AI Readiness & Maturity Survey

Benchmarking the AI transformation of businesses in Hungary

October 2025

Copyright & Disclaimer

The information contained in this report is based on data provided voluntarily by member companies and publicly available sources as of September 2025. While every effort has been made to ensure accuracy, AmCham Hungary assumes no responsibility for any errors or omissions.

For inquiries, please contact:
AmCham Hungary
H-1051 Budapest, Szent István tér 11.
info@amcham.hu | www.amcham.hu

Project Lead: Fanni Kadocsa & Edina Molnár
AmCham Digital Group Lead: Imre Somogyi
Design & Analytics: Hybridge Consulting
Data visualization: Power BI

Table of Contents

1. Executive Summary

AmCham Hungary conducted the **AI Readiness and Maturity Survey 2025** to assess how prepared Hungarian businesses are to adopt and scale artificial intelligence. The study provides a snapshot of current practices, identifies barriers and enablers of AI transformation, and offers insights to help member companies benchmark themselves against peers.

1.1 Survey Context

The survey was completed by **38 member companies** across diverse industries and sizes. The questionnaire was structured by role — beginning with CEOs and senior leaders, followed by CIOs/CTOs, HR leaders, and legal/compliance professionals — to capture perspectives across the organization.

As the majority of responses came from CEOs, the results primarily reflect a **strategic and leadership-level view** of AI readiness rather than deep technical or compliance insights.

1.2 Key Findings

- **AI is strategically important and increasingly embedded in business plans.** Respondents rated AI **4.2 out of 5** in strategic importance. Most companies already have, or are developing, anAI or digital transformation strategy. Responsibility for AI typically lies either with **the CEO or IT leadership**, though dedicatedAI leads remain rare.
- **Adoption is broad but still early-stage.** Nearly all companies report experimenting with AI — particularly **generative AI, predictive analytics, and automation** — yet few have reached enterprise-scale implementation. Revenue share fromAI-based products remains **below 5% for most firms**.
- **ROI is mixed but grows with revenue impact.** Companies where AI contributes to revenue streams report stronger ROI. In others, impact is limited to efficiency gains or pilots with unmeasured outcomes. This

suggests that **embedding AI into the core business model** is key to realizing tangible returns.

- **The skills gap is the number one barrier.**
  Lack of internal capabilities far outweighs concerns about cost, regulation, or infrastructure. The need for **training, practical guidance, and peer learning** emerged as a clear theme.
- **Workforce impact is transformative, not destructive.**
  Respondents expect AI to **reshape roles and workflows**, not eliminate them. The emphasis is on upskilling and redeploying talent toward higher-value tasks.
- **Governance and technical foundations are emerging priorities.**
  Survey response depth was limited in these areas; European trends indicate that standardization and regulatory readiness will be decisive for scaling.

1.3 Looking Ahead

Hungarian companies are entering a pivotal phase of the AI journey. The foundations — awareness, leadership support, and experimentation — are in place. The next challenge is to **move from pilots to scale**, balancing innovation with responsible governance and measurable business outcomes.

For AmCham members, this report offers both a **benchmark** and a **call to action**: to turn enthusiasm into strategy, and strategy into sustainable competitive advantage.

2. Introduction & Objectives

Artificial intelligence (AI) is rapidly transforming the global economy, reshaping how organizations create value, make decisions, and compete. While the technology itself is advancing exponentially, most companies are still in the early stages of translating AI's potential into measurable business outcomes.
Recognizing both the opportunity and the challenge this represents for its members, **AmCham Hungary** launched the **AI Readiness and Maturity Survey** to assess the state of AI adoption across Hungarian businesses.

2.1 Purpose of the Study

The survey was designed to provide an **evidence-based overview** of how Hungarian companies are approaching AI transformation — from strategy and leadership to data, governance, and workforce readiness.

It serves four main objectives:

1. **Benchmarking** – to help AmCham member companies understand where they stand in comparison to peers in Hungary and internationally.
2. **Awareness building** – to identify key challenges, misconceptions, and success factors shaping AI adoption in the local business environment.
3. **Policy input** – to inform AmCham's dialogue with policymakers on how to support AI-driven competitiveness, innovation, and compliance readiness.
4. **Knowledge sharing** – to highlight emerging best practices and encourage collaboration between sectors.

2.2 Why This Matters Now

AI has moved beyond the technology domain to become a **strategic leadership issue**. The ability to deploy AI responsibly and effectively will define competitiveness in the coming decade.

At the same time, regulatory developments such as the **EU Artificial Intelligence Act (EU AI Act)** and emerging standards like **ISO/IEC 42001** make AI governance and risk management a board-level priority.

For Hungarian businesses, this creates a dual challenge:

- capturing **productivity and innovation gains**, while
- ensuring **trust, transparency, and compliance** in line with European expectations.

AmCham's role — as a bridge between business, government, and international best practice — is to **translate global AI trends into actionable insights for the Hungarian market**.

This study aims to contribute to that mission by presenting an integrated view of **where member companies are today, what barriers they face, and what collective actions could accelerate progress**.

3. Methodology

3.1 Survey Design

The **AmCham AI Readiness and Maturity Survey** was designed to assess organizational progress along key dimensions of AI adoption:

- **Strategy and leadership**
- **Technology and data infrastructure**
- **Governance and compliance**
- **Workforce and capability development**

To capture cross-functional perspectives, the survey followed a **role-based structure**:

- initial sections for **CEOs and business leaders**,
- subsequent sections for **CIOs/CTOs** (technology and data aspects),
- **HR leaders** (skills, workforce impact), and

- **Legal/Compliance officers** (risk and governance).

This structure reflects the belief thatAI maturity is not only a technological issue but also an **organizational and cultural transformation**.

3.2 Survey Distribution and Sample

The questionnaire was distributed online among **AmCham Hungary's member companies** between **June and September 2025**.

A total of **38 valid responses** were received across diverse industries, including information technology, manufacturing, services, telecommunications, energy, and financial sectors.

3.3 Data Processing and Analysis

Responses were exported to Excel and analyzed using **Microsoft Power BI**. Quantitative data (e.g., ratings and single-choice questions) were visualized to show averages, ratios, and cross-segment comparisons — for example, by company size, industry, or headquarters location.
Qualitative responses (open-text fields) were reviewed and **grouped thematically** to identify recurring patterns, examples of AI use cases, and notable organizational practices.

While the overall participation rate was solid, **response rates varied across sections**.
The survey's later sections — covering data governance, compliance, and monitoring — received fewer responses, **mainly because most participants were CEOs or business leaders** rather than technical or compliance professionals.
This explains the stronger representation of **strategic and leadership perspectives**, and the more limited depth on **operational and regulatory maturity**.

3.4 Limitations

While the survey provides valuable directional insights, results should be interpreted as **indicative rather than statistically representative** due to:

- the **sample size (n=38)**,
- the **overrepresentation of CEO/leadership roles**, and
- **uneven participation across sections**.

Nevertheless, the survey captures a **unique snapshot of how Hungarian companies currently approach AI transformation** — with strategic enthusiasm outpacing operational readiness.

4. Respondent Profile

The **AI Readiness and Maturity Survey** captured responses from a diverse group of **38 companies** representing a wide cross-section of AmCham Hungary's membership base. Respondents vary in company size, ownership structure, and industry, offering a comprehensive overview of how different organizations are approaching AI adoption.

4.1 Company Size

Respondents represent all major enterprise segments — from small and medium-sized enterprises (SMEs) to large multinational corporations.

As shown in **Figure 1**, the survey had particularly strong participation from **large organizations with over 250 employees**, which together account for more than one third of all responses.
A similar pattern appears when looking at **annual revenue**: the majority of respondents represent companies with **revenues exceeding HUF 10 billion**, while smaller enterprises constitute a minority.

This concentration reflects AmCham's membership structure and the fact that **larger, better-capitalized firms tend to be further along in digital and AI transformation**, with more resources to invest in data infrastructure, automation, and experimentation.

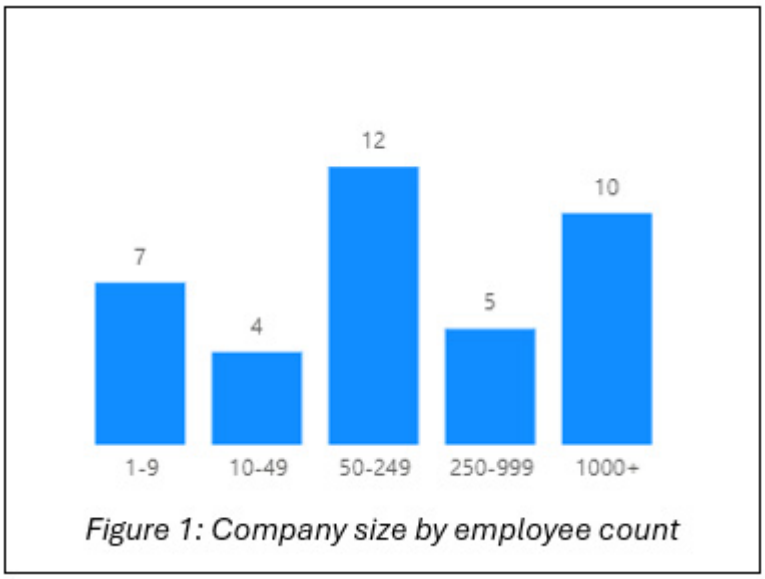


Figure 1: Company size by employee count

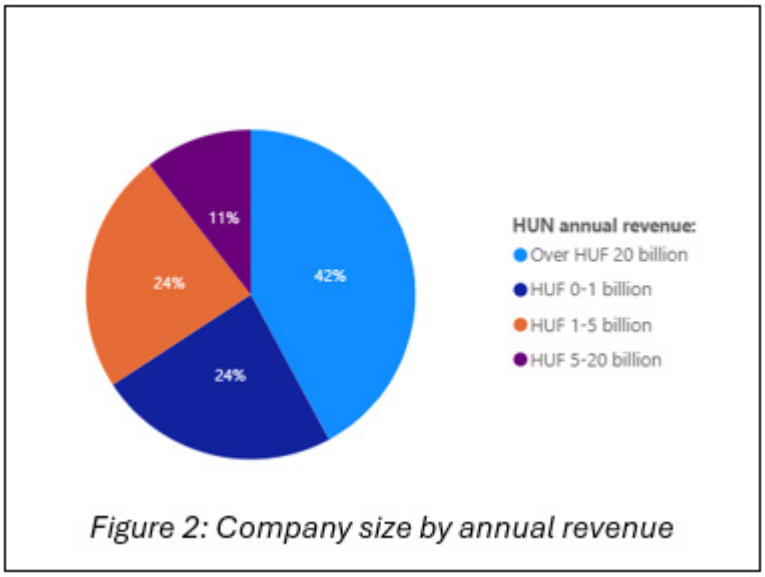


Figure 2: Company size by annual revenue

4.2 Headquarters and Ownership

Approximately two-thirds of respondents are **subsidiaries of multinational corporations**, while one-third are **Hungarian-headquartered** firms.

This balance highlights the dual nature of the Hungarian business landscape — where local innovation coexists with the transfer of global AI strategies and technologies.

As **Figure 3** illustrates, multinational subsidiaries often have access to corporate AI guidelines and infrastructure, while Hungarian firms tend to rely more on in-house experimentation and local resources.

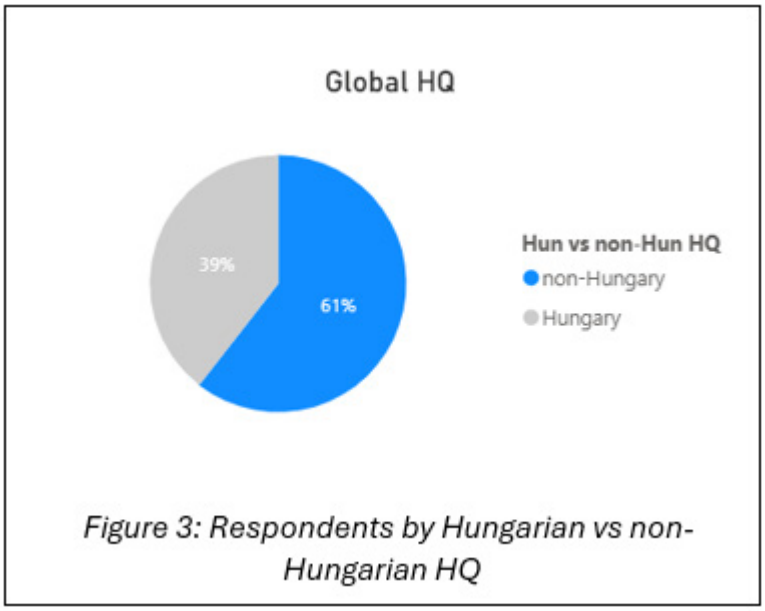


Figure 3: Respondents by Hungarian vs non-Hungarian HQ

4.3 Geographic Presence

Most responding companies are based in **Budapest**, reflecting the city's role as Hungary's primary business and technology hub.

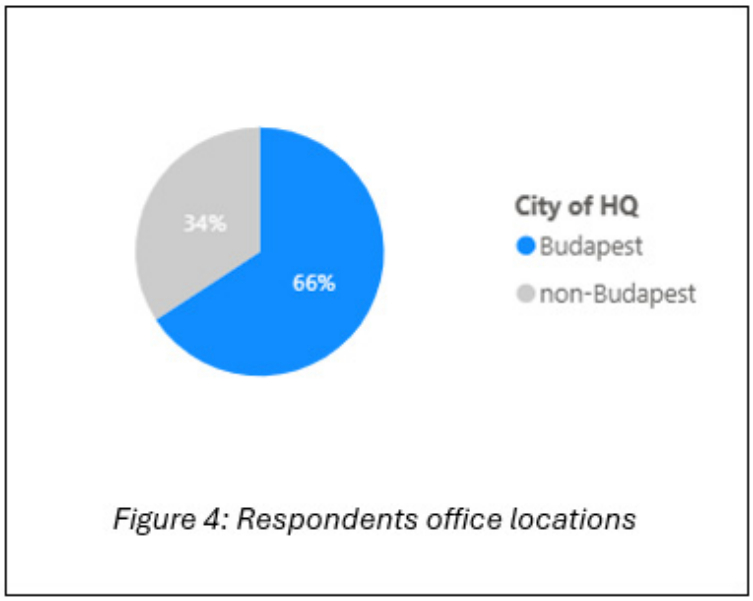


Figure 4: Respondents office locations

However, a meaningful minority also operate from other regions, indicating growing interest in AI transformation beyond the capital (see **Figure 4**).

4.4 Industry Representation

The participating companies span a wide variety of sectors, from **information technology, telecommunications, and professional services** to **manufacturing, energy, and finance**. The most represented sectors — **ICT and professional services** — are typically early movers in adopting AI for both internal efficiency and client-facing innovation.

Meanwhile, representation from **manufacturing and energy** points to a growing recognition of AI's role in optimizing production and operational resilience (see **Figure 5**).

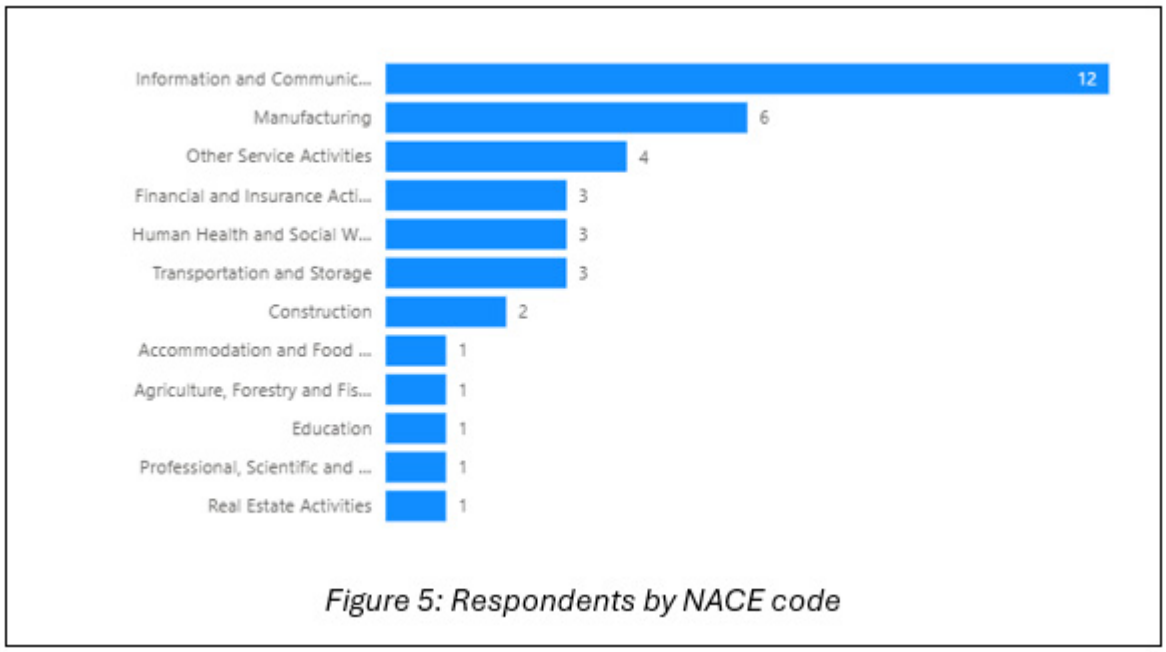


Figure 5: Respondents by NACE code

4.5 Leadership Perspective

The composition of respondents — with a strong presence of **CEOs and senior executives** — gives the survey its strategic orientation.

This leadership-heavy sample offers valuable insights into how AI is perceived at the

decision-making level, though it also explains the lower response rates in more technical sections (as noted in the Methodology).

5. Findings & Insights

5.1 Digital Transformation Context

Before assessing AI maturity, it is essential to understand each company's broader **digital transformation journey**.

The survey explored whether respondents had implemented major digital transformation projects in the past three years and what these initiatives focused on.

5.1.1 Transformation Experience

The majority of respondents reported that their organizations **have already undergone significant digital transformation projects** in recent years.

As shown in **Figure 6**, nearly all companies indicated that they had initiated or completed transformation programs, confirming that **digitalization is no longer a future goal but an ongoing reality** for most AmCham members.

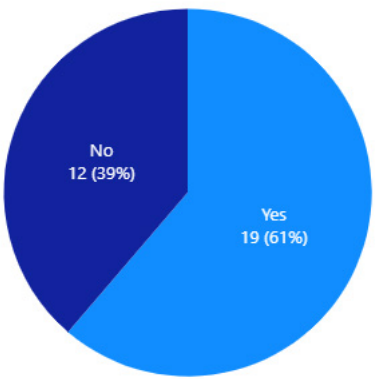


Figure 6: Digital Transformation in the past 3 years

5.1.2 Focus Areas of Transformation

Respondents were asked to briefly describe the focus of their digital transformation initiatives. The open-ended responses revealed a clear duality between **internal efficiency projects** and **external customer-facing innovations**.

Common themes included:

Theme	Sum of Count
AI & Automation	6
Custom Software / Product Development	3
ERP / CRM / Core Systems	4
Infrastructure / IT Modernization	2
Process Standardization / Efficiency	4
Sector-Specific Digital Initiatives	2
Workforce & Organizational Change	3
Total	**24**

5.1.3 Interpretation

The findings show that **Hungarian businesses have made substantial progress in digitalization**, laying an essential foundation for AI readiness.

However, most transformation efforts so far have focused on **modernizing systems and processes**, rather than on **building data-driven capabilities or scaling AI solutions**. In other words, **digital transformation has prepared the ground, but AI transformation has yet to fully begin**.

Companies that have invested in integrated data systems, ERP modernization, and automation are now better positioned to move toward **predictive analytics, generative AI, and AI-assisted decision-making**.

The next challenge is translating this digital groundwork into **measurable business impact through AI**.

5.2 AI in Strategy

AI has clearly entered the **strategic agenda** of Hungarian businesses. Respondents rated the importance of AI in their company's long-term strategy at an **average of 4.2 out of 5**, confirming that most organizations view AI as a **key enabler of competitiveness and growth**, rather than a distant or experimental concept (see Figure 7).

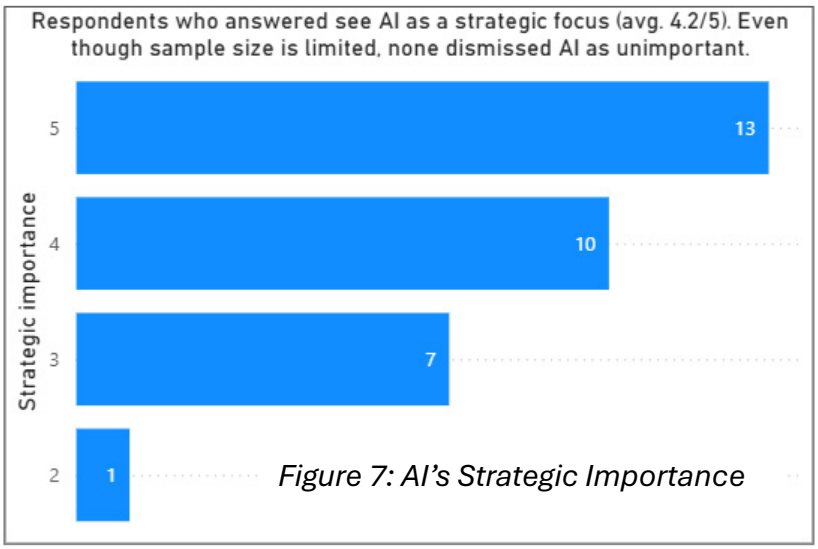


Figure 7: AI's Strategic Importance

5.2.1 Strategic Integration

The survey results indicate that **AI is becoming progressively formalized** within corporate strategy.

As shown in **Figure 8**, the majority of companies either **already have an AI or digital transformation strategy in place** or are in the process of developing one.

Only a small fraction reported no formal AI agenda, underscoring that AI awareness has moved well beyond the early-adopter phase.

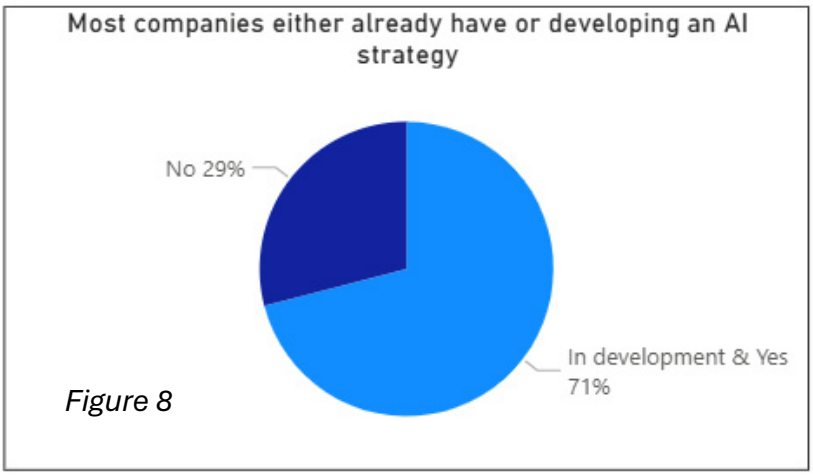


Figure 8

This shift aligns with a broader European trend: companies are **transitioning from exploration to execution**, yet still lack consistency in governance and performance measurement.

5.2.2 Ownership of the AI Agenda

Responsibility for AI strategy varies widely across organizations.

As shown in **Figure 9**, accountability is typically divided between **top leadership (CEO or executive board)** and **IT leadership (CIO or CTO)**.

Only a few companies have designated **AI Leads or cross-functional AI governance bodies**, indicating that **AI remains embedded in existing functional silos** rather than managed as an enterprise-wide capability.

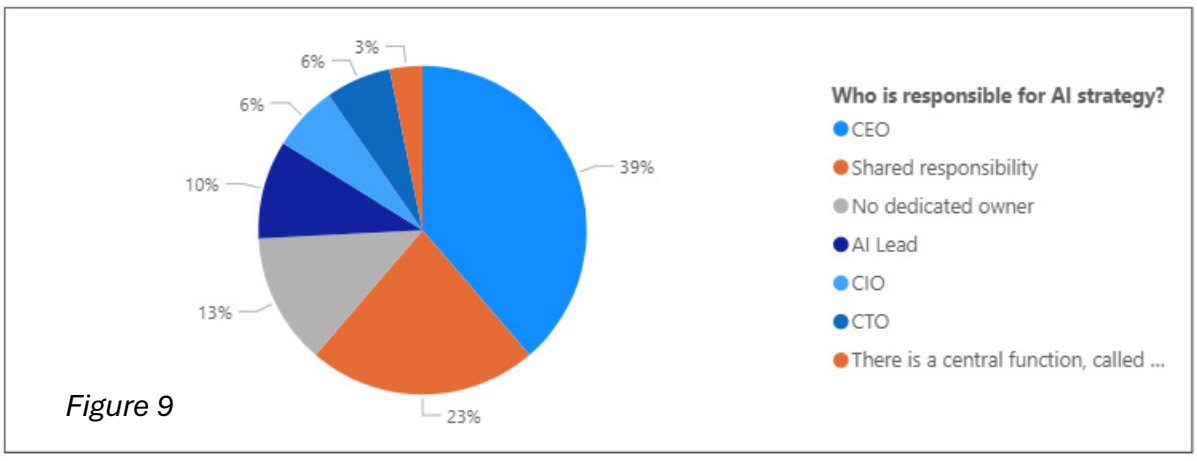


Figure 9

This distribution reflects the survey's leadership-heavy sample but also highlights a structural challenge:
AI is most successful when owned jointly — where **business leaders define the "why"** and **technology leaders enable the "how."**

5.2.3 Drivers of AI Adoption

When asked about their primary motivation for adopting AI, respondents pointed first to **customer expectations and competitive pressure**, followed closely by **efficiency and cost optimization** (see **Figure 10**).

This combination suggests that Hungarian firms view AI both as a **defensive necessity** (to keep up with peers and customers) and as an **offensive opportunity** (to improve operations and innovate).

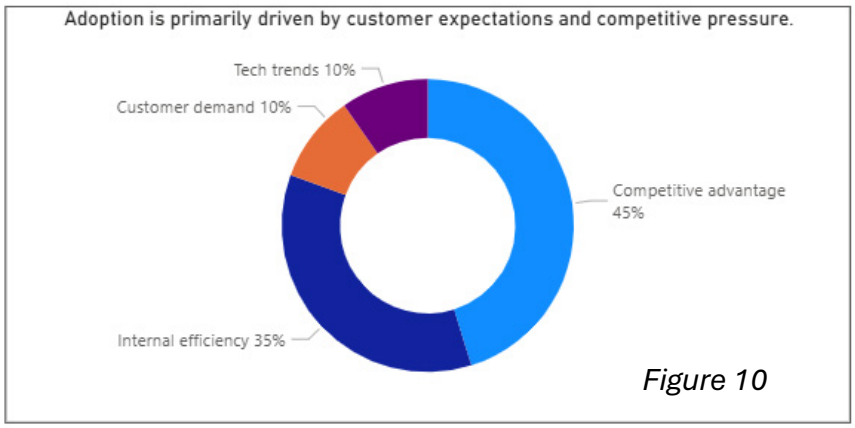


Figure 10

Interestingly, while **customer-facing demands** drive adoption, **the highest reported impact areas remain operational and efficiency-related** (see Figure 11).

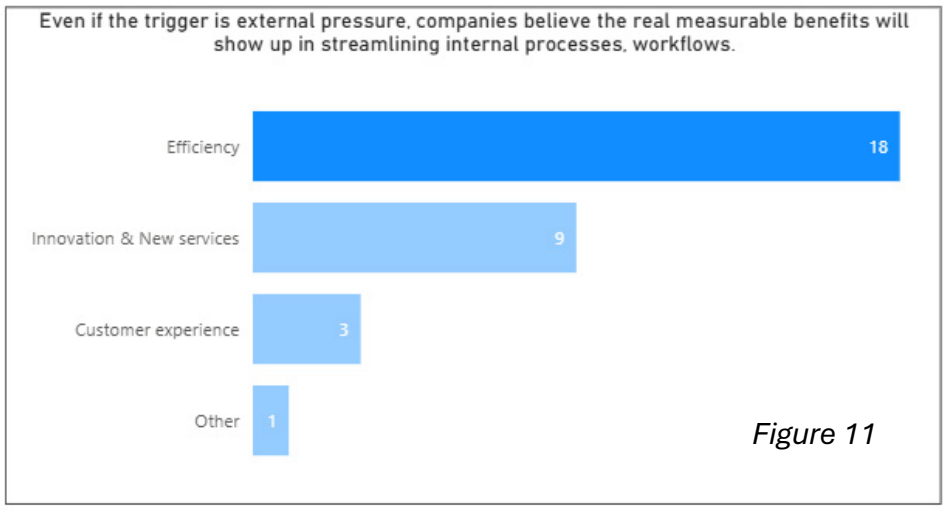


Figure 11

This imbalance implies that most firms are still **learning to connect AI-driven innovation to revenue growth**.

5.2.4 Interpretation

These findings reveal that **AI has become a mainstream strategic topic** — but the **governance structures and success metrics** lag behind.
Leadership commitment is strong, and strategic intent is clear, yet **execution remains uneven**.
The next phase for Hungarian companies will be to **translate AI enthusiasm into measurable value**, which requires not only technology investment but also **cross-functional ownership, data discipline, and clear ROI frameworks**.

5.3 Adoption Landscape

While most companies recognize AI's strategic importance, the survey shows that **actual adoption remains at an early stage** for the majority of respondents.

Organizations are actively experimenting with AI, but few have yet achieved enterprise-scale deployment.

5.3.1 Adoption Stage

Respondents were asked to identify where their company currently stands in the AI adoption journey.

As shown in **Figure 12**, most organizations report being either in the **"piloting"** or **"early use"** phase, with only a small minority reaching **scaling** or **mature adoption**.

This pattern is consistent with European benchmarks, where companiestend to have multiple experiments running but few fully integrated AI systems in production.

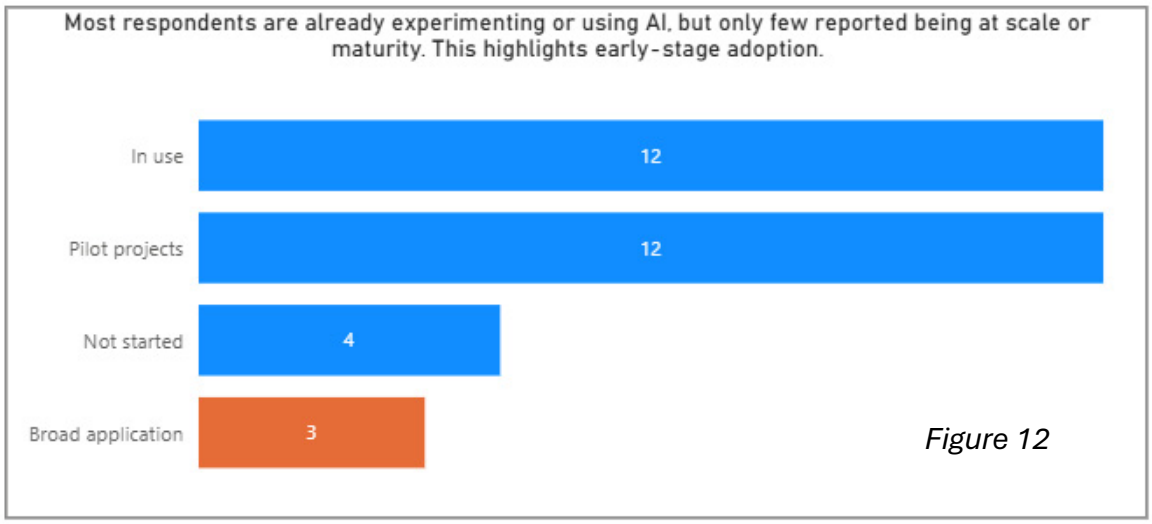


Figure 12

These results highlight that **AI adoption in Hungary has passed the awareness phase** but is still characterized by a "proof of concept culture" rather than systematic scaling.

5.3.2 Technologies in Use

When asked about specific AI technologies in use or under experimentation, respondents most frequently mentioned **generative AI**, **machine learning models**, and **natural language processing (NLP)** tools (see **Figure 13**).

Computer vision and **robotic process automation (RPA)** were less common, reflecting the dominance of office- and knowledge-based use cases over industrial automation.

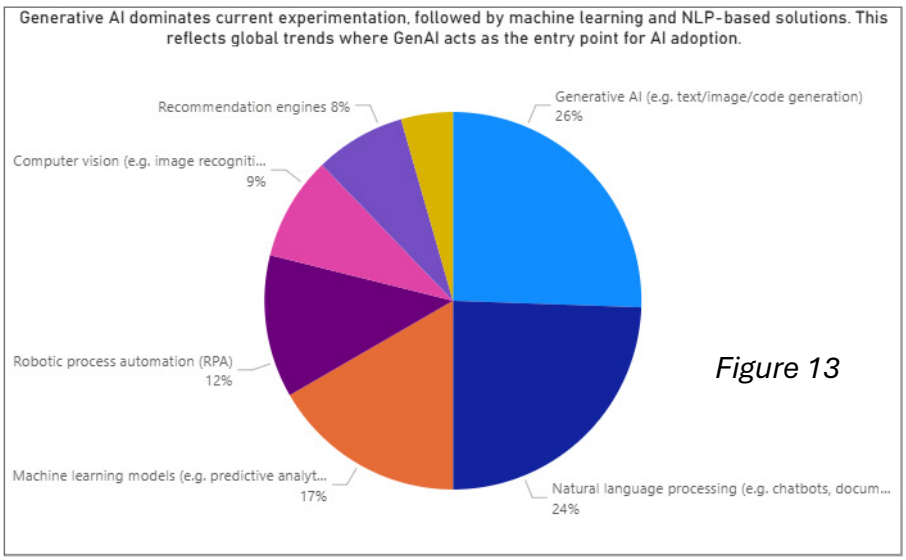


Figure 13

This distribution mirrors global trends: **Generative AI acts as the entry point** for many organizations because of its accessibility, low barrier to entry, and visible short-term impact.

5.3.3 Revenue Impact

The survey also asked what proportion of company revenue currently comes from AI-based products or services.

As shown in **Figure 14**, the vast majority of respondents reported that AI accounts for **less than 5% of total revenue**.

Only a handful of companies indicated a higher share, confirming that **AI-driven monetization is still emerging rather than mainstream**.

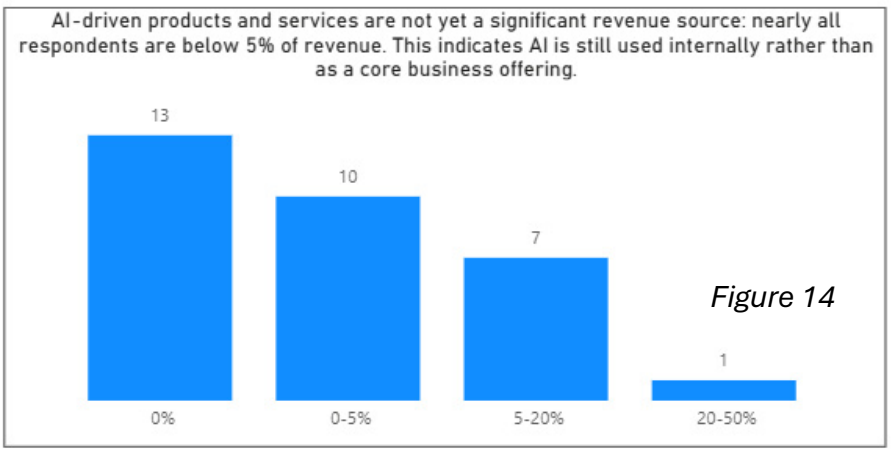


Figure 14

However, when comparing revenue share with ROI results (see next section), companies with higher AI-related revenues also report **significantly stronger returns**, indicating that the **commercialization of AI capabilities** — not just internal efficiency gains — drives real business value.

5.3.4 Illustrative Use Cases

Open-text responses provided insight into how Hungarian companies are already using or planning to use AI.

Common patterns include:

- **Customer engagement:** chatbots, automated response systems, and personalized marketing.
- **Operations and finance:** process automation, invoice classification, and predictive analytics.
- **Software development:** AI-assisted coding, testing, and documentation.
- **People and knowledge management:** HR chatbots, training material summarization, and skill mapping.
- **Industrial optimization:** predictive maintenance and sensor-based monitoring in manufacturing.

These examples demonstrate that while **use cases are diverse**, most remain **incremental rather than transformative** — focused on efficiency and automation rather than new revenue models.

5.3.5 Interpretation

The survey confirms that **AI experimentation is widespread**, but **true scaling remains limited**.

Organizations are exploring the technology through accessible entry points such as generative

AI, while still struggling to integrate AI into their core operations and business models.
This reflects the early phase of the national AI adoption curve: **high intent, broad experimentation, but modest results so far**.

To move forward, companies will need to focus on:

- aligning AI initiatives with measurable business goals,
- developing scalable data infrastructure, and
- building internal capabilities to manage and govern AI systems responsibly.

5.4 ROI and Revenue Impact

One of the most telling indicators of AI maturity is whether organizations can **translate adoption into measurable business value**.
The survey explored both realized and expected returns on AI investments — providing a snapshot of how Hungarian companies perceive the financial and strategic impact of AI today.

5.4.1 Current ROI from AI Initiatives

When asked to describe the ROI achieved so far, respondents' answers were **widely distributed**, reflecting the experimental nature of most AI efforts.

As shown in **Figure 15**, nearly half of the companies report **limited or no measurable return yet**, while others see **moderate or strategic-level benefits**.
This spread highlights a familiar pattern: while **AI excitement is universal**, **ROI realization is uneven**.

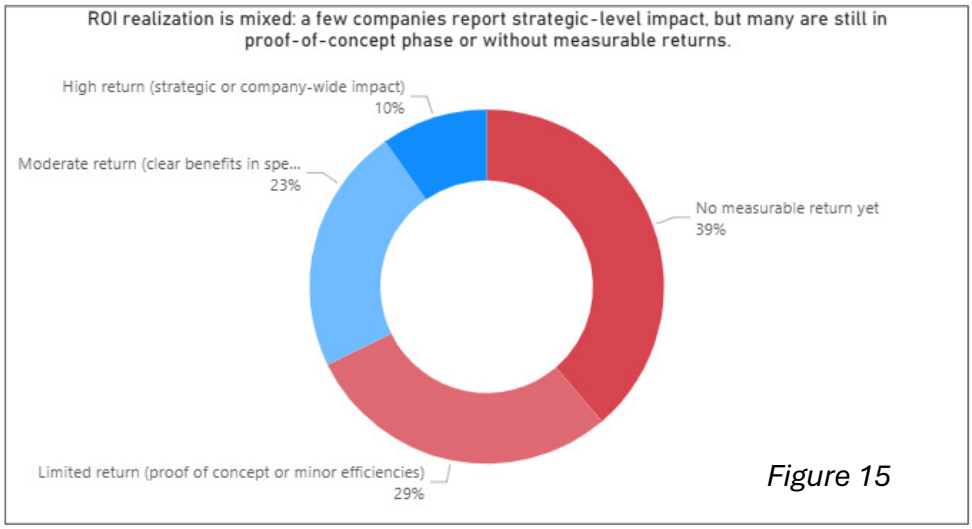


Figure 15

This variation is typical of early adoption phases, where pilots often deliver **efficiency improvements** rather than **direct financial outcomes**.

5.4.2 ROI by AI Revenue Share

A striking finding emerges when comparing ROI to the share of revenue derived from AI-based products and services.

As illustrated in **Figure 16**, companies where AI contributes a larger share of revenue report **significantly stronger ROI outcomes** than those with minimal or no AI-related revenue.

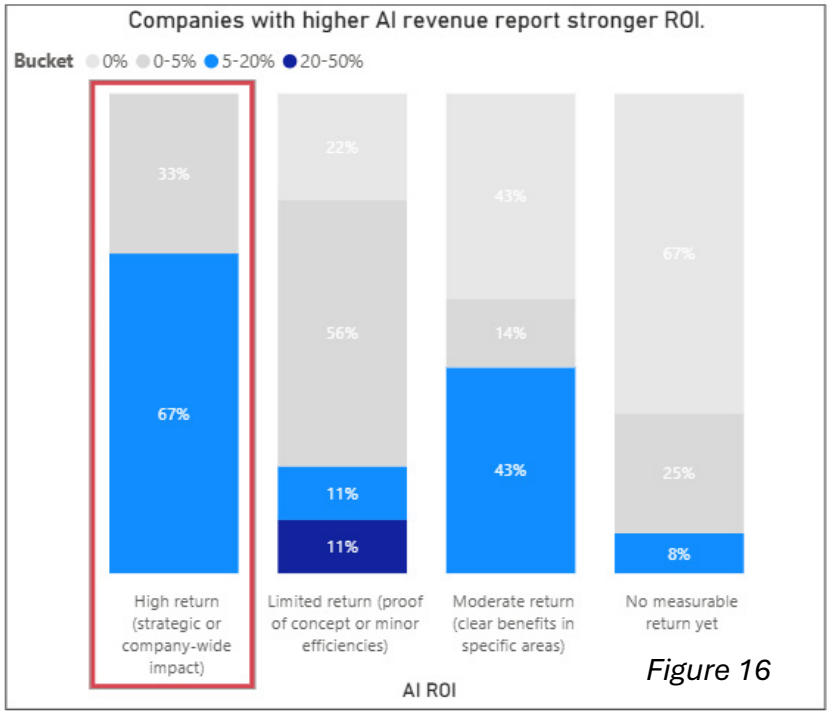


Figure 16

This correlation suggests that **the closer AI initiatives are to revenue generation**, the more measurable their success becomes.

Conversely, organizationsthat use AI primarily for **internal efficiency or automation** tend to see **slower or less visible financial returns**.

This is often not due to a lack of impact, but rather to the **difficulty of measuring ROI** in these areas.

Efficiency gains such as time saved, improved accuracy, or faster decision-making rarely translate directly into accounting cost reductions. As a result, many companies struggle to **capture the true value of AI-driven productivity improvements**, even when the business benefits are tangible.

5.4.3 Expected Returns and Value Dimensions

When asked what types of returns they expect from future AI investments, respondents identified a **broad and balanced set of objectives**, rather than a singular focus on cost.

As shown in **Figure 17** while **cost savings** and **revenue growth** remain the top expectations, many also anticipate gains in **customer experience, talent retention, and risk reduction**.

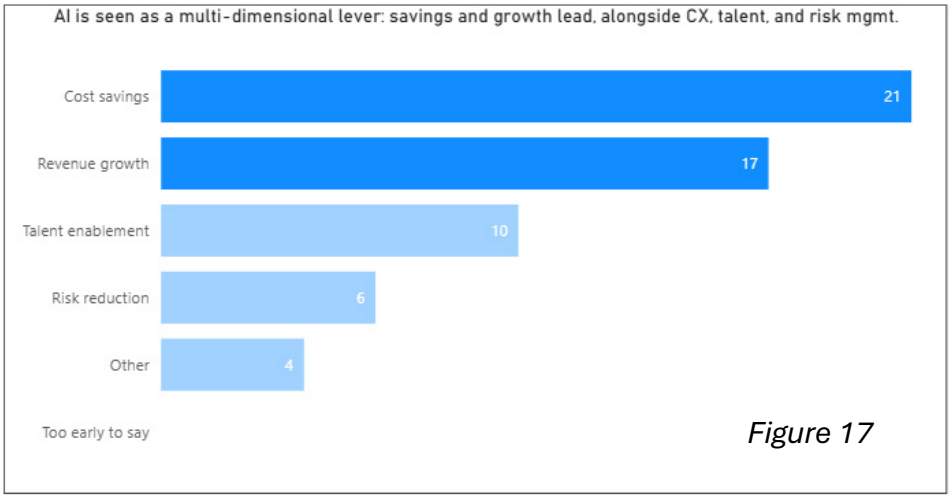


Figure 17

This reflects a **multi-dimensional view of AI value**: executives increasingly see AI not just as a cost lever, but as a tool for **innovation, employee enablement, and resilience**.

5.4.4 Interpretation

The findings suggest that Hungarian companies are **at the midpoint of the AI value journey**. Most have passed the experimentation phase and are now seeking to link AI to tangible outcomes — whether through customer engagement, data-driven products, or intelligent automation.

However, only those organizations that **connect AI initiatives directly to their business model** are seeing meaningful returns.

To improve ROI in the coming years, organizations should:

- **Define clear value pathways** (e.g., from cost savings to revenue impact);
- **Establish ROI measurement frameworks** that track both financial and non-financial benefits;
- **Embed AI in core business processes**, not just as side projects;
- **Balance efficiency and innovation**, ensuring pilots evolve into scalable, measurable solutions.

5.5 Barriers and Enablers

While enthusiasm for AI adoption is widespread, Hungarian companies face a number of **practical and structural challenges** in scaling their initiatives.

The survey results point to a clear hierarchy of barriers — with **skills shortages** standing out as the single greatest constraint — alongside a growing demand for **shared knowledge, best practices, and support programs**.

5.5.1 Barriers to Wider AI Adoption

As shown in **Figure 18**, the **lack of skills and internal expertise** is by far the most frequently cited barrier to broader AI use.

This challenge surpasses other concerns such as **financial limitations**, **regulatory complexity**, **IT infrastructure gaps**, and **cultural resistance**.

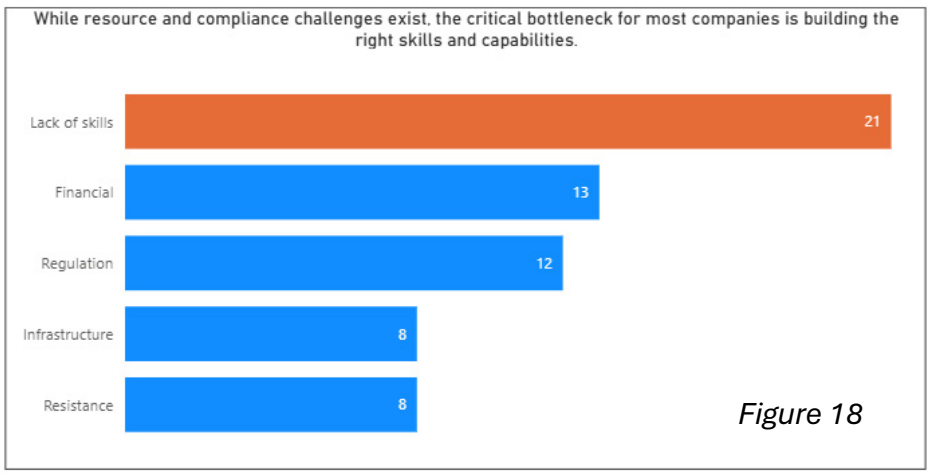


Figure 18

This finding highlights that the main obstacle is not technological availability but **organizational capability**.
Without sufficient technical and analytical talent — and without managers who understand how to integrate AI into business processes — even well-funded projects risk stalling.

5.5.2 Support Needed for Progress

When asked what would most help accelerate their AI journey, respondents highlighted the need for **practical, experience-based support** rather than abstract frameworks.
As shown in **Figure 19**, the top three priorities are:

- **Best practice sharing** (26%),
- **Structured support programs** (26%), and
- **Training and capability-building** (19%).

Regulatory guidance (16%) and consulting (13%) were mentioned less frequently — not necessarily because these are unimportant, but because **many companies have not yet begun to address AI governance and compliance in a structured way**.

With the **EU AI Act** and related standards (such as **ISO/IEC 42001**) still in their early implementation phase, it is expected that **demand for regulatory and risk management expertise will increase significantly over the next 12–18 months**.

For now, companies are primarily seeking **peer learning, shared experiences, and practical tools** to help them navigate early-stage adoption.

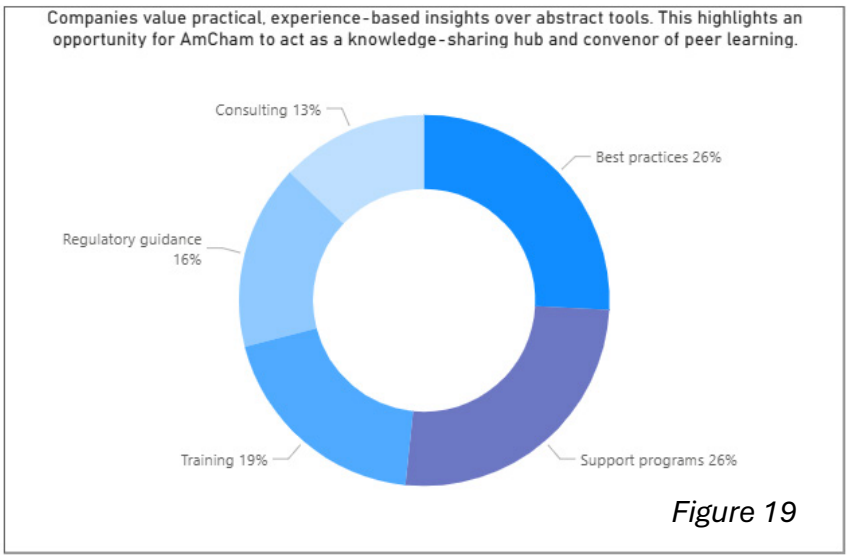


Figure 19

Although the survey did not ask respondents to specify what types of **support programs** they would find most useful, it is reasonable to assume that — given the dominance of **skills**

shortages as the top barrier — many companies would welcome assistance in **covering or reducing the cost of training and upskilling**.
Such support could take **direct financial forms** (e.g., targeted grants) or **indirect incentives** (e.g., tax base reduction for training expenditures).

This interpretation remains speculative but consistent with the broader trend across Europe, where governments and business associations increasingly link **AI competitiveness** to **human capital investment**.

5.5.3 Guidance from Global or Regional Headquarters

For multinational subsidiaries, AI-related direction increasingly comes from **corporate headquarters**.

As shown in **Figure 20**, companies with **non-Hungarian HQs** are significantly more likely to receive **guidelines on AI use** from their parent organization, while Hungarian-headquartered firms typically develop their own policies or operate without formal guidance.

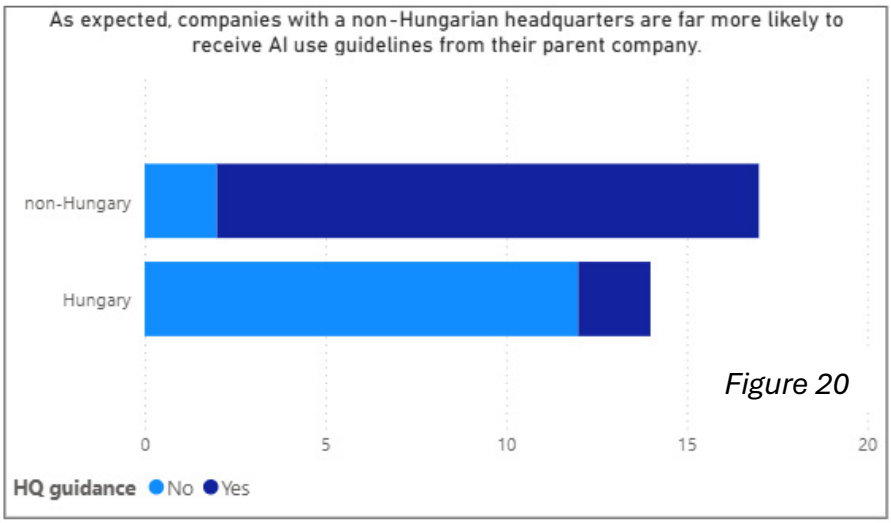


Figure 20

5.5.4 Interpretation

The **skills gap** stands out as the most pressing barrier, shaping nearly every other area of adoption.

The emphasis on best practices, training, and structured support programs reflects an urgent need for **capacity-building**, both technical and managerial.

Although respondents did not specify what forms of support they envision, it is likely that — given the dominance of the skills issue — many organizations would value **financial or policy incentives** to help close talent and training gaps.

The relatively low demand for regulatory guidance and consulting should not be interpreted as disinterest.
Rather, it reflects the fact that **most companies have not yet reached the compliance phase** of their AI journey; as **EU AI Act deadlines approach**, these topics will quickly gain prominence.

Bridging the current gap between awareness and execution will require:

- **Developing internalAI literacy** across business, HR, IT, and compliance functions;
- **Access to structured peer-learning platforms** and applied case studies; and
- **Clear governance frameworks** that align innovation, accountability, and trust.

AmCham is well positioned to facilitate these next steps — by connecting member organizations, sharing emerging good practices, and serving as a **trusted intermediary between business, technology, and policy** in Hungary's evolving AI landscape.

5.6 Workforce Impact

As AI adoption expands, its implications for the workforce are a central concern for business leaders.
The survey explored how companies expectAI to influence employment and job structures in the coming years.

The results suggest a **measured optimism**: respondents see AI as a **transformative force**, but not a destructive one.

5.6.1 Expected Impact on Jobs

As shown in **Figure 21**, the majority of respondents believe AI will **change job structures** and **create new roles**, rather than lead to significant job losses.

Specifically:

- **majority** expect AI to **reshape roles or organizational structures**,
- one third foresee **new roles**, and
- only **a small minority** anticipate **notable job reductions**.

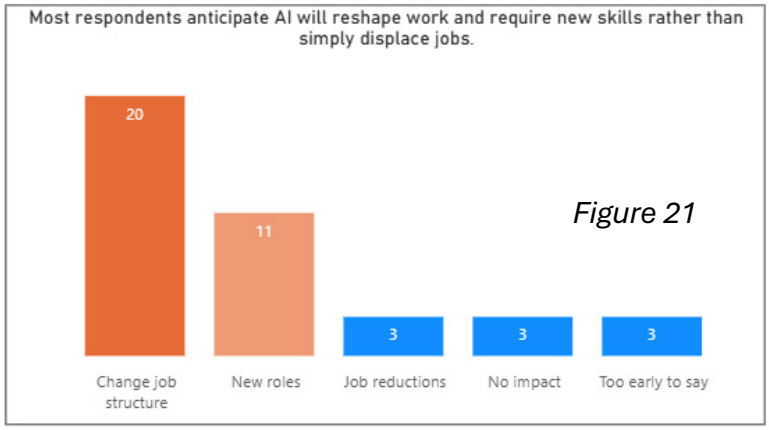


Figure 21

5.6.2 Upskilling and Talent Strategy

The emphasis on **role redesign and new skill requirements** aligns closely with the survey's broader finding that **lack of AI skills is the top barrier** to adoption.

This signals that organizations are aware of the **capability gap** and view AI as a catalyst for **reskilling and talent development**.

However, many companies still lack structured programs to address these needs, relying instead on **ad hoc training or learning-by-doing** approaches.

In global comparison, these views are consistent with studies that find that while automation can reduce manual workloads, the **net employment effect remains neutral or positive** when organizations invest in **reskilling and task reallocation**.

5.6.3 Leadership and Communication

The success of AI transformation depends not only on technology and skills, but also on **organizational culture and leadership communication**.

When asked to rate their company's **openness to change brought by AI**, most respondents positioned themselves as **moderately to highly open**, with ratings clustering between **4 and 5 on a five-point scale** (see **Figure 22**).

This suggests that while the overall sentiment is positive, **a degree of caution and resistance still exists** within some organizations.

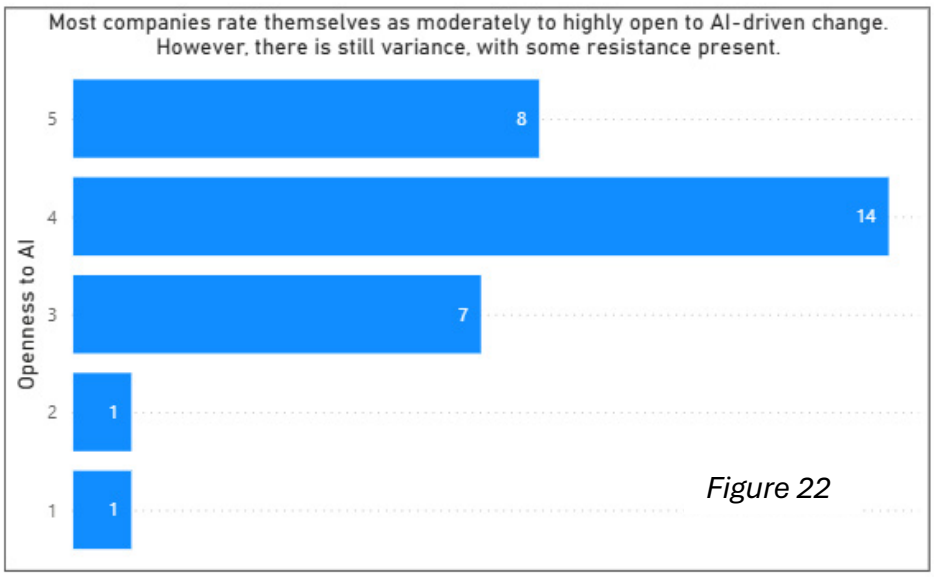


Figure 22

5.6.4 Interpretation

These findings show that **Hungarian companies expect AI to augment, not replace, the workforce**.

The focus is shifting from headcount reduction to **capability development, upskilling, and the redefinition of roles**.
This evolution demands:

- leadership commitment to workforce transition planning,
- systematic AI literacy programs across all employee levels, and
- alignment of HR and business strategy to anticipate skill needs.

As AI technologies mature, the **human dimension of transformation** will increasingly determine success.
Organizations that invest early in developing their people — rather than merely automating processes — are likely to capture the greatest long-term productivity and innovation gains.

5.7 Governance and Technical Foundations

Although the survey did not yield sufficient data to assess governance and infrastructure maturity directly, broader European and global research paints a consistent picture of where organizations stand — and where Hungarian companies, especially those with multinational ties, are likely heading.

Governance and technical foundations have swiftly become the backbone for scaling AI responsibly — and European trends are already setting the benchmark for what's required. According to McKinsey's recent *State ofAI* survey, firms that integrate strong CEO oversight and robust governance procedures tend to report greater bottom-line impacts from their generative AI initiatives. [McKinsey 2025] At the same time, many organizations globally struggle with data quality, bias, and lack of post-deployment monitoring — issues highlighted in Stanford'sAI Index and McKinsey's governance analyses as recurring failure modes in AI systems.

In Europe, the AI Act — which entered into force on August 1, 2024 — codifies many of these practices. [EU AI Act] Under the Act's risk-based framework, high-riskAI systems must adhere to comprehensive obligations: rigorous documentation, transparency, human oversight, fairness testing, and ongoing monitoring. [AI Act Risk Framework] As the regulation phases in over 2025–2027, companies deploying AI will need systems that track model drift, maintain audit logs, version control, and perform bias reviews.

In parallel, leading consultancies (Deloitte, EY) emphasize that early adoption of structured AI risk frameworks — before scaling begins — reduces delays and builds trust among stakeholders. These frameworks tie process, governance, and control into the AI lifecycle, treating compliance not as a burden, but as a **strategic asset**.

While our survey did not capture detailed data on these topics, Hungarian companies — especially those operating as local subsidiaries of global groups — are likely to feel the pressure of these trends soon. Multinational firms will demand consistent governance standards across borders, and EU regulation will oblige compliance even for smaller organizations. In practice, this means that data pipelines, model monitoring, governance boards, and transparency mechanisms must move from "nice to have" to core infrastructure.

In short: the path from experiment to scale is paved with governance. Companies that invest early in foundational capabilities — data discipline, auditability, oversight — will be better positioned not only to comply but to compete.

5.8 Benchmark Overview

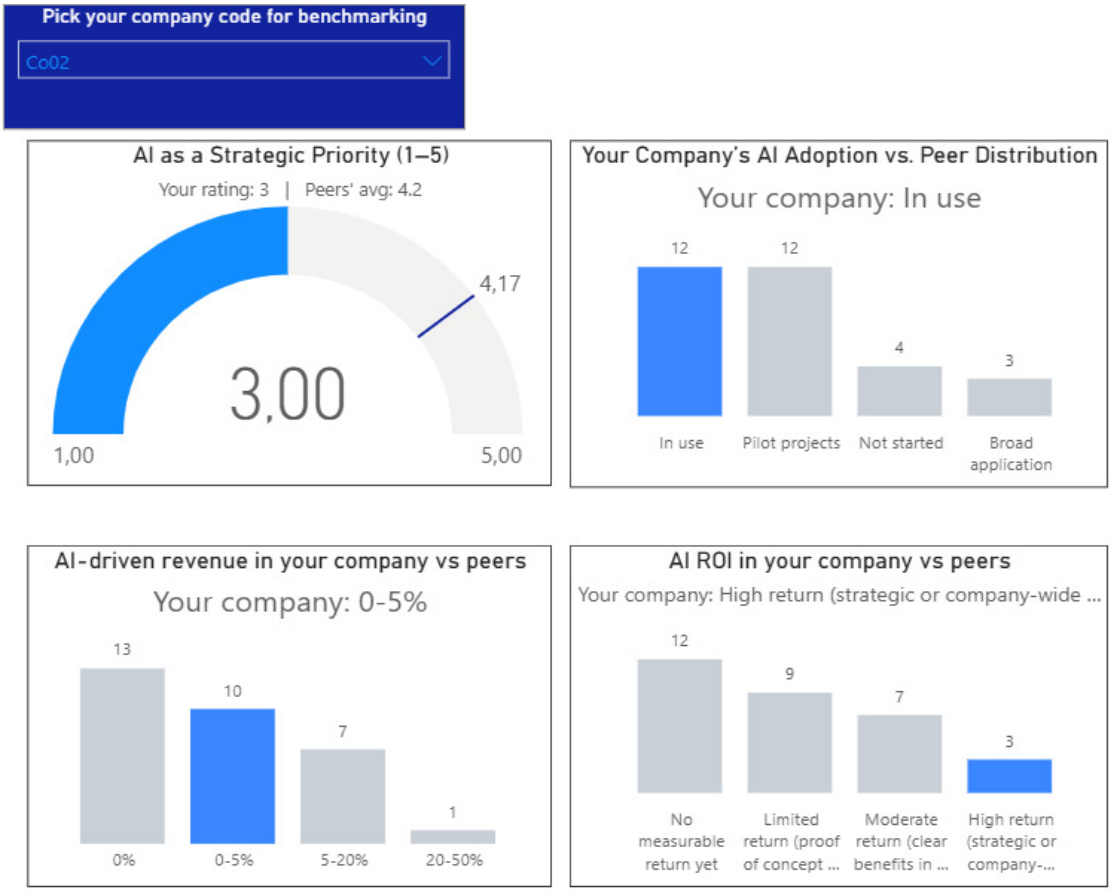
A distinctive feature of this study is the creation of an **interactive benchmarking tool**, developed in Power BI, which allowsAmCham member companies to **compare their own AI readiness scores** against aggregated peer results.
The benchmark offers an accessible, data-driven way for organizations to **position themselves within Hungary's evolving AI maturity landscape** and to identify specific areas for development.

5.8.1 Purpose of the Benchmark

The goal of the benchmark is not to rank companies, but to **enable reflection and learning**. Each participating company receives a unique pseudonym that can be selected in the Power BI dashboard to view its results in context.
This design ensures **confidentiality** while still offering valuable comparative insights.

Through the benchmark, users can explore how their organization performs across multiple dimensions, including:

- **Strategic importance of AI** (average score on 1–5 scale);
- **Stage of AI adoption** (Not started → Scaling);
- **Share of AI-related revenue**;
- **Reported ROI from AI initiatives**; and



6. Global and European Context

The findings of AmCham Hungary's AI Maturity Survey mirror broader patterns. Across industries, organizations are embracing AI at speed, yet many still struggle to turn experimentation into enterprise-wide impact. According to **McKinsey's State of AI 2025**, **78%** of companies worldwide now use AI in at least one business function, but only about **one in five** have scaled AI across multiple departments, and even fewer systematically measure ROI (McKinsey, 2025). While generative AI adoption has surged — **71%** report use in at least one function — most measurable value still stems from traditional analytics, automation, and machine learning.

Within Europe, adoption is accelerating but uneven. **Eurostat (2024)** reports that **13.5%** of EU enterprises with 10+ employees used at least one AI technology, rising to **41%** among large enterprises (Eurostat, 2024). The most common functionalities — text mining, natural-language generation, and process automation — point to a pragmatic focus on efficiency and analytics rather than new business models.

Structural constraints echo what we observe in Hungary. The **OECD's *The Adoption of Artificial Intelligence in Firms* (2025)** highlights three persistent barriers: (1) difficulty hiring qualified AI talent, (2) **data maturity gaps** including limited infrastructure and poor integration, and (3) uncertainty around regulatory obligations as companies prepare for the **EU AI Act** (OECD, 2025; OECD AI Policy Observatory). Independent analyses (e.g., **RAND, 2024**; **Stanford HAI, 2024**) also stress that many AI failures stem from **weak data pipelines, insufficient infrastructure, and lack of post-deployment monitoring** — underscoring that governance and technical foundations, not experimentation alone, determine whether AI can scale sustainably.

Interpretation. Hungary's trajectory broadly aligns with the European average: awareness and experimentation are widespread; strategies are increasingly formalized; capability building, governance, and data infrastructure are still emerging. Multinational subsidiaries will likely progress faster by leveraging global frameworks, while locally headquartered firms will need to build governance and compliance structures domestically to meet EU requirements. The inflection point is clear: **from AI as pilot to AI as infrastructure**, with regulation acting as a catalyst for trust and scale.

7. Closing Reflections

The *AmCham AI Readiness and Maturity Survey* provides a collective snapshot of **where Hungarian companies stand on their AI journey — and where they are heading next**. The results reveal a business community that recognizes AI as a strategic priority and is increasingly embedding it into long-term plans.
Most organizations have completed significant digital transformation steps, many are developing or have defined AI strategies, and experimentation is expanding across industries.

At the same time, **AI transformation remains in its formative stage**.
Leadership support is strong, but measurable outcomes are modest; governance frameworks are not yet institutionalized; and the persistent skills gap continues to slow scaling.

These findings mirror Europe-wide trends of **rapid experimentation, cautious scaling, and rising attention to governance**.

As the **EU AI Act** and emerging standards such as *ISO/IEC 42001* take effect, organizations will need to **demonstrate trust, accountability, and transparency** in how AI is developed and deployed.

For Hungarian firms — especially those integrated into global ecosystems — this represents not only a compliance challenge but also a **strategic opportunity** to align with world-class practices and differentiate through trustworthy innovation.

The next phase of AI maturity will demand **collaboration rather than isolation**: no single company or regulator can close the skills or governance gap alone.
Meaningful progress will come through **continuous dialogue among business leaders, policymakers, and technology experts**, translating AI's potential into inclusive and sustainable growth.

AmCham Hungary is uniquely positioned to enable that dialogue — connecting perspectives, convening expertise, and helping members transform insight into action.
By sharing experience and fostering trust, the AmCham community can help ensure that **AI innovation in Hungary remains both competitive and human-centered**, contributing actively to Europe's broader vision of responsible and resilient technological progress.

References

European Union / EU Law

- Regulation (EU) 2024/1689 — *Artificial Intelligence Act* (Official Journal). European Union, 2024. https://eur-lex.europa.eu/eli/reg/2024/1689/oj Eur-Lex

Eurostat

- *Use of artificial intelligence in enterprises — Statistics Explained.* Eurostat, 2024 (article). https://ec.europa.eu/eurostat/statistics-explained/index.php/Use_of_artificial_intelligence_in_enterprises European Commission
- *Use of artificial intelligence in enterprises — Statistics Explained* (PDF snapshot, data extracted Jan 2025). Eurostat, 2025. https://ec.europa.eu/eurostat/statistics-explained/SEPDF/cache/106920.pdf European Commission

McKinsey & Company

- *The State of AI: How Organizations Are Rewiring to Capture Value.* McKinsey, 2025 (landing page). https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai McKinsey & Compa
- *The State of AI: How Organizations Are Rewiring to Capture Value* (Full report PDF). McKinsey, 2025 https://www.mckinsey.com/~/media/mckinsey/business%20functions/quantumblack/our%20insights/the%20state%20of%20ai/2025/the-state-of-ai-how-organizations-are-rewiring-to-captu pdf McKinsey & Company

OECD / OECD.AI

- *The Adoption ofArtificial Intelligence in Firms.* OECD (with BCG & INSEAD), 2025 (landing page). https://www.oecd.org/en/publications/the-adoption-of-artificial-intelligence-in-firms_f9ef33c3-en.html OECD
- *The Adoption of Artificial Intelligence in Firms* (Full report PDF). OECD, 2025. https://www.oecd.org/content/dam/oecd/en/publications/reports/2025/05/the-adoption-of-artificial-intelligence-in-firms_8fab986b/f9ef33c3-en.pdf OECD
- *Artificial Intelligence Act (EU)* — OECD.AI Policy Observatory page. OECD.AI, 2025. https://oecd.ai/en/dashboards/policy-initiatives/artificial-intelligence-act-ai-act-9517 oecd.ai
- OECD.AI — *The OECD Artificial Intelligence Policy Observatory.* OECD.AI (portal). https://oecd.ai/en/ oecd.ai

Stanford HAI

- *AI Index Report 2024.* Stanford Institute for Human-Centered AI (HAI), 2024 (landing page). https://hai.stanford.edu/ai-index/2024-ai-index-report hai.stanford.edu

- AI Index (portal home). Stanford HAI. https://hai.stanford.edu/ai-index hai.stanford.edu

RAND Corporation

- Ryseff, J. et al. *Why AI Projects Fail and How They Can Succeed.* RAND Corporation, 2024 (landing). https://www.rand.org/pubs/research_reports/RRA2680-1.html RAND
- *The Root Causes of Failure for Artificial Intelligence Projects* (PDF). RAND Corporation, 2024. https://www.rand.org/content/dam/rand/pubs/research_reports/RRA2600/RRA2680-1/RAND_RRA2680-1.pdf

Acknowledgments

AmCham Hungary extends its gratitude to all member companies that participated in the AI Readiness and Maturity Survey.

Special thanks to the **Digital Working Group** and **Hybridge Consulting** for their contributions to survey design, data analysis, and report preparation.

This report was developed under the coordination of the AmCham Hungary Digital Working Group.