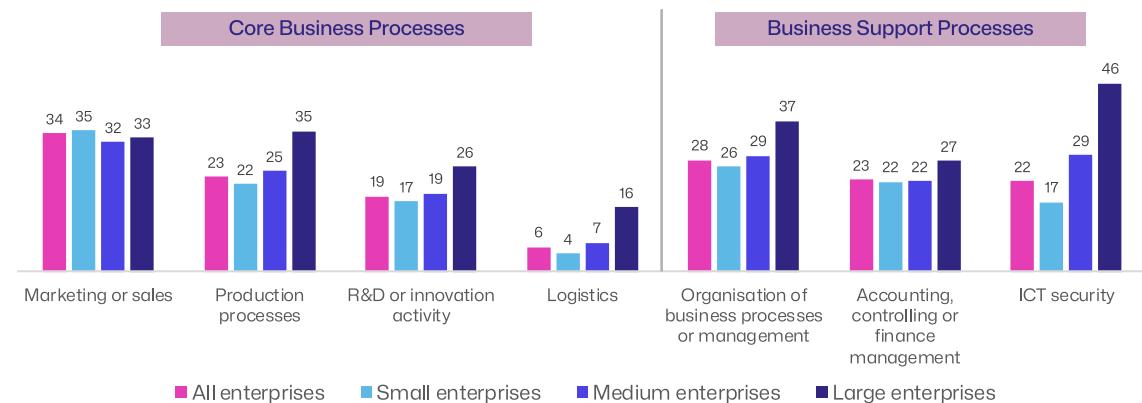
Patterns varied by company size. Large enterprises reported significantly higher use of AI for ICT security, production processes, and logistics than small enterprises, highlighting a consistent gap in how AI is deployed across different scales.

In Marketing and Sales, SMEs report higher AI usage than large enterprises. The difference in adoption is also less pronounced in Finance/Accounting-related functions.

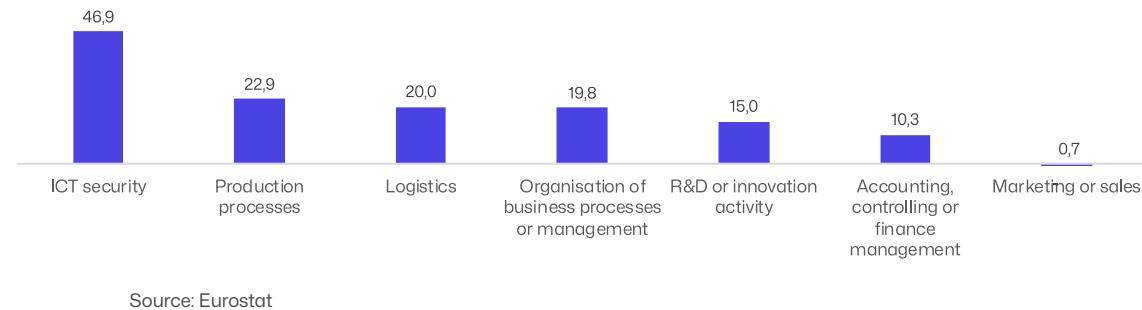
The gap narrows in these domains, as AI is often available 'out of the box', requiring minimal internal capabilities.

Business support functions—particularly in Finance and HR—offer a practical entry point for AI adoption, especially for smaller firms with limited technical capacity.

EU enterprises using AI by type of purpose and size 2024
(% of enterprises using at least one AI technology)



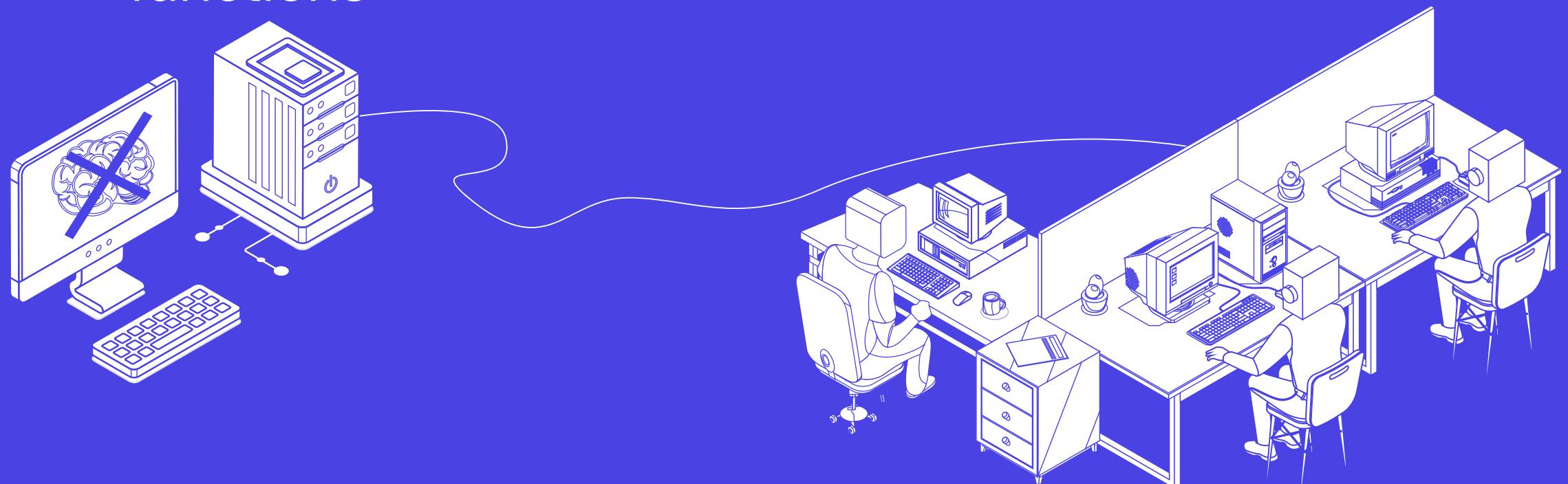
Adoption gap Large enterprises vs. SMEs (2024)
Net adoption rate = Large enterprises – Medium & Small enterprises



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→ EU: AI adoption in BSPs and comparison with Core Processes in strategic sectors

Across strategic EU sectors there is a variance in use of AI in business support processes compared to core functions



AI creates value across Core and Support functions—the balance differs by industry

While core functions capture the majority of AI's perceived value, the balance differs across sectors

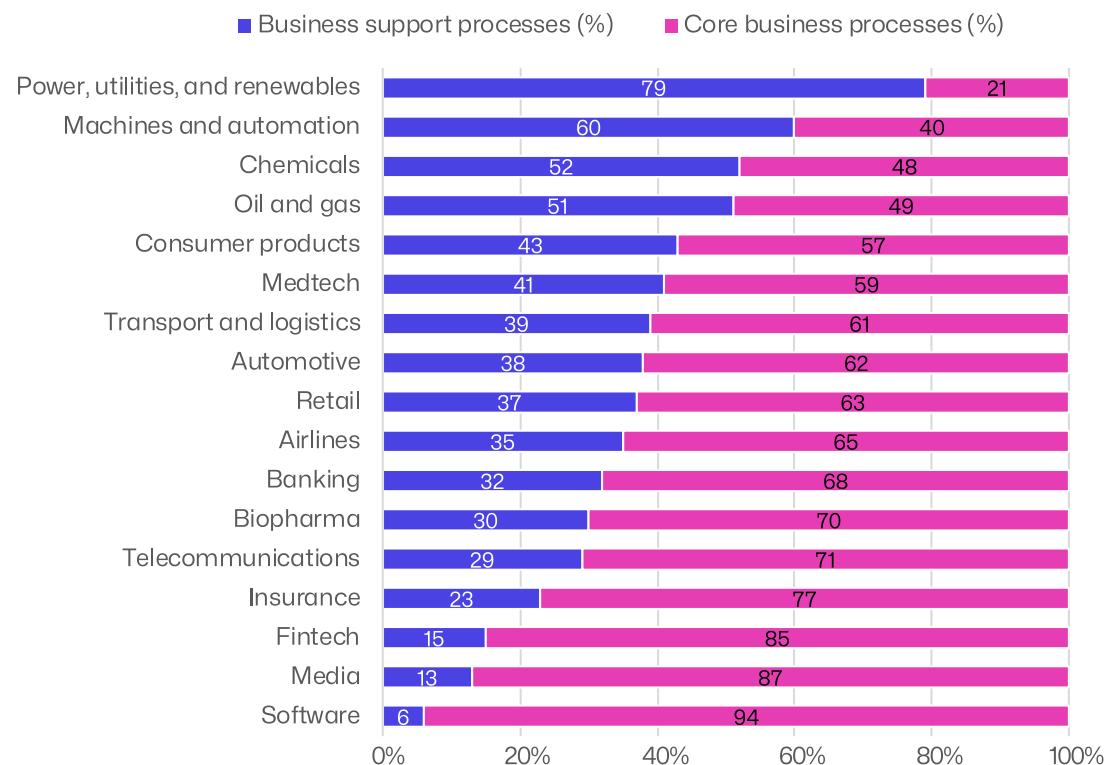
According to BCG analysis (2024), an average of 62% of the business value created by AI originates in core processes, with the remaining 38% coming from business support functions.

Yet this balance varies widely across industries:

- In digital sectors such as Software (94%), Media (87%), and Fintech (85%), nearly all value stems from core functions, where AI directly powers innovation, customer engagement, or product enhancement.
- In contrast, more industrial sectors such as Energy, Manufacturing, and Chemicals see – as of today – a greater share of AI's impact in support areas like Finance, HR, Procurement, and IT.

This highlights the strategic importance of business support processes. Though often less visible than core activities, they account for a significant proportion of AI's business impact, particularly in specific industries.

**Where companies are achieving or see business value
Support vs. Core business processes (worldwide, 2024)**



Source: BCG – Where's the Value in AI 2024

Europe's AI maturity: Support outpaces Core

AI deployment in Europe: Support functions more mature than Core Business Processes

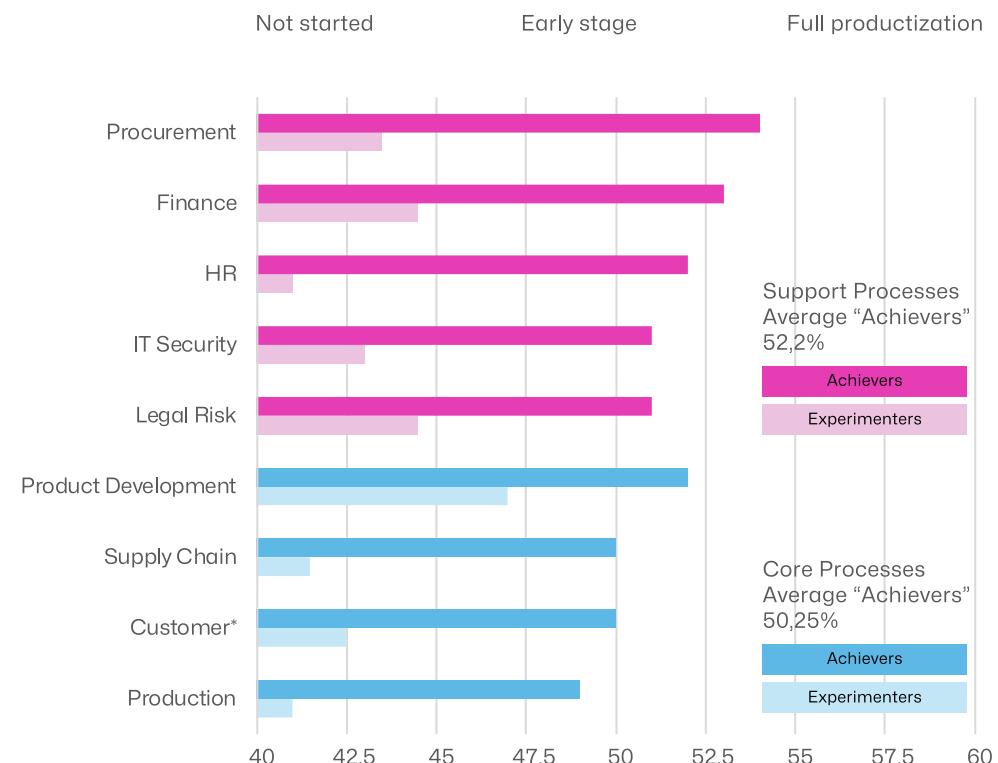
At the European level, maturity studies on AI adoption—such as those conducted by Accenture—reveal a pattern that does not fully align with the expected focus on value creation through core business processes.

Instead, they show that AI maturity is more developed in support functions, such as Procurement, and Finance:

- The average score in terms of deployment maturity both among the “European Achievers” (companies with a high relative level of AI maturity) and the “European Experimenters” (companies in early stages/piloting) is higher in Business Support Functions, particularly Procurement and Finance.
- Notably, Production – a key core business function that drives value creation, especially in Europe’s industrial and manufacturing sectors – emerges as the least mature function in terms of AI implementation.

One explanation is that European companies prioritise AI in support functions because these areas are less complex and more conducive to rapid, visible results. This approach allows firms to build the necessary skills, governance structures, and data foundations before tackling the more challenging task of transforming core business processes.

**AI adoption maturity score (Accenture, 2023)
European achievers vs. Experimenters**



Source: Accenture, the art of Ai maturity, 2023

*For this analysis, “Customer” is considered core because it encompasses critical revenue-generating activities (sales, service improvements), even if it also includes some support tasks (CRM, Customer Service).

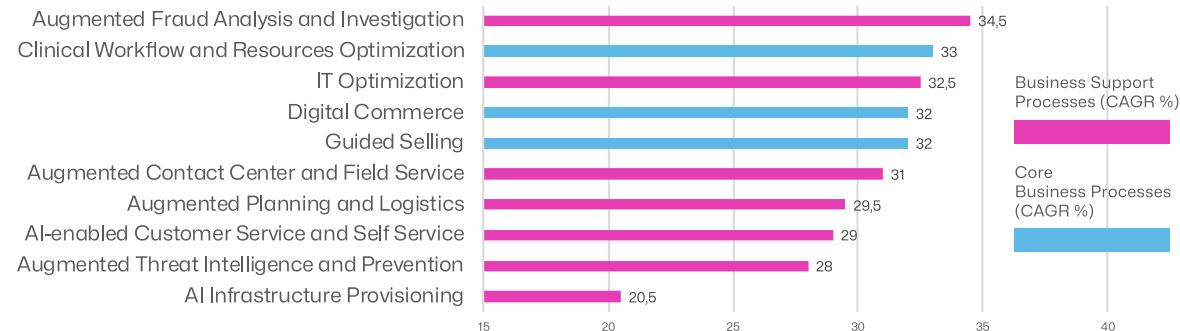
Support Functions set to drive AI growth in Europe over the coming years

Strong growth forecast in Europe's AI BSP use cases for Security, IT, and Customer Service – driven by Banking, Software and Retail industries investments

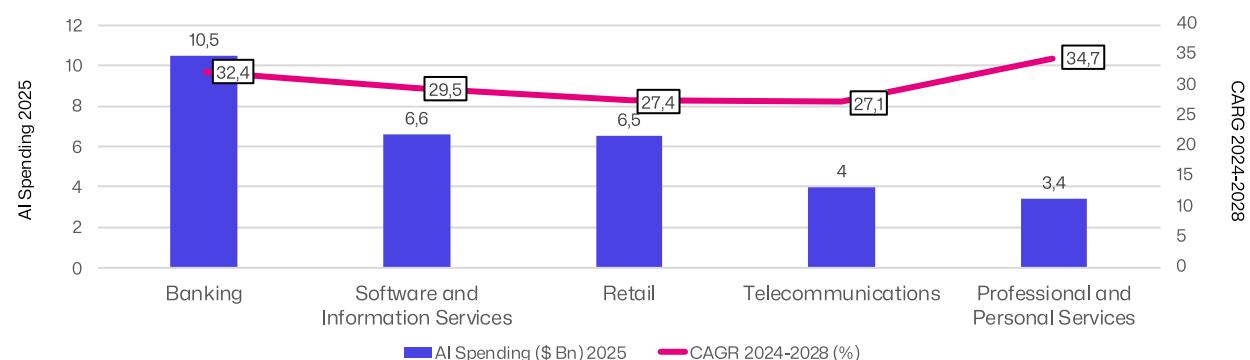
In Europe, IDC studies predict that within the top 10 fastest-growing AI use cases for 2024-2028, **the majority will focus on support functions**:

- IDC expects significant growth in core areas such as guided selling and digital commerce, as well as in healthcare-specific use cases.
- However, among the top 10 use cases, the bulk of AI use cases (70%) will focus on business support areas, particularly security, IT, and customer service.
- This growth pattern is strongly influenced by the European sectors investing most heavily in AI, especially banking, which is prioritising AI adoption in Security and IT optimisation.

**European Top 10 largest spending AI and Gen AI use cases
CAGR 2024-2028**



**European Top 5 largest spending in AI and Gen AI per industry
2025 Spending US Bn/CAGR 2014-2028**



Source: IDC Worldwide AI and Generative AI Spending Guide 2025

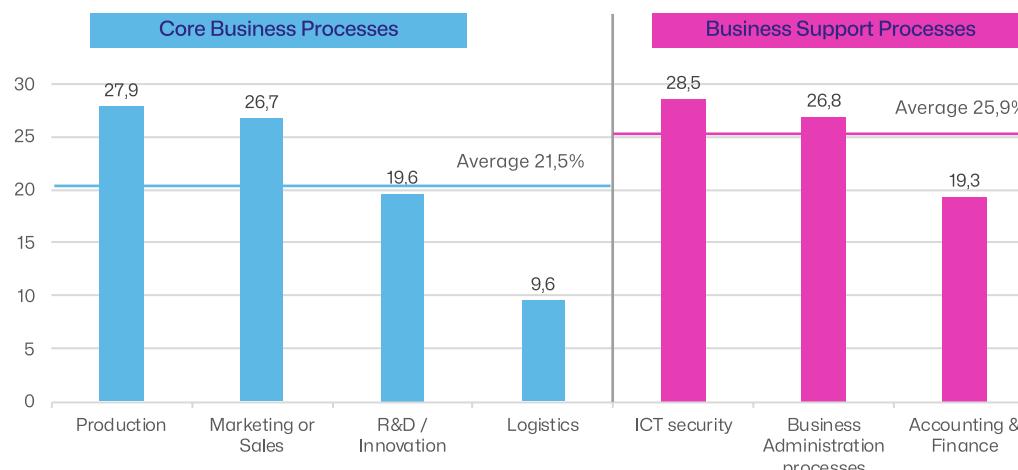
AI Adoption in EU Strategic Sectors: Support vs. Core Processes

"In the 'Apply AI Strategy' sectors, it can also be observed that most sectors show higher AI adoption in Business Support Processes

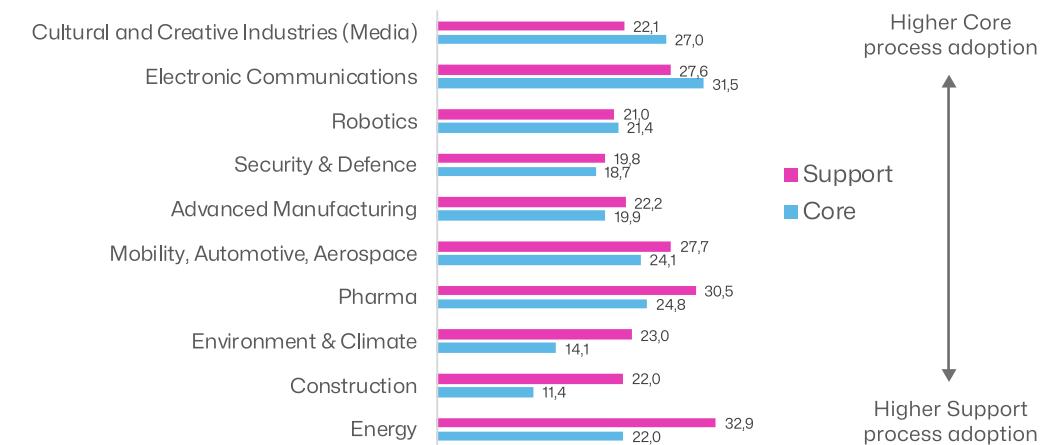
Analysing the data on adoption in core vs. support processes across the strategic sectors defined by the European Commission to promote AI ("Apply AI Strategy"), we see that, on average, there is a higher adoption of AI in Business Support Processes (25.9% vs. 21.5%).

Only three sectors show higher AI adoption in core processes: Cultural and Creative Industries (considering only large "Media" companies, as they are the only part of CCI for which Eurostat provides data), Telecommunications, and Robotics.

EU "Apply AI Strategy" Sectors - Average AI adoption % Per process 2024



Average AI adoption % Per process and sector 2024



Source: Eurostat data 2024. To calculate the average AI adoption rate, the closest NACE Rev.2 sectors to each strategic sector definition were used. Eurostat does not provide data for the Agriculture sector.
Data refers to the average % of AI adoption among enterprises (>10 employees), within those enterprises that use at least one type of AI technology.

Supporting AI Adoption in “Apply AI” Sectors: balancing Core and Support Processes

EU policy - prioritising AI in core processes, while recognising the role of AI in Business Processes as a gateway to broader AI use

The EU should prioritise **public support for AI adoption in Core Processes** (such as Production and R&D) in strategic sectors, as these are key for productivity and innovation, and often involve high costs and skill requirements.

However, it is also important to consider opportunities to foster adoption with public intervention (targeted funding, training, partnerships, toolkits...) in **Business Support Processes**, for example:

- In sectors with a high share of SMEs lacking internal AI capacity (e.g. Construction, CCI)
- Where overall AI adoption or digital maturity is low (e.g. Agriculture, Construction)
- Where AI in BSPs can enhance public value (e.g. Energy, Security & Defence, Environment & Climate) by improving transparency, reporting, and compliance
- In sectors with heavy administrative tasks (e.g. Pharma)

EU “Apply AI Strategy” Sectors
Overall AI adoption, % of SMEs and average adoption per type of process

Apply AI Strategic Sectors	Overall adoption*	% of SMEs in the sector (10 to 250 employees)	Average Adoption Core Processes**	Average Adoption Support Processes**
Cultural and Creative Industries	39.6 (only Media companies, no creative & arts)	94% (including media and creative/arts)	27 (Media)	22.1 (Media)
Electronic communications	27	93%	31.5	27.6
Pharma	25.8	57%	24.8	30.5
Energy	25.7	89%	22.0	33.0
Robotics	15.2	91%	21.4	21.0
Mobility & Automotive, Aerospace	14.6	82%	24.1	27.7
Advanced Manufacturing	10.6	95%	19.9	22.3
Security and Defence	8.6	82%	18.7	19.9
Environment & Climate	8.4	94%	14.1	23.0
Construction	6.1	99%	11.4	22.0
Agriculture	No data	No data	No data	No data

Source: Eurostat data 2024. To calculate the average AI adoption rate, the closest NACE Rev.2 sectors to each strategic sector definition were used. Eurostat does not provide data for the Agriculture sector.

*Overall adoption: % of enterprises (>10 employees that use at least one type of AI technology)

**Core / Support refers to the average AI adoption % among enterprises (>10 employees), within enterprises that use at least one type of AI

Apply AI sectors - Examples of Gen AI use in Business Support Processes

There are examples of companies in all strategic EU sectors that have already achieved impact through the introduction of generative AI into their support processes

CCI	HR	Publicis Groupe (France) built "Marcel", an AI-powered platform enhanced with generative AI models including the European platform Mistral AI, to connect employees and support business operations, boosting collaboration
Telco	Accounting & Finance	Elisa (Finland) uses GenAI (via Microsoft 365 Copilot) to automate financial reports, extract key customer data, and improve team collaboration
Pharma	Cross-functional	Sanofi (France) launched the "Plai" platform in 2023, combining Gen AI and real-time data to empower managers across finance, procurement, supply chain, and sales with 360° insights.
Energy	Customer Service	Naturgy (Spain) employs AI in support functions, such as Customer Service chatbots that handle billing and meter readings 24/7. Additionally, it promotes AI skills among staff through its "personIA" programme.
Environment & Climate	Accounting & Finance	Veolia (France) modernised its finance operations by deploying Rossum AI (originally Czech) and UiPath (originally Romanian) robots to automate invoice processing. It achieved 87% increase in processing efficiency
Advance Manufacturing	HR	Bosch (Germany) has developed a Gen-AI HR assistant that handles employee queries. Using large language models and Bosch's internal HR knowledge base, it provides accurate answers to HR process questions
Mobility & Automotive	Supply Chain	BMW's tech centre (Romania) digital experts are using GenAI tools in the analysis and comparison of supplier offers, tender creation and management.
Construction	Cross-functional	Ferrovial (Spain) launched a Gen AI assistant to support internal business functions such as finance, procurement, and project management. This assistant helps employees draft, summarise, and translate documents.
Aerospace	Backoffice	Airbus SE (Netherlands/France) launched a GenAI program to infuse AI across back-office functions, including HR, Procurement, and legal. By 2024, pilots like contract analysis and HR chatbots were delivering efficiency gains.
Security & Defense	HR	Rheinmetall AG (Germany) used Dutch-developed AI from Textkernel to automate CV matching, streamlining hiring and improving candidate fit. This reduced recruiting workload and increased fill rates for critical roles.

"Our multi-agent system Alconic significantly increases employee efficiency and productivity while setting new standards for AI usage."



Markus Kronen
Head of GenAI - Purchasing & Supplier Network
BMW Group, Germany



"We have just scratched the surface as to how we embrace these disruptive technologies to achieve our ambition of transforming the practice of medicine."



Paul Hudson
CEO Sanofi
France



Why BSPs lead early AI integration in most sectors

- Lower risk and complexity and faster efficiency gains explain the higher adoption of BSPs.
- These factors help build trust, paving the way for broader AI adoption across core business areas.

Lower risk and controlled testing environment

- AI projects in support functions (such as IT, HR, finance) can often be deployed internally with **minimal disruption** to core business activities.



Lower complexity and easier integration

- Support functions typically have **more structured processes and clearer data**, making them more suitable for early AI adoption than the often-complex workflows in core business functions.
- The **widespread availability of AI as SaaS**—whether integrated into ERPs or as standalone tools—has also made it easier for companies to adopt AI in support areas without large upfront investments.



Building organisational readiness for AI and enabling future scaling

- Starting with support functions helps organisations develop **essential data infrastructure, governance frameworks, and internal expertise**—critical elements for successful AI adoption at scale.
- Early wins in support areas also help **build trust and momentum**, enabling a smoother expansion of AI into core business functions.



Quick wins and tangible efficiency gains

- Support functions often involve repetitive, standardised tasks that are ideal for AI automation, leading to **faster returns on investment**.

"In this early and evolving risk environment, focus on lower-risk use cases.

For instance, some internal functions are lower risk than many public-facing ones that could invite consumer backlash and brand damage."



Dan Diasio
EY Global AI Leader
"Five Gen AI initiatives leaders should pursue now" (2023)



"A safe, secure, and controlled approach is our target for scaling conversational AI across other channels and regions.

ING's approach has been to "first nail it and then scale it."



Ayush Mittal
IT Chapter Lead at ING
Netherlands



3

AI Innovation in BSPs: EU Startups and investment landscape

While the EU has AI startups, there's a need for a greater quantity of ventures focused on deeper, more fundamental AI applications



AI Integration in European Business Services: A Sectoral Snapshot

AI adoption across business services reveals a striking landscape, with enterprise services leading significantly while HR, accounting, and CRM show slower but nuanced integration

The European startup ecosystem reveals a striking landscape of AI adoption across critical business service domains. Enterprise services emerge as a standout sector, with an unprecedented number of companies—over 20,000—representing a robust foundation for technological innovation.

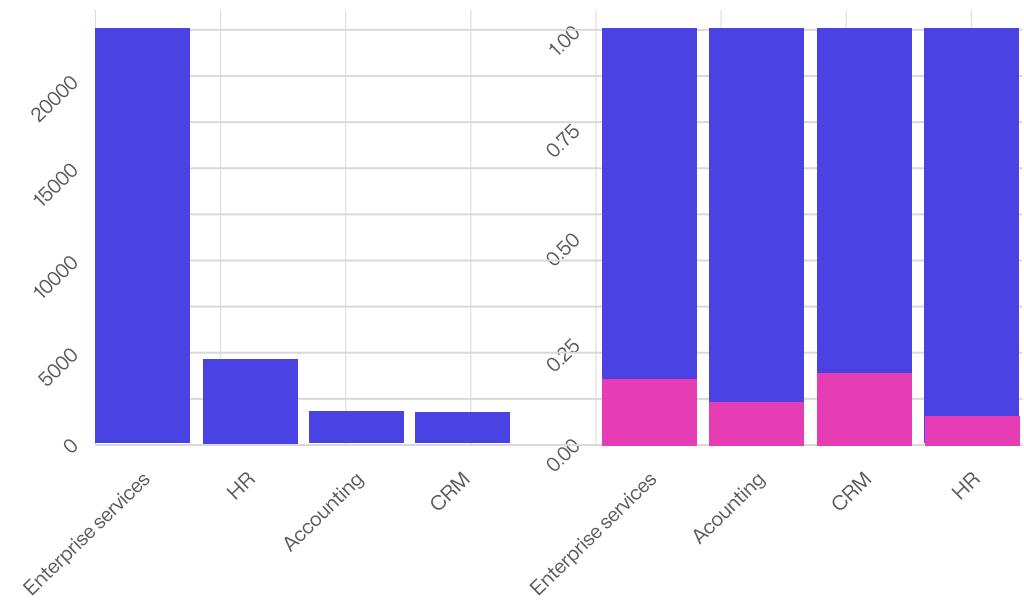
HR, accounting, and CRM sectors demonstrate more measured growth, reflecting the complex challenges of AI integration. While the total number of companies is comparatively smaller, the proportion of firms applying AI technologies shows a nuanced pattern of technological adaptation.

This is a pivotal moment in digital transformation: a massive enterprise services sector poised for AI-driven reinvention, alongside specialised domains carefully navigating the technological frontier. This diversity underscores the multifaceted approach to AI adoption in European business services.

Use of AI in core fields of business services

Total number of startups per vertical in EU

Share of core AI startups



Source: Dealroom

Accounting's AI Frontier

The relatively small share of funding directed towards core AI startups in Accounting applications highlights a substantial opportunity for further investment in the accounting startup sector

Funding trends in Accounting startups reveal a clear growth trajectory between 2014 and 2022, with particularly significant spikes in 2021 and 2022 reaching approximately €1.5 billion before stabilising.

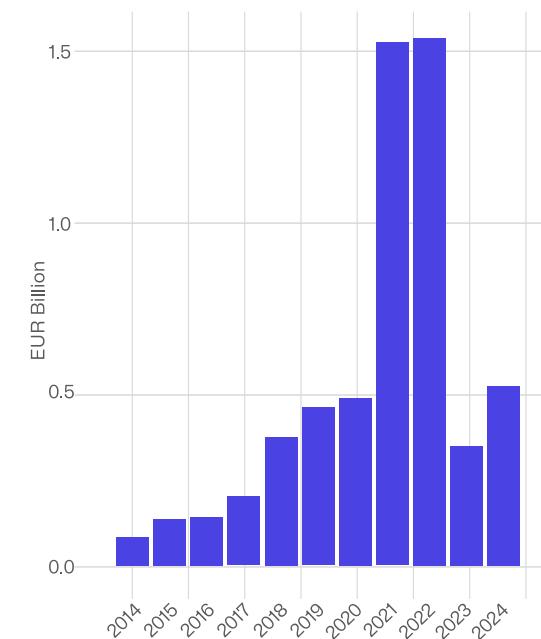
While core AI startups (shown in purple) have consistently captured a notable share of this funding throughout the period, particularly peaking in 2020 and 2023, the share is unstable, and there is ample room for further growth.

Non-AI solutions still receive most funding, so the persistent proportion directed toward core AI applications demonstrates the industry's recognition of AI's transformative potential.

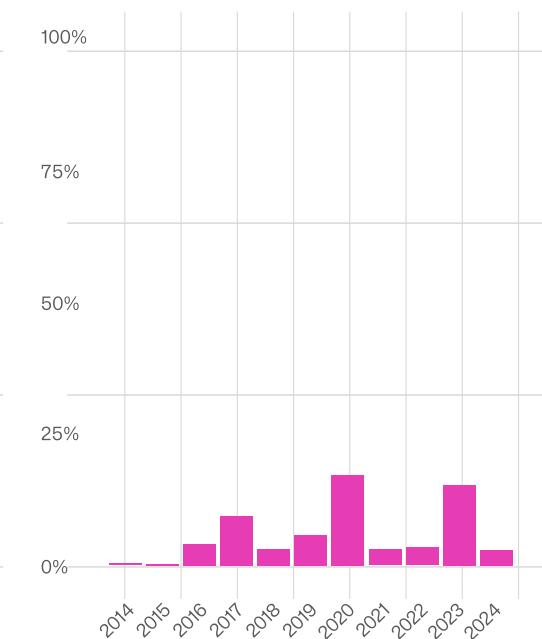
The data suggests an evolving landscape in which AI innovation is becoming an established component of investment strategies in the accounting sector rather than just an emerging opportunity.

Funding for AI-startups in Accounting

Total funding for startups in accounting in EU



Share of core AI startups



Source: Dealroom

CRM's AI Frontier

CRM startup funding shows growth, but despite substantial AI traction, non-AI approaches still dominate investment patterns

The funding trends in CRM startups reveal a notable progression over time, reflecting an increased recognition of the sector's strategic importance.

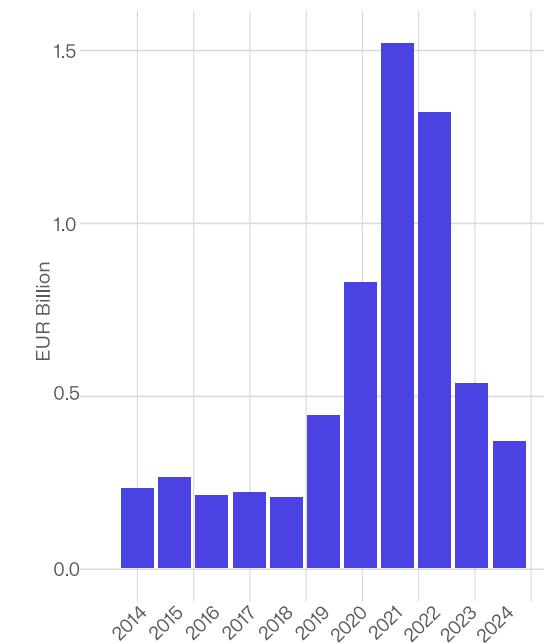
Overall funding has shown significant growth, particularly spiking in 2020-2022 to approximately €1.3 billion before moderating in subsequent years. The allocation of investments reveals a nuanced landscape where traditional and AI-driven approaches coexist.

The data highlights a critical transition point for CRM technologies. The right panel shows that core AI startups (purple) have claimed substantial portions of investment at key moments, with shares reaching nearly 45% in 2024.

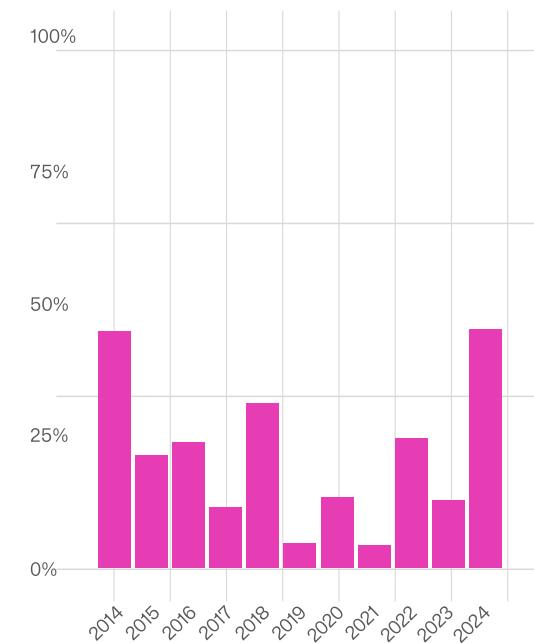
Unsurprisingly, AI technologies are far from new to CRM and have seen substantial investment as early as 2014. This funding pattern suggests an evolving ecosystem with considerable potential for AI-driven innovation, pointing to transformative possibilities.

Funding for AI-startups in Customer-Relationship-Management

Total funding for startups in CRM in EU



Share of core AI startups



Source: Dealroom

HR's AI Frontier

HR funding shows overall growth, but AI applications still receive a small share compared to non-AI solutions. However, in recent years, there has been a clear trajectory of growth for core AI funding.

Funding trends in HR reveal a dichotomy. While overall funding has grown over time, reflecting the increasing recognition of HR's strategic importance, the distribution shows a clear imbalance: a significant portion of funding continues to support non-AI solutions, with AI applications capturing a consistently smaller share.

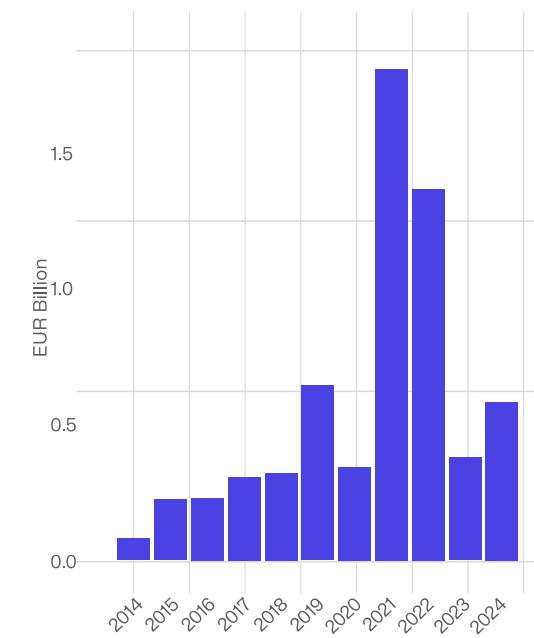
The data highlights a critical transition point for human resources technologies. The right panel demonstrates that core AI startups (in purple) have seen a steady increase in their share of funding, growing from nearly zero in 2014-2016 to approximately 15% by 2024.

Despite this growth and the growing awareness of AI's potential to enhance talent management and operational efficiency, considerable room remains for expanded integration.

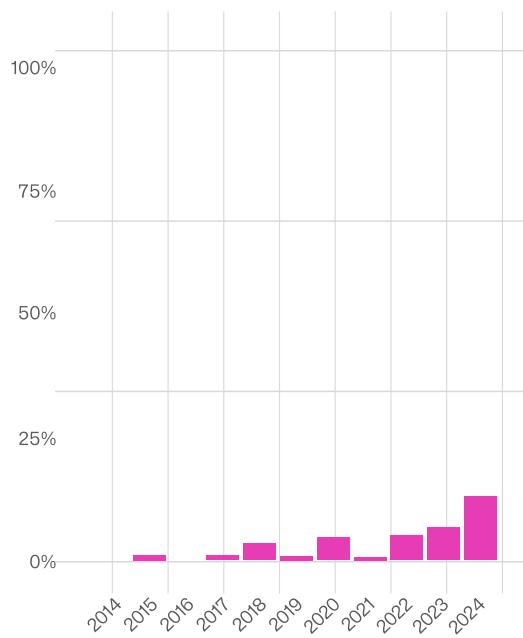
These trends underscore a promising opportunity to leverage AI more extensively, potentially transforming how organisations approach human resource management.

Funding for AI-startups in Human Resources

Total funding for startups in HR in EU



Share of core AI startups



Source: Dealroom

TOP valuation companies in AI - accounting

TOP 5 EU companies according Dealroom valuation. Accounting companies.

	Name	Description	Technology	Valuation	Last round	Location
	Atento Spain	Customer Relationship Management (CRM) company in the Business Process Outsourcing (BPO) sector.	Subscription, saas	\$714m	\$37m POST IPO Equity	Madrid, Spain
	Brightflag	New way for organizations to manage and control outside counsel costs.	Big data, machine learning, recognition technology, artificial intelligence, subscription	\$468m	€425m Acquisition	Dublin, Ireland
	Indy	The accounting robot provides software for professionals to automate their invoicing and keep their bank accounts synchronised.	Machine learning, artificial intelligence, subscription, saas	\$176-264m	€40m Series C	Lyon, France
	Zeitgold	Enables accounting automation with intelligent software based on artificial intelligence (AI).	Deep tech, artificial intelligence, commission, saas	\$119-178m	N/A Acquisition	Berlin, Germany
	WorkTrips.com	AI-powered business travel platform that grants access to the best real-time offers from 2.000.000+ hotels and 700+ airlines, trains, buses, taxis, insurance worldwide.	Deep tech, artificial intelligence, commission, saas	\$101-152m	€23m Early VC	Warsaw, Poland

Source: Dealroom

TOP valuation companies in AI - accounting

TOP 5 EU companies according Dealroom valuation. CRM and sales companies.

	Name	Description	Technology	Valuation	Last round	Location
	Parloa	Parloa develops an Enterprise Contact Center AI Platform for the next generation of customer service.	Artificial intelligence, subscription, saas	\$1.0b	\$120m Series C	Berlin, Germany
	Akeneo	Global leader in Product Experience Management (PXM) solutions that help merchants and brands deliver a compelling customer experience across all sales channels..	Subscription, saas	\$540-810m	€135m Series D	Nantes, France
	C-Radar	B2B predictive marketing platform	Big data, machine learning, artificial intelligence, subscription, saas	\$376m	N/A Acquisition	Boulogne-Billancourt, France
	Zeotap	Helps companies better understand their customers and predict behaviors to invest in more meaningful experiences.	Deep learning, Big data, machine learning, artificial intelligence, commission	\$210m	€25m Late VC	Berlin, Germany
	Vedrai	Our softwares analyze millions of market variables, mapped in real time, and cross-references them with your company's data to formulate accurate forecasts and always be a move ahead in your industry	Big data, machine learning, artificial intelligence, subscription, saas	\$176-264m	€40m Early VC	Milan, Italy

Source: Dealroom

TOP valuation companies in AI - accounting

TOP 5 EU companies according Dealroom valuation. HR companies.

	Name	Description	Technology	Valuation	Last round	Location
	Atheneum	Connecting clients with the world's most relevant experts, for business decision support	Big data, commission, subscription, saas	\$600-900m	\$150m Late VC	Berlin, Germany
	TechWolf	AI-powered workforce planning platform that helps companies identify and address skill gaps within their teams..	Artificial intelligence, subscription, saas	\$175-263m	N/A Late VC	Ghent, Belgium
	Maki People	Gives companies the power to find the greatest talent and build happier, more diverse teams, while helping everyone to find their dream jobs	Artificial intelligence, subscription, saas	\$114-172m	€26m Series A	Paris, France
	Neobrain	Develops intuitive digital solutions to help people manage their careers in a changing world.	Artificial intelligence, subscription, saas	\$88-132m	€20m Early VC	Paris, France
	Workpath	The leading enterprise platform for strategy execution in adaptive and fast-moving organizations	Artificial intelligence, big data, subscription, saas	\$46-69m	€10.5m Series A	Munich, Germany

Source: Dealroom

EU startups show steady growth although the gap with the US is persistent

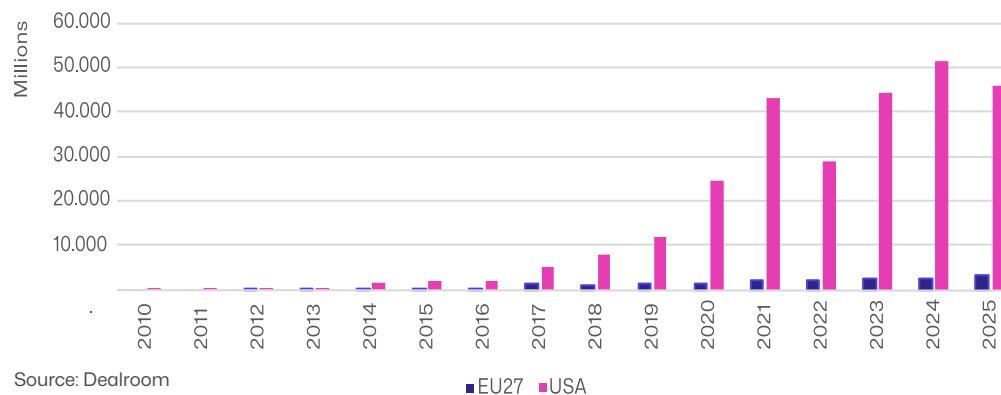
Investment in European startups is growing steadily across the three verticals under study: HR, Customer Service, and Accounting

In the EU, this investment has increased by a factor of between 2 and 3.6 since 2020, while in the US, the growth ranges from 1.5 to 3.5 times over the same period.

However, the difference in investment volume between the two regions remains significant. The US invests five times more than the EU in HR and Accounting startups, and up to eight times more in Customer Service startups.

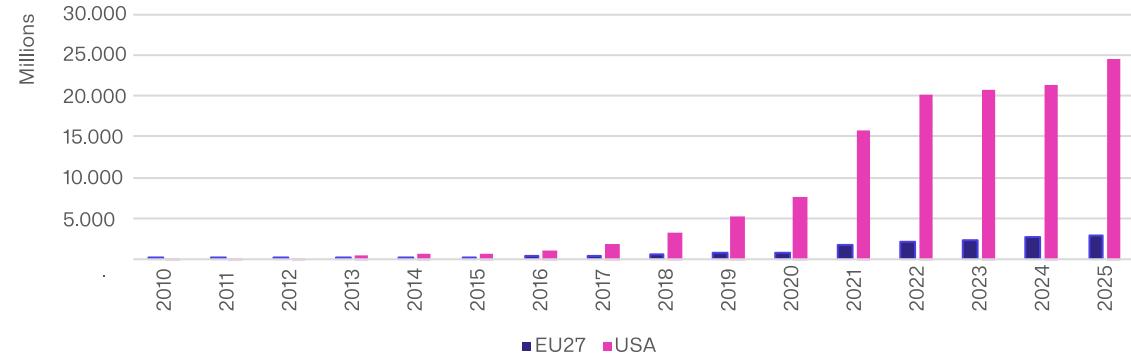
This represents a substantial gap that appears to be widening over time, making it increasingly difficult for the EU to match US investment levels.

Total funding for startups in Accounting. EU vs. USA

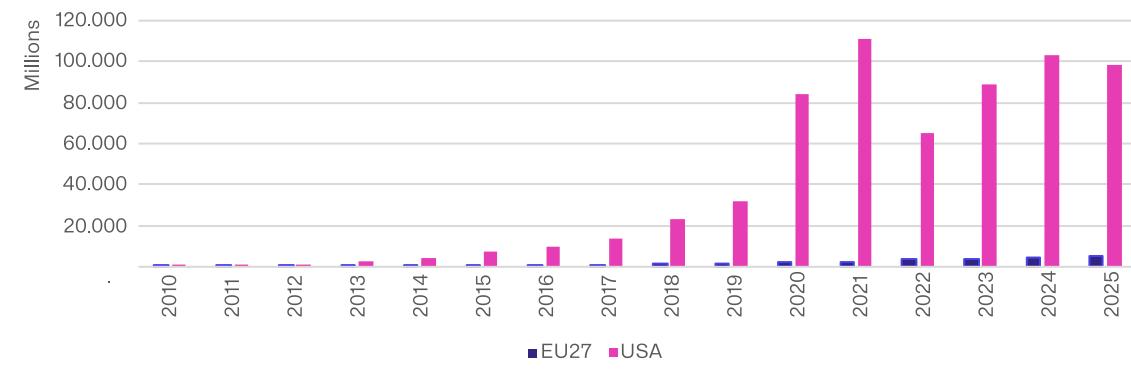


The opportunity for AI to enhance
Business Support Processes

Total funding for startups in HR. EU vs. USA



Total funding for startups in CRM. EU vs. USA



CRM & Sales recorded exceptional figures in 2025 in the EU

2025 marks a record year for investment in the EU, particularly in the CRM & Sales vertical, which reached USD 5.3 billion

However, this figure remains well below the record set in the US back in 2011, when investment in the same vertical peaked at USD 110.98 billion.

Looking more closely at the drivers behind these numbers, we see the presence of companies such as Parloa and Akeneo contributing to the growth in the EU. In contrast, the US market shows a strong consolidation around HubSpot, which plays a dominant role in the sector.

Accounting is another vertical that stands out in terms of investment volume. In the US, this is largely fueled by the expansion of the sector, led by high-growth startups such as HighRadius and Project44.

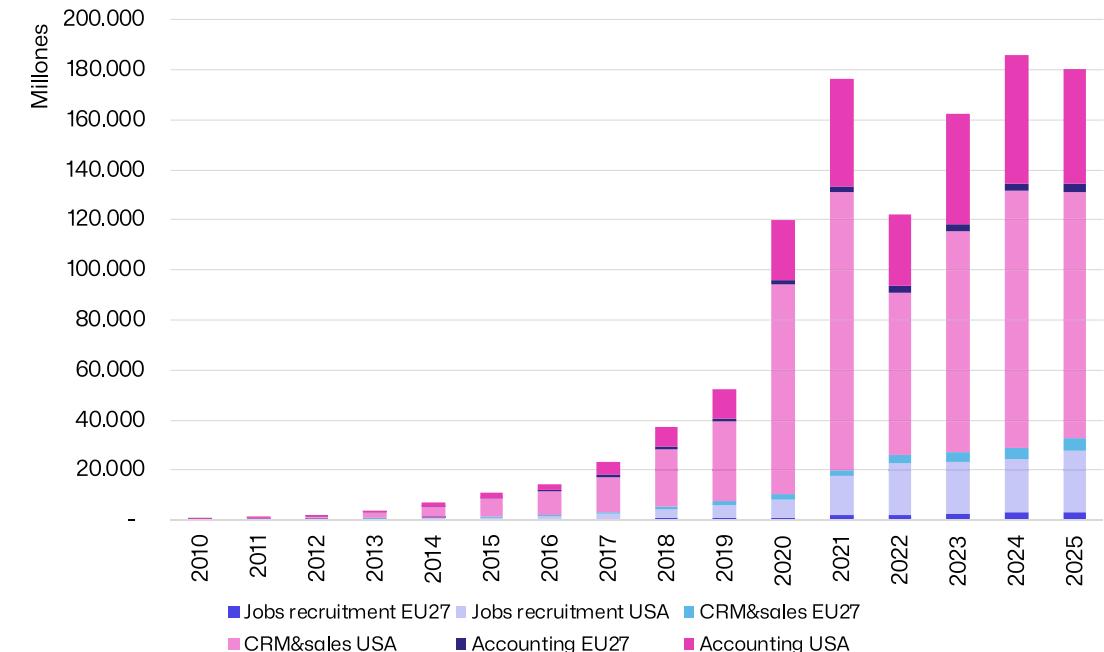
Top invested startups in USA in Accounting and CRM and Sales 2010-2025



Top invested startups in USA in Accounting and CRM and Sales 2010-2025



Total funding for startups in Business Services. EU vs. USA.



Source: Dealroom

4

→ EU: Expert insights and Key Areas for BSPs: HR, Accounting & Finance and CRM / Customer Service

Stakeholder interviews - insights from EU experts on the key drivers, challenges, regulatory needs, and strategic trends shaping AI adoption in business



Stakeholder interviews & Workshop insights

As part of this report, a series of **semi-structured interviews** were conducted with individuals working with AI in Corporations, SMEs, Startups, and other organisations supporting entrepreneurship and technology.

These were complemented by a **workshop** that brought together participants from various sectors to exchange experiences and reflect on how AI is applied in business support functions.

The feedback gathered provides a view of AI's current state and future direction in this area across the EU, covering practical challenges, expected impact, emerging trends, and key issues for policymakers seeking to enable effective and responsible adoption.

Stakeholder interviews

Name	Position	Organization
Maria Arribas	Managing Director	Qualeon
Derk Bleeker	Chief Commercial Oficer	Sage
James Cronyn	Director of Business Consulting	Gen25
Elda Dedja	Chief Technology & Operations officer	Collect.ai
Alexander Fred-Ojala	Head of AI	EQT Ventures
Sandra Gualda	New Business & Innovation Specialist	Naturgy
Francesc Muñoz	Chief Information Officer	Cuatrecasas
Jesh Sukhwani	Global Marketing & Media Leader	Lenovo
Thijs Povel	Founding Partner	Dealflow.EU
Orestis Trasanidis	Managing Director	EIT Hub Silicon Valley

Workshop participants

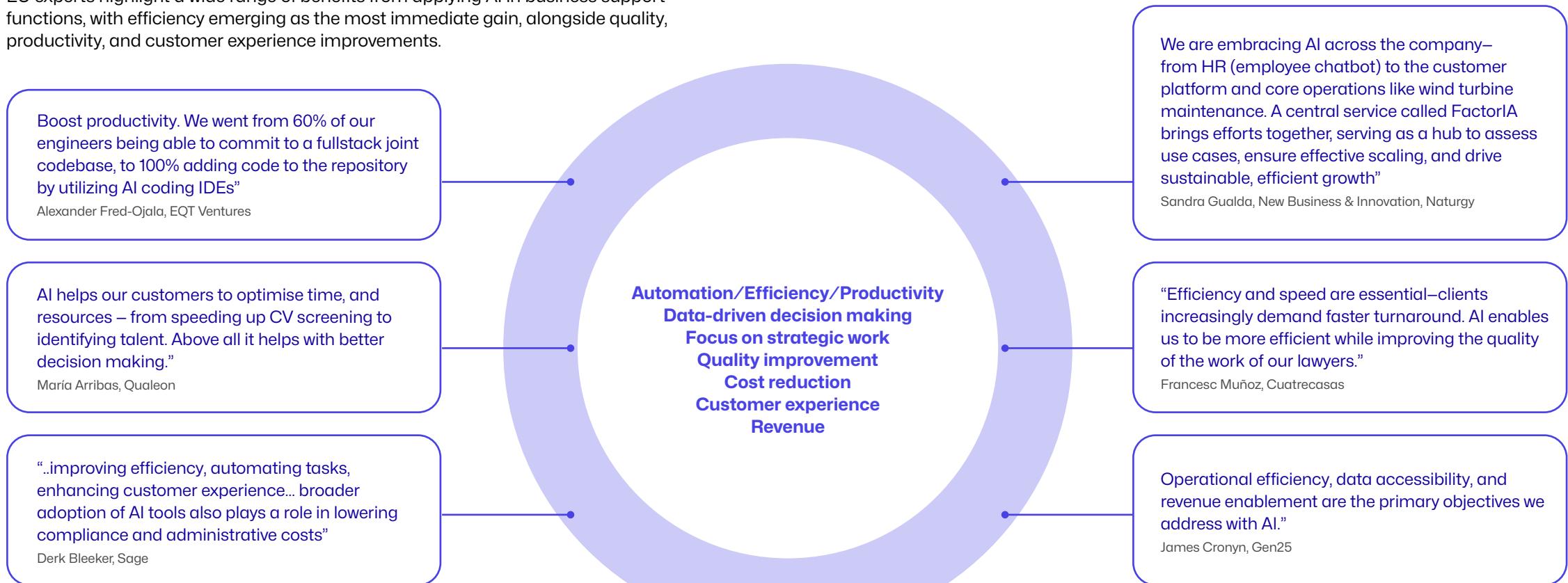
Name	Position	Organization
Jason Culloty	CEO	Skillsvista
Anna Cando	CEO	eTrivium
Tamás Gyurcsány	Business Development Manager	ABOVO
Kammil Mahajan	CEO	Advice Bytes
Alfredo Ouro	CEO	Onlive.AI

Source: The State of AI Talent 2024, ZEKI

Key drivers of AI adoption in business functions

What are the goals and impact of using AI in Business Support Functions?

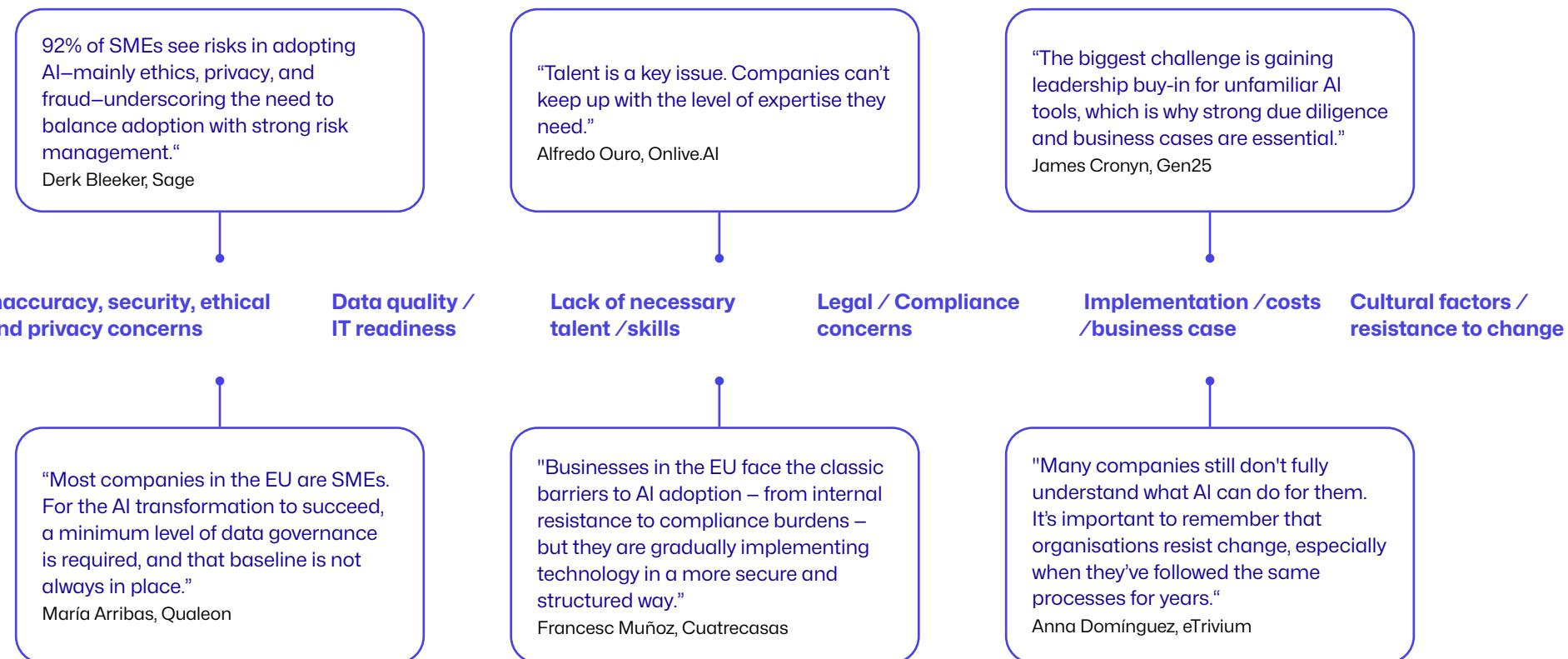
EU experts highlight a wide range of benefits from applying AI in business support functions, with efficiency emerging as the most immediate gain, alongside quality, productivity, and customer experience improvements.



Key drivers of AI adoption in business functions

What are the main challenges or barriers when introducing AI into organisations?

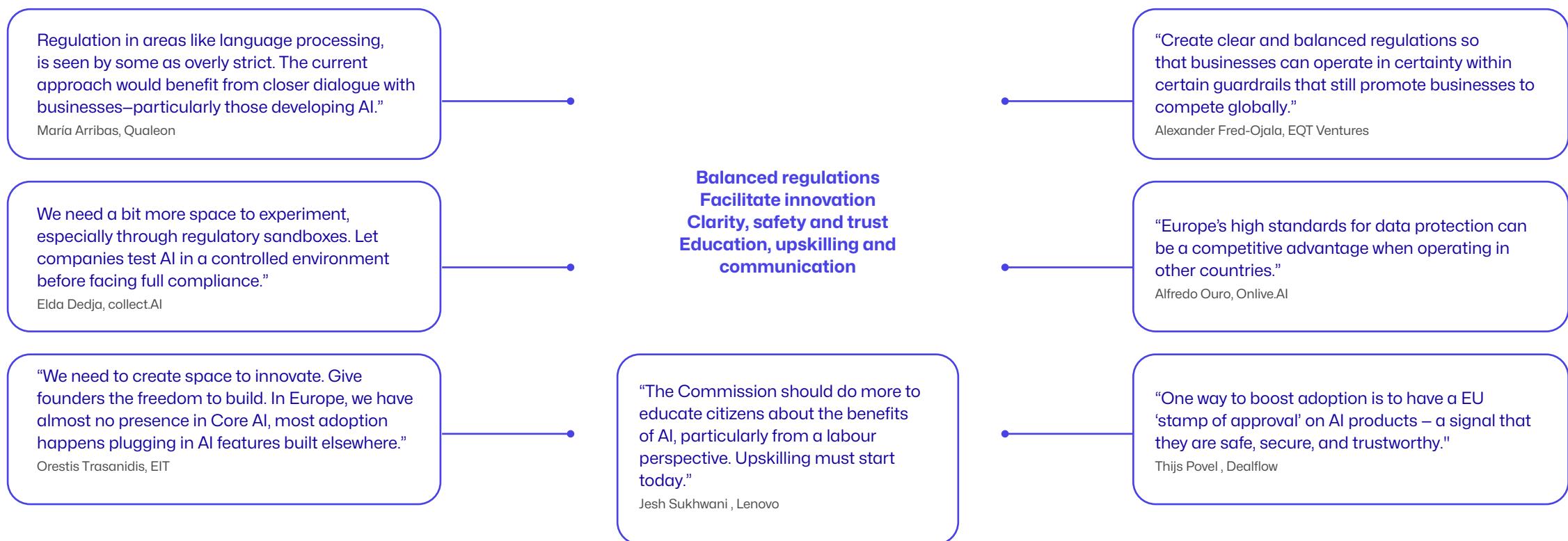
According to the experts interviewed, organisations face a wide range of barriers to AI adoption, including data quality issues, a lack of talent, legal uncertainty, high implementation costs, and strong internal resistance to change.



Key insights on regulation and policymaking

What are your views on the current regulatory approach? How could public policy support AI adoption across business contexts in the EU?

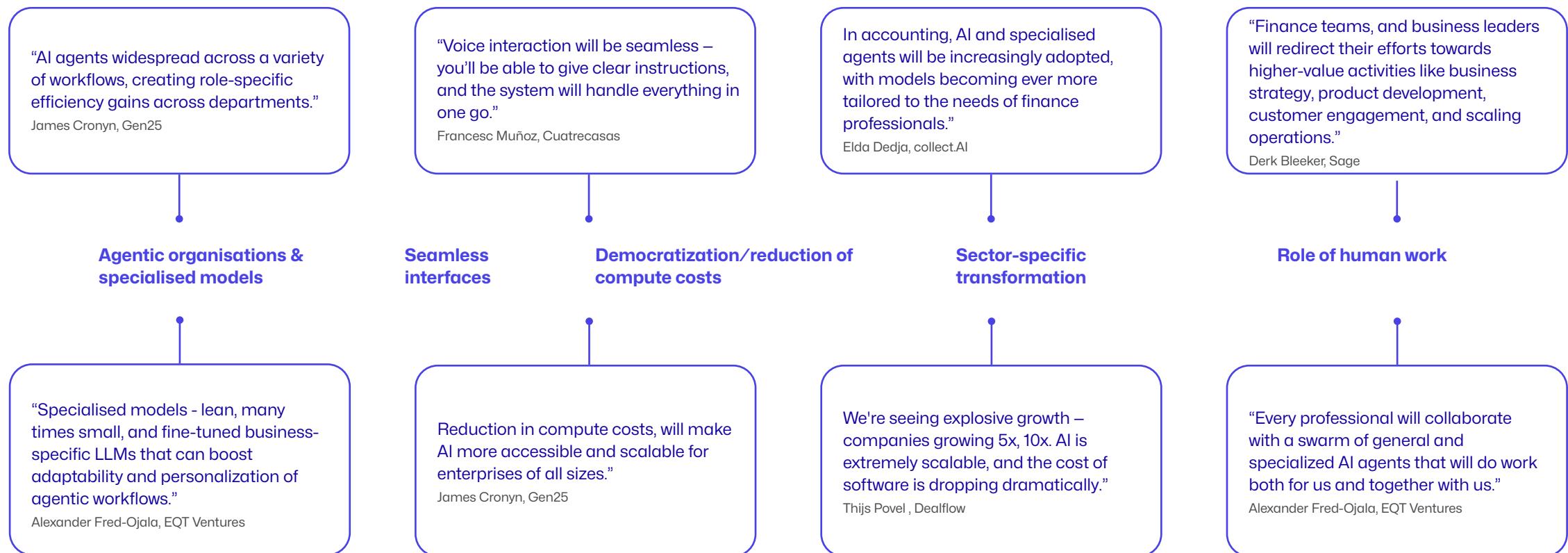
Experts identified regulatory and policy priorities to support AI adoption in the EU, including the need for balanced regulation, greater room for innovation, clarity and trust-building measures, and more substantial investment in education and skills.



Key drivers of AI adoption in business functions

What are the main challenges or barriers when introducing AI into organisations?

Key trends shared by experts include specialised agents, seamless interfaces, lower costs, tailored applications, and deeper human-AI collaboration.



Key recommendations for businesses

What are your recommendations for companies considering the adoption of AI solutions?

Experts emphasise that successful AI adoption depends on a clear strategy, trusted partners, phased integration, and strong leadership from support functions.

"Consider AI as core to any problem you face building a company, and not as a feature in a product. AI will impact every aspect of running a business: tech, team composition, quicker iteration loops, sales etc"

Alexander Fred-Ojala , EQT Ventures

Partnering with startups is critical. Companies won't find this kind of talent internally."

Alfredo Ouro, Onlive.AI

"Work with trusted technologies and partners –who ensure data security and privacy while enabling sustainable AI adoption."

Maria Arribas, Qualeon

"HR, finance, and procurement need to lead by adopting simple, effective tools that deliver real change."

Orestis Trasanidis, EIT

**Strategic AI integration
Phased adoption
Importance of external collaboration & ecosystems
Role of business support functions in leading adoption**

Start with a solid business strategy - don't implement AI just for the sake of it. Conduct rigorous due diligence to ensure your AI investment aligns with business goals and delivers measurable ROI."

James Cronyn, Gen25

The key is adoption. You don't need the most expensive model – technology moves fast, but people digest it at their own pace. It's about integrating it into your daily routines, just like cybersecurity."

Francesc Muñoz, Cuatrecasas

"Among SMEs, a big role can be played by their current trusted service/software providers, helping them and bringing new technologies to them."

Thijs Povel , Dealflow

4

EU: Expert insights and Key Areas for BSPs: HR, Accounting & Finance and CRM / Customer Service

AI in Human Resources



AI is reshaping talent management—from recruitment and training to career development. It enhances efficiency, personalises employee experiences, and supports data-driven decision-making.

In the EU, its adoption will be key to addressing skills gaps and ensuring competitiveness in a fast-evolving labour market

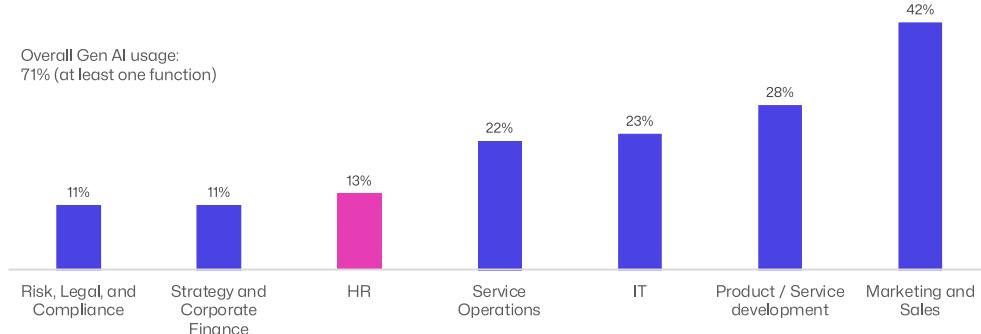
AI adoption in HR remains limited but a growing number of enterprises are moving from pilot phases to implementation

Use of Gen AI in HR among enterprises

Globally, 13% of organisations use Gen AI in HR, making it one of the business functions with the lowest AI adoption¹. Given that 71% of organisations report adopting at least one AI function, this translates to an effective adoption of approximately 9% for AI use in HR across all organisations. However, growth prospects are positive : according to Gartner studies², the % of companies in the implementation phase doubled between 2023 and 2024.

According to Eurostat, the use of AI in HR in enterprises in the EU was only 3.2% in 2021. Since then, its use has grown significantly, especially among large companies. According to Littler surveys, in 2024, more than two-thirds of (large) European employers report using AI in at least one HR function³.

% of gen AI usage per business function among organisations using gen AI (worldwide, 2024)



Graph source: McKinsey - "The state of AI", March 2025

Sources: 1 McKinsey; 2 "AI in HR: Position Your Organization for Success" Gartner 2024 3 Eurostat Use of artificial intelligence in enterprises 4 Littler European Employer Survey Report

"The use of AI in at least one HR function has grown considerably over the last year, reflecting the surge in available tools and organisational interest.

Yet this fast-paced adoption brings additional compliance hurdles: many employers are still navigating how to align AI use with GDPR requirements, and few have established internal policies to guide the responsible use of generative AI in HR settings."



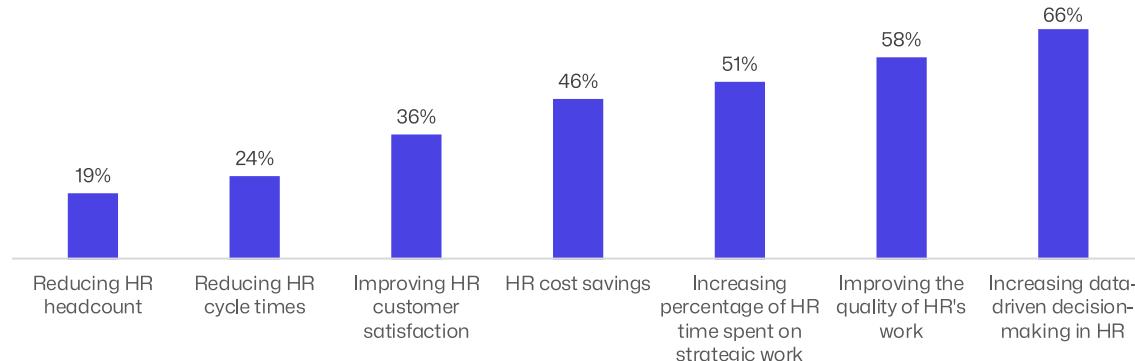
Littler 2024 European Employer Survey Report

Drivers for AI adoption in HR

Benefits/goals for AI adoption in HR

While cost savings remain a relevant consideration, AI is now primarily being used in HR functions to support decision-making, enhance work quality, and maximise time dedicated to strategic activities..

Top 3 objectives that the HR function aims to achieve in using AI (worldwide, 2025)



Graph source: APQC - AI in the HR function, March 2025

"AI gives better data and insights to support decisions across the entire employee journey."



María Arribas
Managing Director
Qualeon, Spain



"We offer candidates searching on our career portal a fast and easy path to relevant job vacancies. Our recruiting team benefits from more, higher quality candidates and less time spent qualifying."



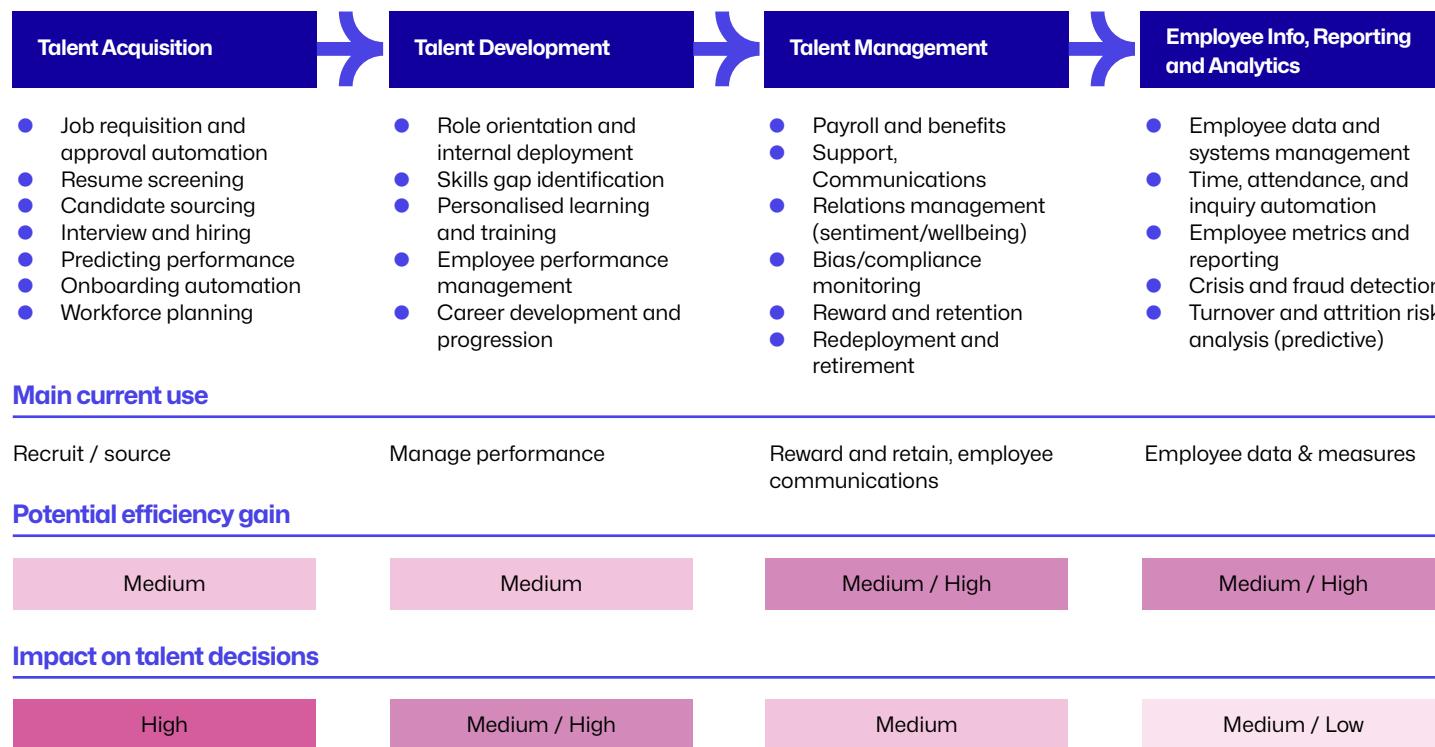
Marie Rosenberg
Team Lead Talent Acquisition, Rheinmetall
Germany



Uses of AI across HR/talent lifecycle

Current adoption focuses on simpler areas like recruitment and employee communication, which involve less technical complexity and fewer regulatory hurdles than more advanced uses such as bias monitoring or predictive performance analysis.

Potential uses of AI across talent lifecycle



Graph source: APQC - AI in the HR function, March 2025

"The big piece we're working on now is upskilling and reskilling – 25% of the organization has already done skill profiles – and they're getting personalized learning recommendations"



Director Talent, Learning, Leadership, Skills, People Performance & Talent Acquisition, Vodafone UK

"AI is helping us democratize opportunities, which is a game changer. Transparency in opportunities and making sure that everyone can have an opportunity."



Magda Malé Alòs
Director Performance Management & Engagement
Coca-Cola Europacific Partners

CASE STUDY:

Symphony Solutions (Netherlands)**Leveraging a range of AI tools to improve HR performance****Context & Challenge:**

Symphony Solutions, a Dutch IT and consulting firm, aimed to enhance the effectiveness of its HR function. The HR team spent significant time on repetitive administrative tasks and could not focus on strategic, employee-focused work. Improving communication, onboarding, and internal operations were key priorities.

AI-Driven Solution:

The company implemented a suite of AI tools to automate and support various HR processes:

- ChatGPT – to handle FAQs from employees, easing the burden on HR staff.
- Synthesia – to create engaging, standardised onboarding videos using AI-generated avatars.
- Fireflies – to transcribe and summarise meetings automatically, improving documentation and follow-ups.
- Notion AI, Tome, and Slides.ai – to streamline internal communication, automate documentation, and generate presentations efficiently.

Results & Impact:

- 2.5x increase in employee engagement, attributed to more consistent and personalised HR communication.
- 30% reduction in time spent on repetitive tasks, enabling the HR team to focus more on strategic initiatives
- Faster, data-informed decision-making, as AI tools helped prioritise tasks and reduce friction in daily workflows.



AI is fuelling Symphony's growth, both internally and externally. It's enabling us to create new products, optimise our operations, and deliver even greater value to our clients.

 Theo Schnitfink
Founder and Chairman
Symphony Solutions
Netherlands

"What excites me most is seeing how AI is becoming part of our DNA. It's not just about technology—it's about using innovation to shape the future of Symphony Solutions."

 Valentina Synen'ka
Board Member Symphony Solutions
Belgium

4

EU: Expert insights and Key Areas for BSPs: HR, Accounting & Finance and CRM / Customer Service

AI in Accounting & Finance



AI brings new capabilities to finance and accounting functions—streamlining operations, improving data reliability, and accelerating processes.

In the EU, wider adoption could strengthen financial performance, support compliance, and improve decision-making in an increasingly complex context.

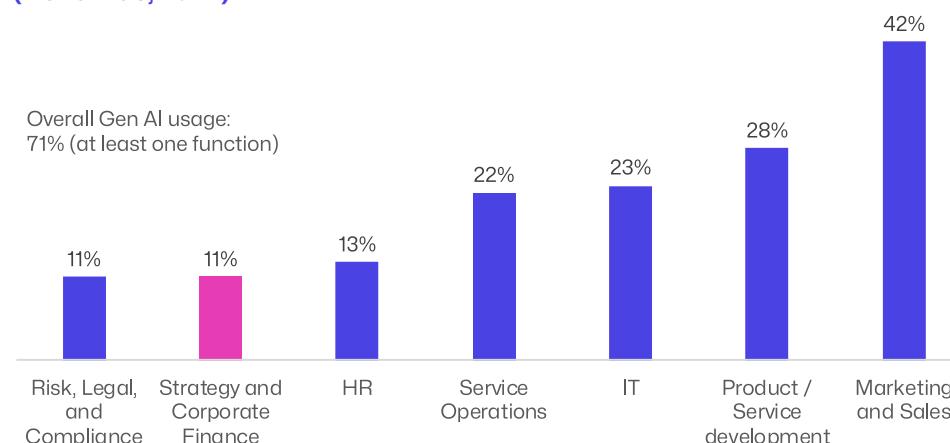
Growing adoption in Finance & Accounting

Use of AI in Finance & Accounting worldwide: growing adoption

According to McKinsey studies, the use of generative AI in “strategy and corporate finance” reached 11% in 2024, based on a global sample with companies of various sizes and regions. Since 71% of enterprises in the study use Gen AI, this translates to a penetration of around 8%.

Studies more focused on large enterprises, mainly in the United States, Europe, and Asia, such as those by Gartner, indicate that 58% of companies use AI technologies in finance, up from 37% the previous year.

% of gen AI usage per business function among organizations using gen AI (worldwide, 2024)



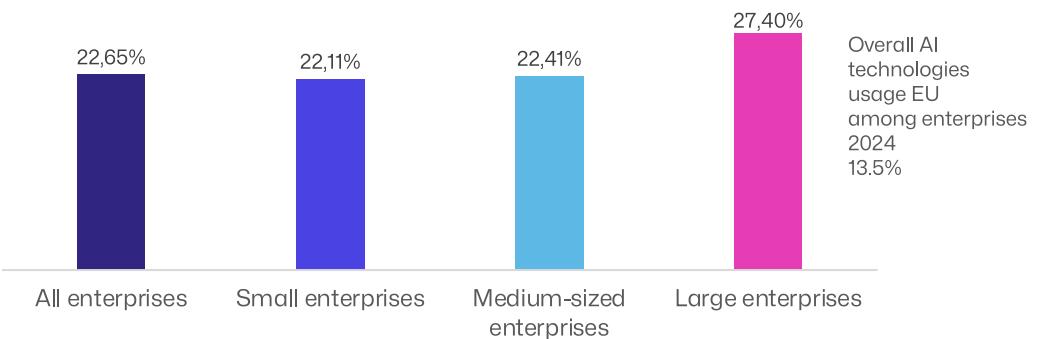
Graph source: Mckinsey - “The state of AI”, March 2025
Sources: Mckinsey - “The state of AI”, March 2025; “AI in HR: Position Your Organization for Success” Gartner 2024

Use of AI in Finance & Accounting in the EU

According to Eurostat, in 2024, 22.65% of EU enterprises that use AI technologies applied it to finance and accounting. Since 13.5% of enterprises in the EU use AI, this translates to a penetration of around 3% across European businesses.

The gap between large and small enterprises is relatively modest, only 5.3 percentage points. This suggests that AI adoption is becoming more democratised in administrative functions, in contrast to more complex or infrastructure-heavy areas such as logistics or production.

Share of AI-using enterprises applying it in Accounting, Controlling and Finance(EU, 2024)



Graph source: Eurostat Use of artificial intelligence in enterprises 2024

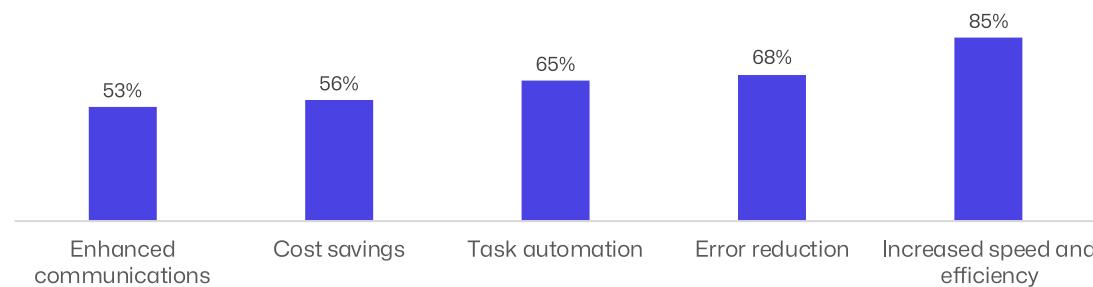
Main goals: emphasis on efficiency, accuracy, and automation

Potential benefits/goals for AI adoption in Finance & Accounting

Businesses adopt AI to achieve a range of strategic and operational goals, including:

- **Improve efficiency and productivity:** automate repetitive tasks to free up time for more strategic, value-adding activities.
- **Enhance accuracy and reduce errors:** minimise manual input to ensure greater financial data and reporting reliability.
- **Reduce operational costs:** streamline processes and reduce reliance on manual labour.
- **Support strategic decision-making:** apply predictive analytics and forecasting tools to inform budgeting and planning.
- **Ensure compliance and regulatory adherence:** automate control checks and maintain compliance with evolving financial regulations.

Top AI benefits according to accounting professionals (2025)



Source: Karbon - The State of AI in Accounting 2025

"Finance often involves repetitive tasks and demands a high level of accuracy and dependability. CFOs recognise this potential. AI solutions promise to make the finance function 15–20% more efficient."



AI in the Finance Function (2024)

"Willingness to invest in GenAI is high, with 72% (overall) of European executives planning to increase spending over the next year.

Key challenges include ensuring adequate training, managing regulatory challenges and considering ethical aspects of AI."

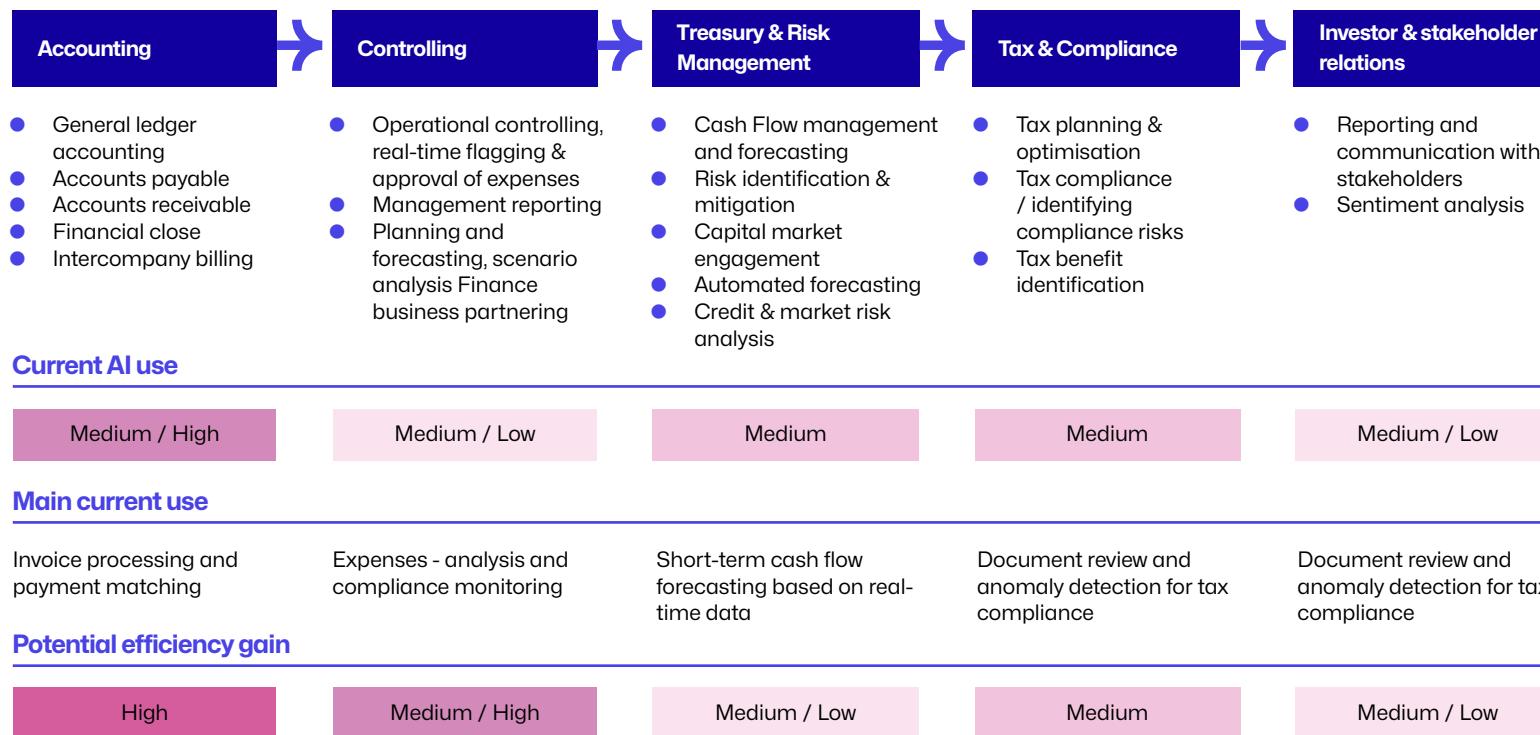


EY European Financial Services AI Survey (2024)

While Accounting leads in AI adoption and efficiency gains, Controlling and Treasury offer the next frontier for impact

AI is being adopted across key Finance and accounting areas, with Accounting showing the highest uptake thanks to its efficiency gains (up to 40%). Controlling and Treasury are expected to grow in the short term as AI enables more advanced forecasting, analysis, and decision-making.

Potential uses of AI across Finance & Accounting



Source: framework adapted from various sources. Data on current use / efficiency / impact based on Roland Berger: AI in the Finance function September 2024

"Our receivables management platform embeds AI-powered insights and assistants to analyse payment behaviour, predict potential defaults, and optimise customer communication."

As a result, organisations benefit from accelerated collections, lower operational costs, and increased customer satisfaction."



Elda Dedja
Chief Technology & Operations Officer
Collect.ai, Germany

CASE STUDY:

**HSB and Vic.ai (Sweden)
AI-powered invoice processing****Context & Challenge:**

HSB Real Estate, one of Sweden's largest real estate companies, processes approximately 1.5 million invoices annually. Its finance department, with over 300 accountants, faced significant challenges:

- Manual double-coding across outdated systems
- High labour costs and inefficient workflows
- A lack of scalability and resilience to staff turnover
- Cumbersome invoice processing requiring multiple systems

AI-Driven Solution:

HSB partnered with Vic.ai, a startup founded by 2 Norwegian entrepreneurs, offering an AI platform specialised in autonomous accounting and financial management. The solution involved:

- AI-Powered automation: implementing AI algorithms to process and approve invoices automatically without human intervention. 41% of invoices now require zero human intervention
- Integration with existing systems: seamless integration with HSB's current financial software to ensure continuity and data integrity.
- Continuous learning: The AI system improved by learning from historical data and user corrections.

Results & Impact:

- Invoice processing time cut by 83% (from 5 minutes to 45 seconds)
- Over 60,000 hours saved annually (5,000 hours/month)
- 98% AI accuracy achieved
- Ability to double invoice volume without adding headcount



..This is an incredible amount of time that our staff can then reallocate to important areas in the business, such as corporate strategy, real estate needs, and capital investments. AI will change the lives of our employees and how our business works.“



Fredrik Wiktor
Application Management Lead - HSB
Sweden



Alexander Hagerup
Co-founder and CEO of Vic.ai
Sweden / USA



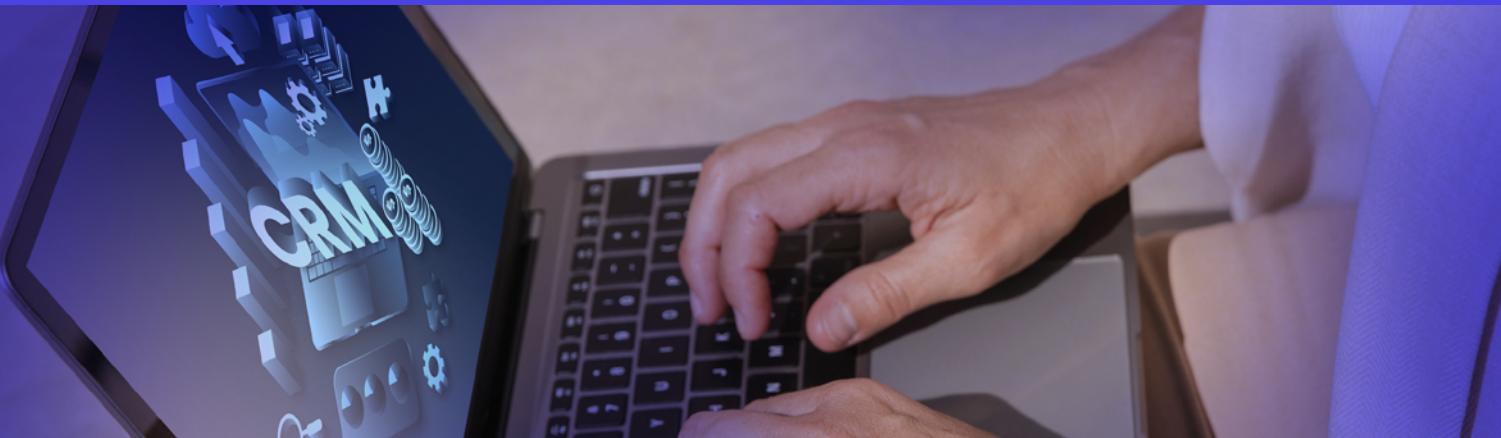
Source: vic.ai

4

EU: Expert insights and Key Areas for BSPs: HR, Accounting & Finance and CRM / Customer Service



AI in CRM / Customer Service



AI is reshaping user engagement—enhancing personalisation, responsiveness, and consistency across CRM and Customer Service platforms.

Its broader adoption in the EU supports fair digital markets and better service access, aligned with the EU's trustworthy and inclusive AI principles.

AI Adoption and Growth Trends in Customer Service and CRM

AI in Customer Service and CRM poised for rapid growth

Customer Service (Service Operations) had a modest worldwide adoption of 22%¹ in 2024 among AI-using companies, but shows very strong growth potential:

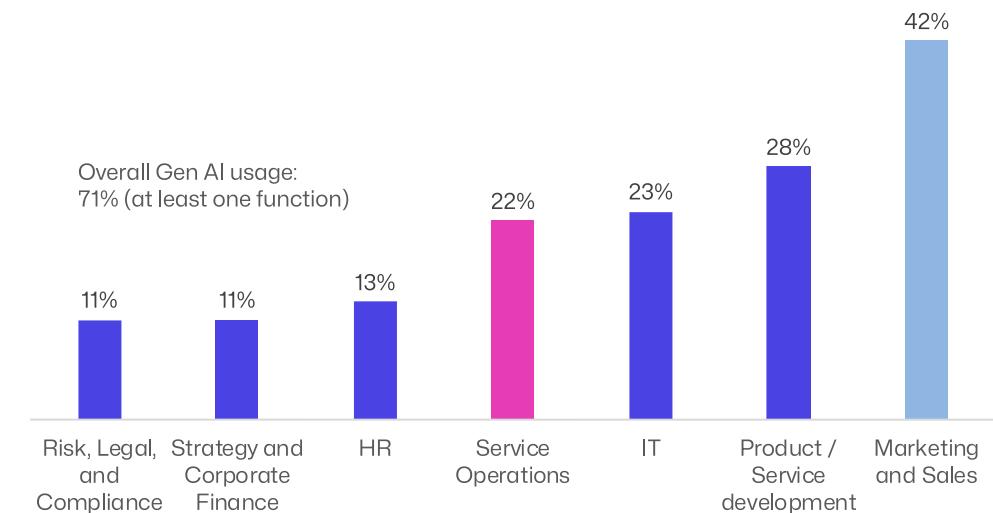
- As 71% of organisations reported adopting at least one AI function, this translates to an effective adoption rate of 15.6%.
- Worldwide, ^{15%} of contact centres were already using generative AI in early 2024, with another 68% planning to adopt it during 2024 and 2025.²
- In Europe, according to IDC, "Ai enabled customer service" ranks among the top 10 largest AI cases in terms of spending and will grow at 30% per year during 2024-2028.

Marketing & Sales, while considered a “core” function, also includes support activities like **CRM** platforms. Worldwide, AI uptake in Marketing & Sales is strong, with 42% of organisations adopting it by 2024 – the highest rate across all business functions.¹

Salesforce notes that 40% more organisations are currently piloting or experimenting with AI in this area. The AI in CRM market (software and services) is forecast to grow at a compound annual rate of 28% between 2025 and 2030.

In the EU, adoption in Marketing & Sales is lower (34%) but still leads compared to other functions.⁵

% of gen AI usage per business function among organizations using gen AI (worldwide, 2024)



Sources: 1McKinsey 2 Deloitte Digital Balancing priorities in a new era of contact center transformation 2024 3 IDC's 2024 Industry IT & Communications Survey 2024; 4 Salesforce - State of Sales report 2024 5 Eurostat 2024

Graph source: McKinsey - “The state of AI”, March 2025

Companies are adopting AI in CRM to achieve strategic goals, with Customer Service teams prioritising investments in automation and personalisation

Goals of AI adoption in CRM

Companies adopting AI-powered CRM aim to achieve tangible outcomes across sales, operations, and customer service, with objectives such as:

Improve customer experience: Faster, hyper-personalised interactions to boost satisfaction and loyalty.

Increase sales revenue: Use AI insights to identify opportunities, prioritise leads, and improve conversion rates.

Efficiency: Automate tasks and streamline workflows.

Actionable insights: Leverage AI to analyse customer data and inform decision-making.

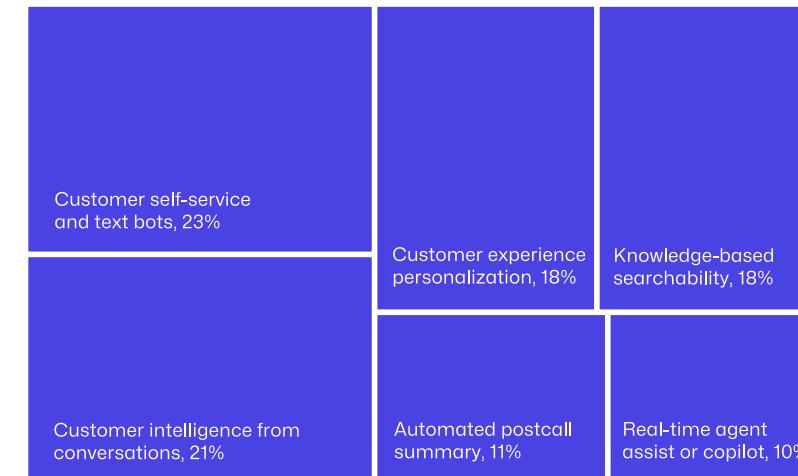
Customer retention: Predict customer behaviour and proactively address needs to reduce churn.

Optimise customer service delivery: Reduce response times, ensure 24/7 support, and improve case resolution rates.

Goals of AI adoption in Customer Service/Priorities

Customer care teams are focusing AI investments on self-service, conversational intelligence, and personalisation, aiming to reduce agent workload and deliver faster, more tailored support.

Customer Service planned areas of investment in next 24 months (worldwide, 2024)



"If you look at the whole journey, the goal of the customer is not to call a contact centre.

Clients want an instant answer to their question and want an instant solution to their problems. Chatbots are highly capable of that."



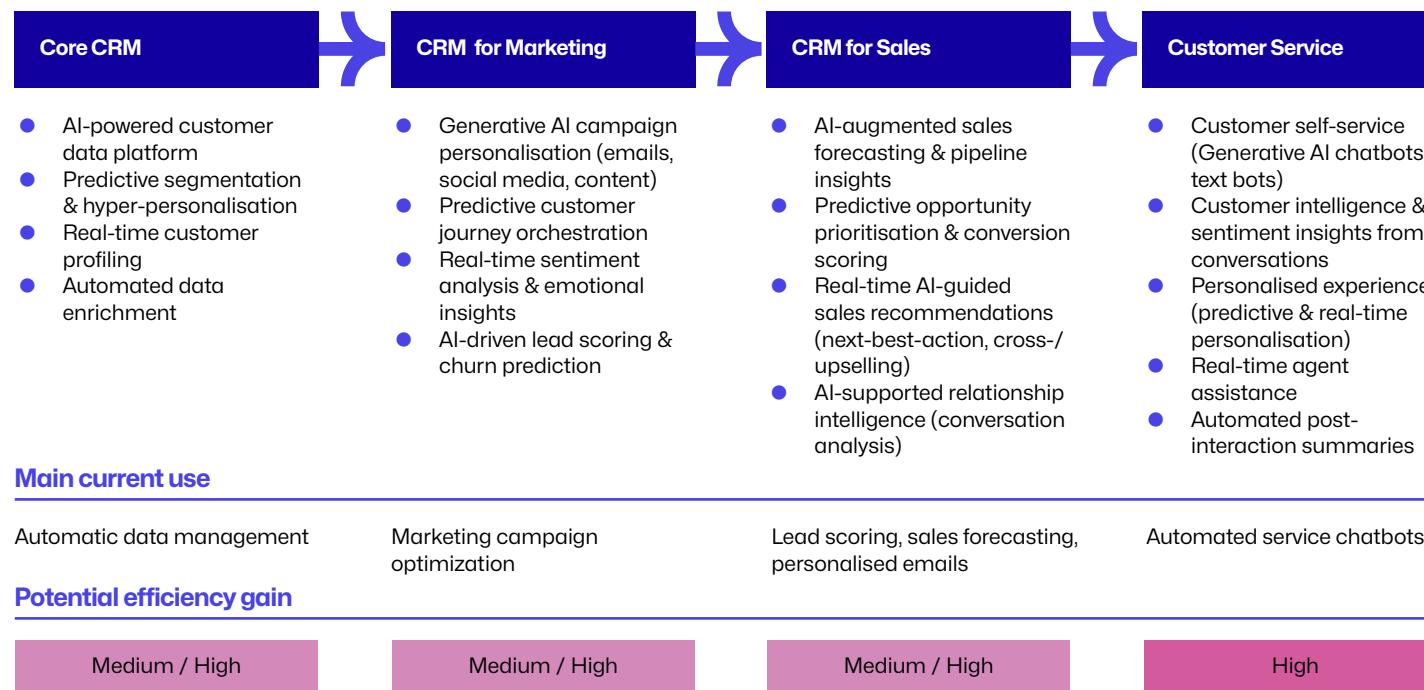
Bahadir Yilmaz
Chief Analytics Officer
ING, Netherlands

Source: McKinsey - Where is customer care in 2024?

AI Use cases across key CRM functions highlight strong potential to enhance efficiency and personalisation

AI is enabling new use cases across key CRM areas—core data, marketing, sales, and customer service—with powerful opportunities for efficiency through automation and real-time tools.

Potential uses of AI across CRM/Customer Service



Source: adapted from various sources / interviews

"In EMEA, 64% of CX leaders are rethinking their entire customer journey due to emerging tech like generative AI."



Matthias Goehler
EMEA CTO, Zendesk
Germany

"One of our goals with AI is to help humans make better decisions by creating better predictions and recommendations. We're also focused on building better automation workflows to enhance overall efficiency."



Jesh Sukhwani
Global Marketing & Media Leader, Lenovo
Italy

CASE STUDY:

Regina Maria and DRUID (Romania)**Use of AI Virtual Assistants****Context & Challenge:**

Regina Maria is one of the largest healthcare providers in Central and Eastern Europe, with over 5 million registered patients. As patient expectations shifted towards on-demand, mobile-friendly digital experiences, Regina Maria recognised the urgent need to:

- Simplify and automate routine patient interactions
- Alleviate pressure on call centres
- Improve the speed and accuracy of information delivery
- Enhance the patient journey from first contact to post-visit services

AI-Driven Solution:

DRUID is a Romania-based, leading provider of AI-powered virtual assistants in the EU. Regina Maria partnered with DRUID and launched "Maria", a conversational AI assistant embedded across the website and mobile app. Key capabilities include:

- Appointment scheduling, modification, and cancellation
- Real-time access to doctors, services, invoices, test results, and subscriptions
- Marketing interaction (e.g. campaigns, promotions)
- GDPR-compliant identity validation and call recording consent

Results & Impact:

- 80% of all patient engagements are now handled digitally
- Over 1,000,000 conversations per month.
- 3 minutes saved per chat through automatic validation and routing
- Significant call centre time savings, allowing human agents to focus on complex cases



"Call recording approval and GDPR validation save 3 minutes per chat. We can manage more patients in the same amount of time."



Cosmin Panaete
Business Process Director
Regina Maria

.. Our mission is to empower businesses by enabling them to create unlimited expert virtual employees on-the-fly, in the form of AI Agents.

Customers using our agentic framework have seen a 30% increase in customer satisfaction and have automated up to 80% of specific business functions."



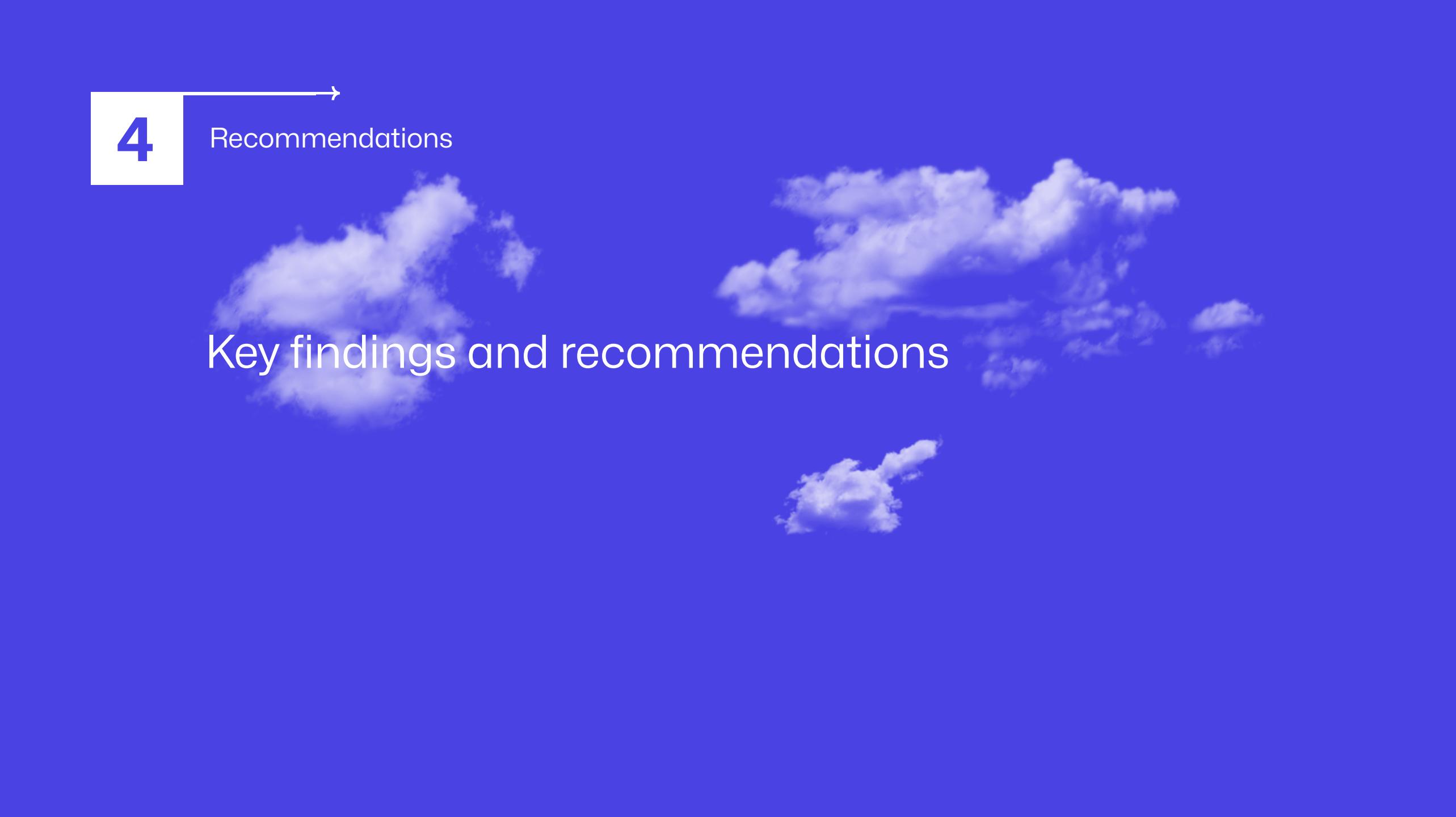
Liviu Dragan
Founder & CEO



Source: vic.ai

4

Recommendations



Key findings and recommendations

Key Findings

The analysis of AI's application to business support processes brings to light a general main conclusion. In general, EU companies have implemented AI solutions more intensely in BSP than in core business activities, where implementation lags behind. The future of AI-driven business competitiveness relies on integrating AI into core operations, ensuring compliance, and fostering industry-specific innovation. The ultimate goal is to create a resilient, AI-enhanced business ecosystem that drives productivity and value creation while responsibly addressing global challenges.

Nonetheless, although the rise of AI in business support processes has significantly improved efficiency and decision-making, particular challenges remain. The analysis reveals several crucial aspects to consider and where public intervention will foster AI implementation. Adoption strategies, industry-specific applications, and security concerns are central to unlocking AI's full potential in BSPs.

This should be nuanced by considering those main sectors where (1) SMEs have a significant presence (e.g., construction, CCI), (2) digital maturity is particularly low (e.g., agriculture, construction), (3) AI in BSPs can enhance public value (e.g., energy, security & defence, environment & climate) by improving transparency, reporting, and compliance, and (4) heavy administrative tasks are particularly intense (e.g., pharma).

Taking this as the spirit of this report, it is possible to highlight three key findings that the recommendations ahead will try to address:

Finding 1

Delivering the conditions for broader uptake of AI-driven BSP will require standardisation initiatives, scaling up use of sandboxes and identification of best practices.

Finding 2

The EU ecosystem of AI startups working on BSP solutions must be reinforced to guarantee independence and diminish reliance on other countries, as well as risks in the implementation phase.

Finding 3

Given the enormous speed of advancement in the field (from generative AI to agentic AI), companies need help developing tailored AI strategies, identifying and implementing use cases, and preparing their talent, with a special focus on SMEs

Finding 1:

Delivering the conditions for broader uptake of AI-driven BSP will require standardisation initiatives, scaling up use of sandboxes and identification of best practices.



Many European stakeholders are hesitant to make long-term, potentially high-risk investments in AI without a clearly defined and immediate path to tangible business impact and value.

Adoption and Implementation Issues

- Creating new spaces for safe experimentation in applying AI to business support services will make an impact both on making it easier the comply of the solutions and their adoption.
- A lack of available and clear examples of successful use cases makes AI implementation challenging and costly for individual companies, particularly the smaller ones.
- Lack of transparent and standardised tracking of AI deployment in business support services makes it difficult to assess the evolution of this technology within EU companies.

Finding 1: Key actions (1/2)

Develop sector-specific AI standards:

- Policymakers should work with industry bodies to create clear guidelines and standards for AI tools in accounting and CRM. (HR, due to its characteristics, will likely fall into a high-risk category under the AI Act, and development of related standards is already underway). For example, standards for AI-assisted accounting systems can ensure that they produce auditable records that comply with financial regulations. At the same time, CRM AI solutions will need to meet privacy criteria and interoperability among systems that fulfil the requirements demanded of these solutions.

Scale the participation and engagement in regulatory sandboxes for business support AI:

- To scale participation in regulatory sandboxes related to business support processes, institutions and policymakers designing these instruments should consider a series of factors that ensure their success. Taking as a starting point the Technology Readiness Level (TRL) of the solutions, the sandboxes should offer two paths. (1) For those companies with solutions on TRLs 3-6, accessing the sandbox should make them to share their data in a common pool of aggregated data, which would allow the participants to experiment safely with real data under controlled conditions. (2) For those companies with solutions with TRLs 7-9, the sandbox should help them to engage with real customers (it would be an ideal stage to engage SMEs, that could also provide data) to safely pilot their solutions, using a Venture Client framework to that end. This approach would likely not only increase participation but also enhance adoption and yield more success stories.

Finding 1:**Key actions (2/2)****Promote best-practice frameworks for trustworthy AI in HR:**

- Given the sensitivity of HR processes, EU labour and data protection authorities should issue best-practice frameworks for AI in recruitment, performance management, and employee analytics. Clear guidelines can cover requirements like algorithmic transparency, bias audits, and human-in-the-loop oversight for AI-driven HR decisions. For example, authorities might recommend periodic bias testing of recruitment AI (with guidance on how to do this legally under GDPR and the AI Act) and mandate that final hiring decisions are reviewable by humans. Such sector-specific guidance would directly address the tension between AI innovation and fundamental rights – ensuring companies can use AI tools to improve efficiency without violating non-discrimination laws or employee privacy.

European AI modernisation scorecard:

- The European Commission should create an EU-wide AI Adoption Scorecard tracking the progress of AI deployment in business support functions across different industries and regions. This annual index would highlight legacy sectors lagging in AI use and commend those making strides, fostering healthy competition. The Commission can utilise the findings to direct additional support or funding to underperforming areas and industries.

Finding 2:

The EU ecosystem of AI startups working on BSP solutions must be reinforced to guarantee independence and diminish reliance on other countries, as well as risks in the implementation phase.



Reinforcement of the EU AI BSP ecosystem should help the EU in different dimensions and ultimately have a significant impact on its performance.

Adoption and Implementation Issues

- Technological independence has become a policy priority for the EU. In April 2025, the European Commission launched the "AI Continent" Action Plan to boost Europe's technological sovereignty and competitiveness.
- In general, EU startup ecosystems struggle to scale up due to several factors already addressed in previous reports: fragmentation of the single market, less venture capital, and intense competition from big foreign tech companies.
- Excessive reliance on third-country vendors could pose data governance issues, supply disruptions, or misalignment with European values.

Finding 2:

Key actions

Create a specific AI Startup Scale-Up Fund:

- The European Investment Fund (EIF), along with the European Innovation Council (EIC) , should establish a dedicated AI Startup Scale-Up Fund to channel large-scale investments into AI companies developing business support solutions. This fund would co-invest with private venture capital to help startups in areas like HR analytics software or AI customer-service platforms grow without needing foreign buyouts.

Regional Innovation AI Clusters:

- At the regional level, authorities can cultivate ecosystems where AI startups, traditional industries, and research institutions collaborate closely. Taking advantage of their industry strengths as regions, for example, regions with strong finance sectors or manufacturing bases could establish AI clusters, including physical campuses or networks, where startups working on business support AI solutions co-locate with potential users (banks, factories, energy companies) and local universities. These hubs should provide mentorship, shared resources (like data libraries or compute facilities), and networking events to help startups tailor and pilot their products to real industry needs.

EU-wide AI Solutions Marketplace:

- Create a platform where European startups can showcase their certified AI tools for enterprises and connect with potential clients across the EU. By injecting smart capital and boosting visibility, the EU can nurture home-grown AI champions, reinforcing technological independence while staying compatible with competition rules and the AI Act's standards for trusted AI.

European AI modernisation scorecard:

- The European Commission should create an EU-wide AI Adoption Scorecard tracking the progress of AI deployment in business support functions across different industries and regions. This annual index would highlight legacy sectors lagging in AI use and commend those making strides, fostering healthy competition. The Commission can use the findings to channel more support or funds to underperforming areas and industries.

Finding 3:

Given the enormous speed of advancement in the field (from generative AI to agentic AI), companies need help developing tailored AI strategies, identifying and implementing use cases, and preparing their talent, with a special focus on SMEs.



The rapid pace of AI advancement—exemplified by the surge of generative AI since 2023—has left many companies, particularly small and medium-sized enterprises (SMEs), unsure how to proceed. These firms often lack the expertise to formulate an AI strategy: they may not know which business support tasks (if any) are ripe for AI, how to evaluate ROI, or how to manage organisational change.

Adoption and Implementation Issues

- Identifying use cases is challenging; unlike large corporations with dedicated innovation teams, most SMEs don't have data scientists on staff to pinpoint where AI (like an NLP chatbot or an AI forecasting tool) could add value to their HR, finance, or customer service departments.
- There is also an internal talent and skills gap. Employees may fear or resist AI, and businesses lack training resources to upskill their workforce on using AI tools effectively.
- The speed of AI evolution means best practices are still emerging, and what worked last year might be outdated now. Only two years have passed since the launch of ChatGPT, and today's primary trend is agentic AI. Also, regulations are almost constantly evolving, increasing the burden on SMEs.

Finding 3: Key actions

SMEs' access to understanding AI regulations:

- The European Commission has launched the AI Act Service Desk, a one-stop EU helpdesk for regulatory guidance. This EC initiative will help to reduce uncertainty by providing a solid, home-grown infrastructure backbone and clear legal guardrails, giving businesses confidence to invest in AI rather than hold back due to fear. It should also cover all the legislation that affects AI going beyond the limits of the AI Act. Nonetheless, the initiative could also be reinforced through regional collaboration efforts to make regional offices that will inform local SMEs about the latest evolutions of the regulatory corpus.

Open Innovation in AI BSP for SMEs:

- The European Innovation Council should launch a pilot program to match AI BSP solutions with SMEs. The program should identify the main challenges of the SMEs regarding BSP and launch open calls to European Startups working on those solutions. Once the matching is made, the program will finance the pilots for the SMEs that have joined the program. Each new edition of the program will reflect the evolution in the field, including the latest advancements generated. If coordinated with national and regional authorities, this initiative could be scaled up through the whole EU, multiplying its impact on efficiency and productivity.

AI Innovation vouchers:

- National authorities should introduce small grants that SMEs can redeem for services like hiring an AI consultant to prototype a use case, or for purchasing access to an AI-as-a-service platform. Many countries, such as Spain, Germany or Finland have piloted digital vouchers; and expanding these to AI would lower the cost for an SME to try an automated customer support chatbot or an AI-based financial planning tool.

National AI Modernisation programs:

- National Authorities should expand schemes (such as innovation grants or tax credits) that specifically reward companies, especially in traditional sectors, for investing in AI to upgrade back-office processes. For instance, a tax credit on AI software or training expenses in HR and accounting systems would lower the financial risk for SMEs. This national support would align with EU objectives, but it would be tailored to local industry needs, accelerating AI-driven productivity improvements on the ground.

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