FUTURE UNFOLD | Grant Thornton

SURVEY

Technology & Beyond:
Future in Symbiosis

Stella Angelopoulou
Partner, Head of Technology

ΟΙΚΟΝΟΜΙΚΟ ΠΑΝΕΠΙΣΤΗΜΙΟ ΑΘΗΝΩΝ | ATHENS UNIVERSITY OF ECONOMICS AND BUSINESS

KANTAR

From Adoption to Symbiosis:
When Humans and Machines Build Excellence

The sample companies contribute almost 70% of GDP.

From a sample of **400** businesses, of which:

60% small & medium-sized
40% large

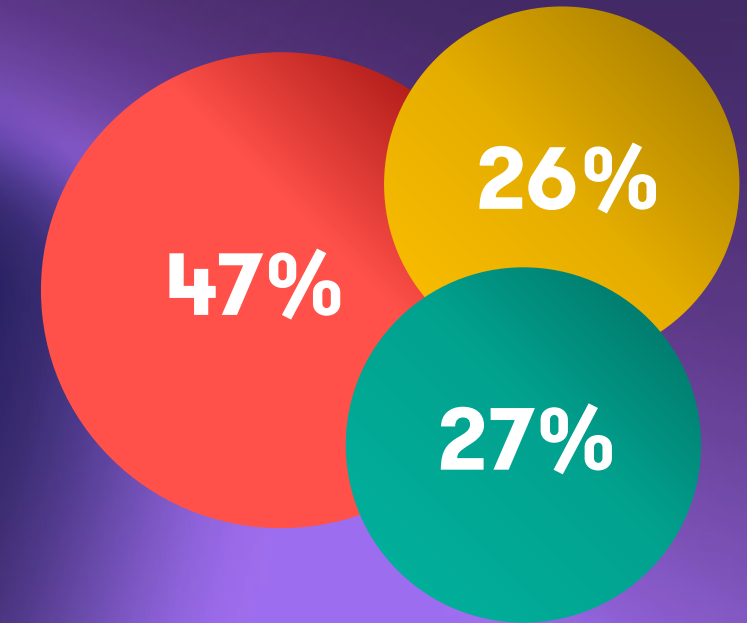| n= 248 | €5 - €24.9 mil |
| n= 152 | €25+ mil |

We collected feedback from CEOs, GMs, CIOs, CTOs, CDOs, CISOs, IT managers

Industry
n=106

Trade
n=186

Services
n=108

47%

26%

27%

This year, we are seeing the first real shift: from enthusiasm to **coexistence**.
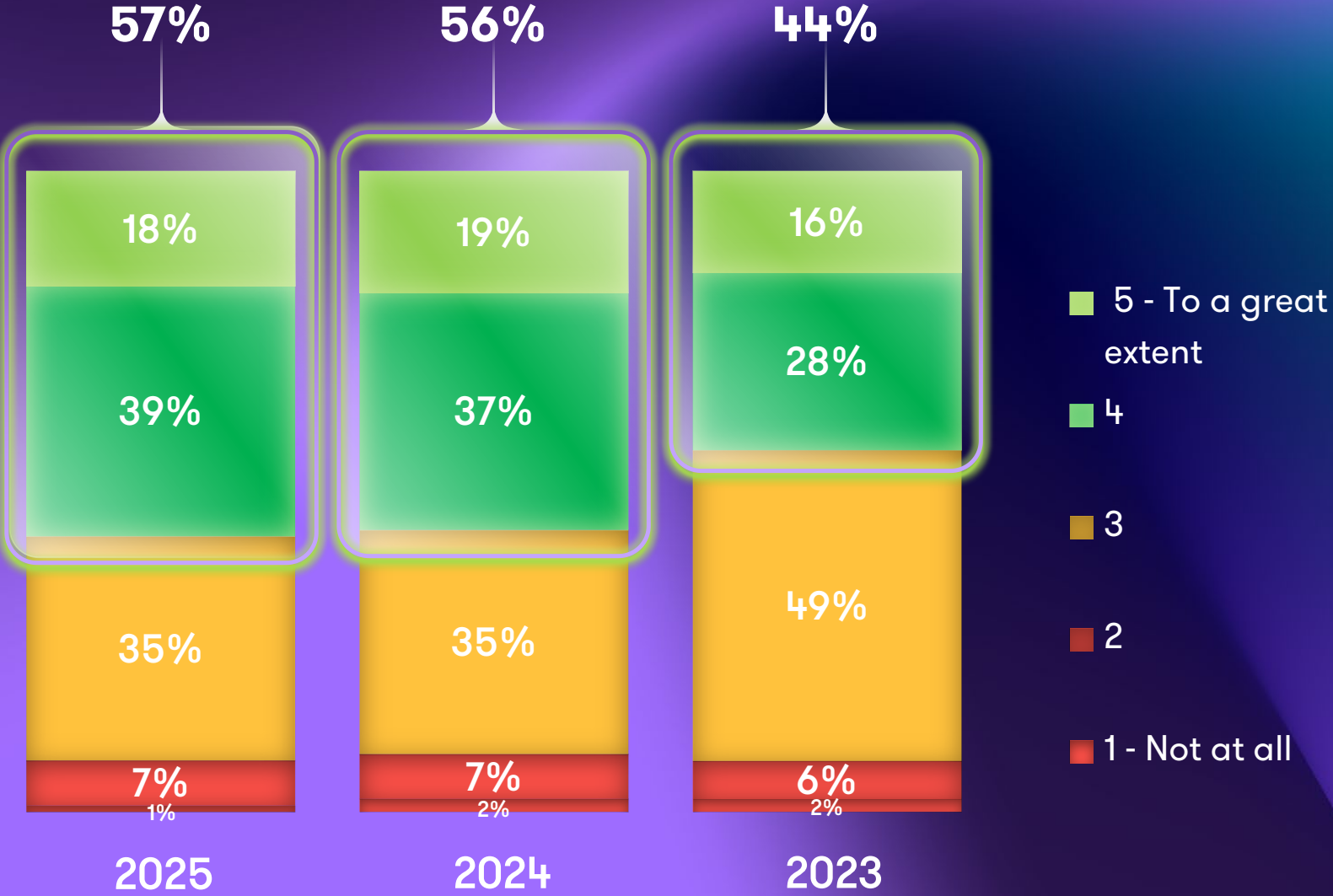
Digital Transition

Maturity without acceleration

"Automation isn't about replacing people.
It's about removing the reasons they can't think."

Application of Digital Technologies

57%

56%

44%

	2025	2024	2023
	18%	19%	16%
	39%	37%	28%
	35%	35%	49%
	7%	7%	6%
	1%	2%	2%

■ 5 - To a great extent
■ 4
■ 3
■ 2
■ 1 - Not at all

T2B%	Total	€5-24.9mil (€)	€25+mil (€€)	🏭	🤝	⚙️
2025	57	54	66	57	51	67(T)
2024	55	55	62	55	56	58
2023	44	42	49	33	47	49

T2B%	Total	1-49 employees (F)	50-99 employees (G)	100-249 employees (H)	250+ employees (I)
2025	57	58	55	49	68(H)
2024	56	45	58	64	70
2023	44	39	45	49	51

Notable **progress** in digital adoption among businesses **with less than 50** employees.

Level of digitization by department

Finance remains the top priority for businesses.

Total
(n=400)

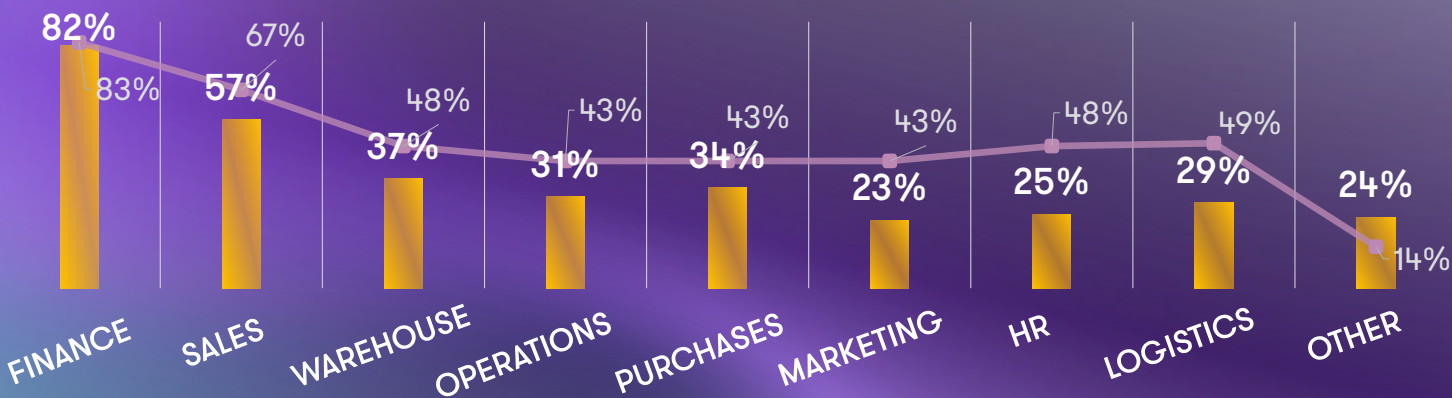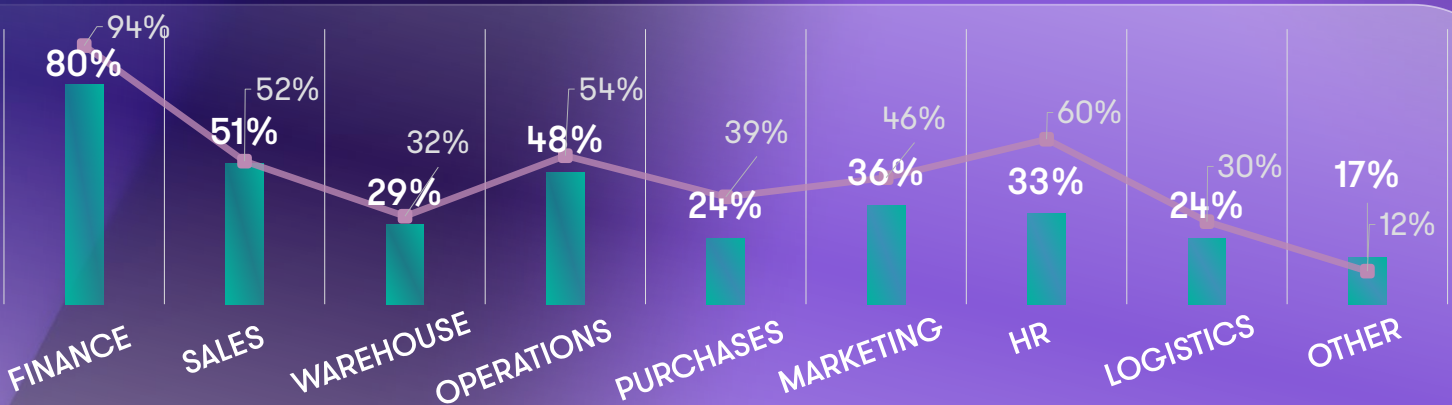|	FINANCE	SALES	WAREHOUSE	OPERATIONS	PURCHASES	MARKETING	HR	LOGISTICS	OTHER
2025	80%	55%	36%	33%	31%	31%	30%	29%	17%
2024	90%	63%	47%	44%	44%	44%	47%	40%	11%

■ 2025 ● 2024

Industry
(n=133)

	FINANCE	SALES	WAREHOUSE	OPERATIONS	PURCHASES	MARKETING	HR	LOGISTICS	OTHER
2025	82%	57%	37%	31%	34%	23%	25%	29%	24%
2024	83%	67%	48%	43%	43%	43%	48%	49%	14%

Trade
(n=168)

	FINANCE	SALES	WAREHOUSE	OPERATIONS	PURCHASES	MARKETING	HR	LOGISTICS	OTHER
2025	79%	56%	40%	25%	33%	32%	30%	31%	15%
2024	91%	68%	55%	40%	49%	44%	40%	42%	8%

Services
(n=99)

	FINANCE	SALES	WAREHOUSE	OPERATIONS	PURCHASES	MARKETING	HR	LOGISTICS	OTHER
2025	80%	51%	29%	48%	24%	36%	33%	24%	17%
2024	94%	52%	32%	54%	39%	46%	60%	30%	12%

% Utilized cutting edge technologies
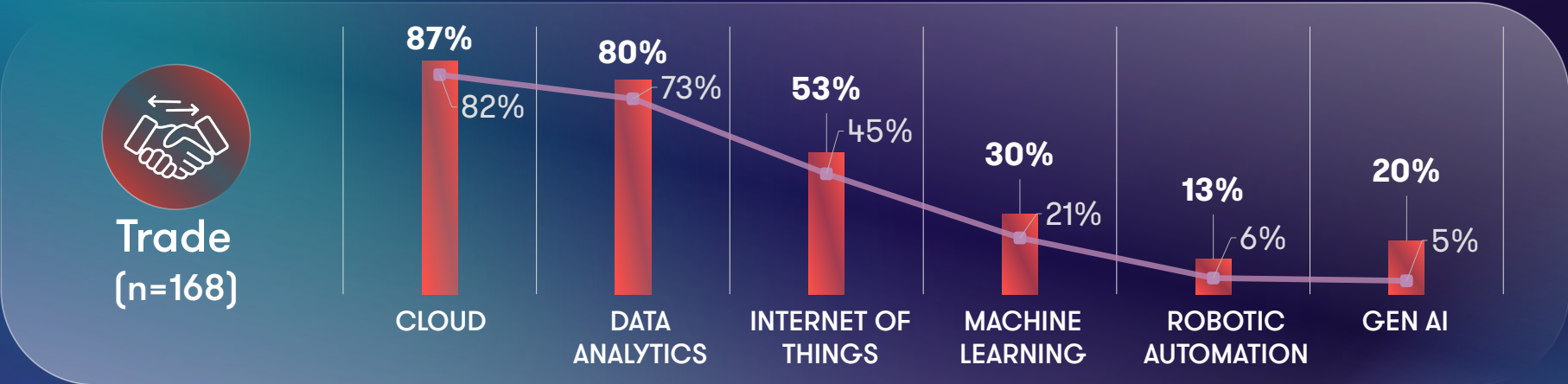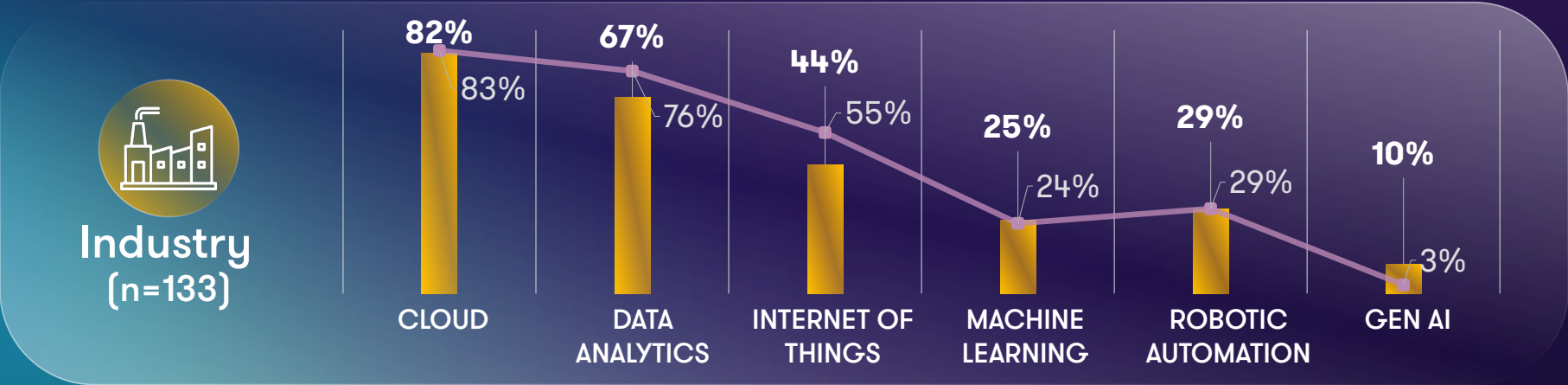
Cutting edge technologies utilization remains **stable**.

Total
(n=400)

	CLOUD	DATA ANALYTICS	INTERNET OF THINGS	MACHINE LEARNING	ROBOTIC PROCESS AUTOMATION	GEN AI
2025	85%	77%	51%	30%	16%	15%
2024	83%	74%	50%	23%	13%	5%

■ 2025 ● 2024

Industry (n=133)

	CLOUD	DATA ANALYTICS	INTERNET OF THINGS	MACHINE LEARNING	ROBOTIC AUTOMATION	GEN AI
2025	82%	67%	44%	25%	29%	10%
2024	83%	76%	55%	24%	29%	3%

Trade (n=168)

	CLOUD	DATA ANALYTICS	INTERNET OF THINGS	MACHINE LEARNING	ROBOTIC AUTOMATION	GEN AI
2025	87%	80%	53%	30%	13%	20%
2024	82%	73%	45%	21%	6%	5%

Services (n=99)

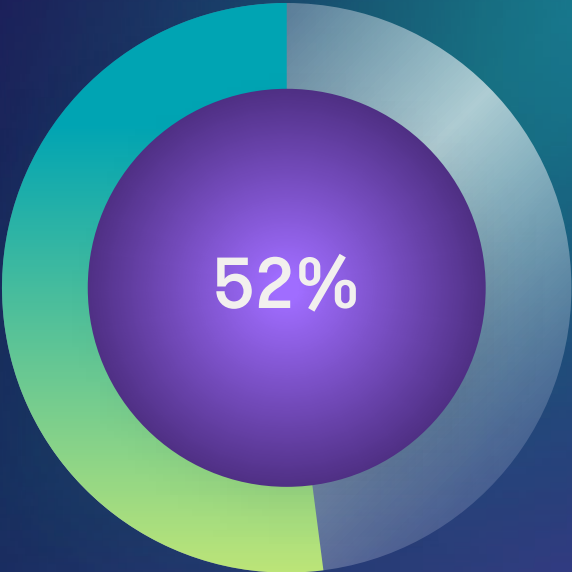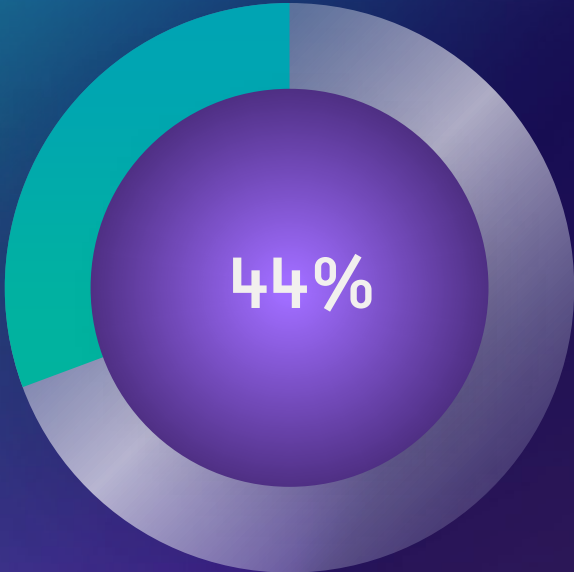|	CLOUD	DATA ANALYTICS	INTERNET OF THINGS	MACHINE LEARNING	ROBOTIC AUTOMATION	GEN AI
2025	84%	80%	56%	33%	8%	11%
2024	83%	74%	53%	27%	8%	4%

% Evaluation of Process Automation

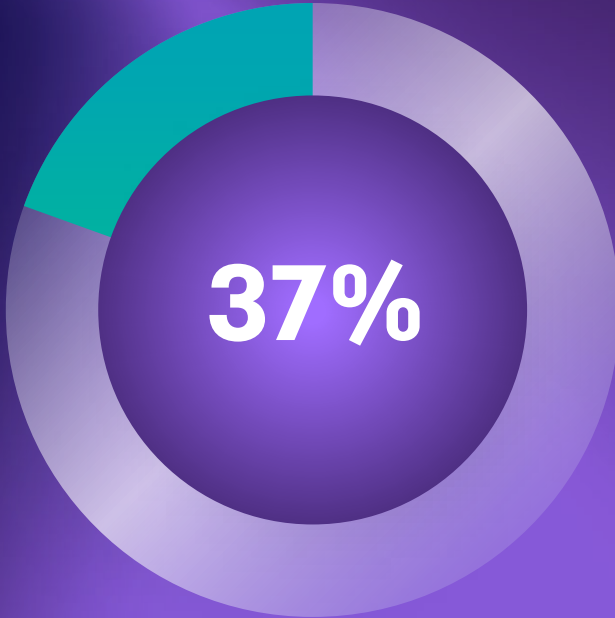**Automation Has A Major Impact On The Efficiency Of My Company**

75%
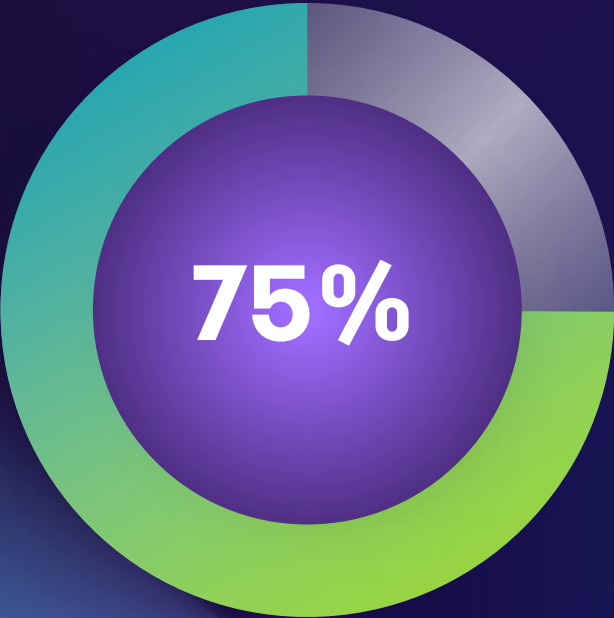
We Have Developed & Implemented Clear Strategies For Automation In My Company

52%

We Have Automated All Repetitive Routines In My Company

44%

In My Company, All Units & Departments Use Automation

37%

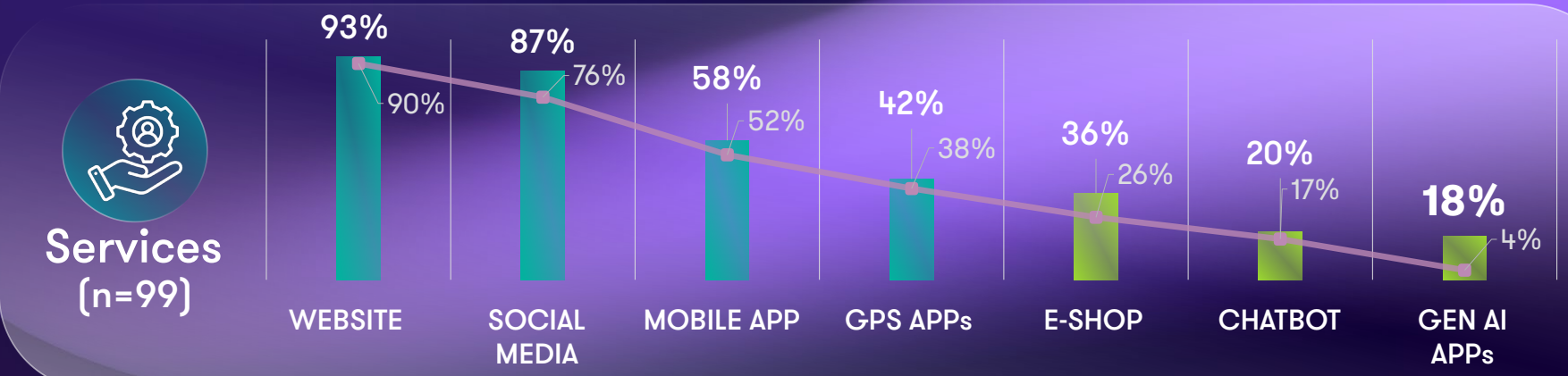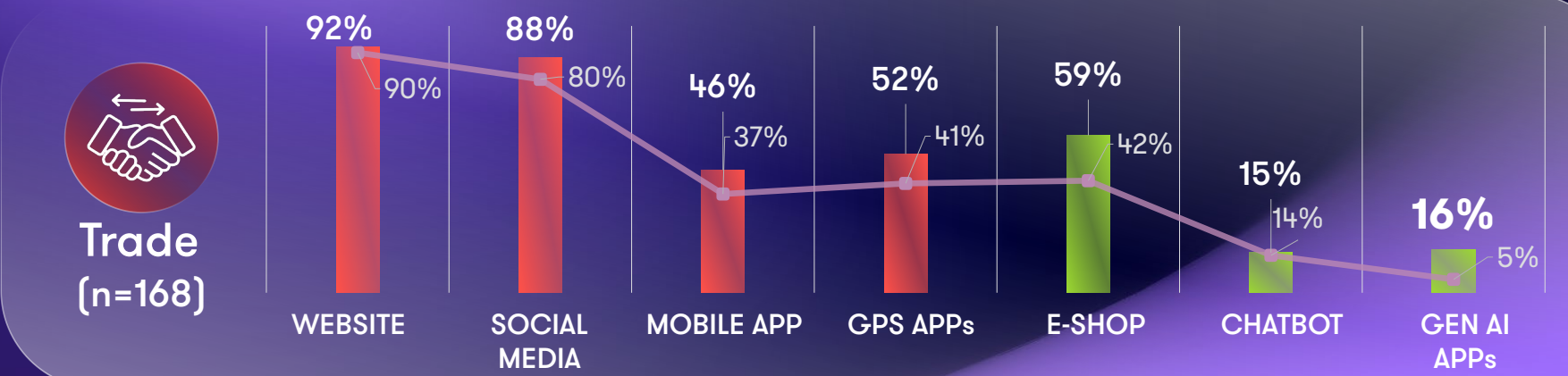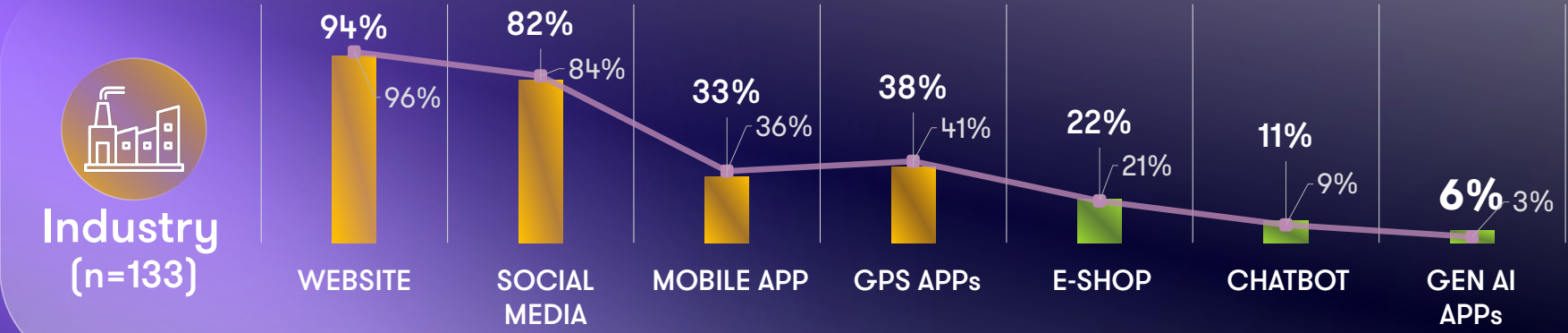**Only 27%** of companies achieved high maturity **in all the topics** of process automation.
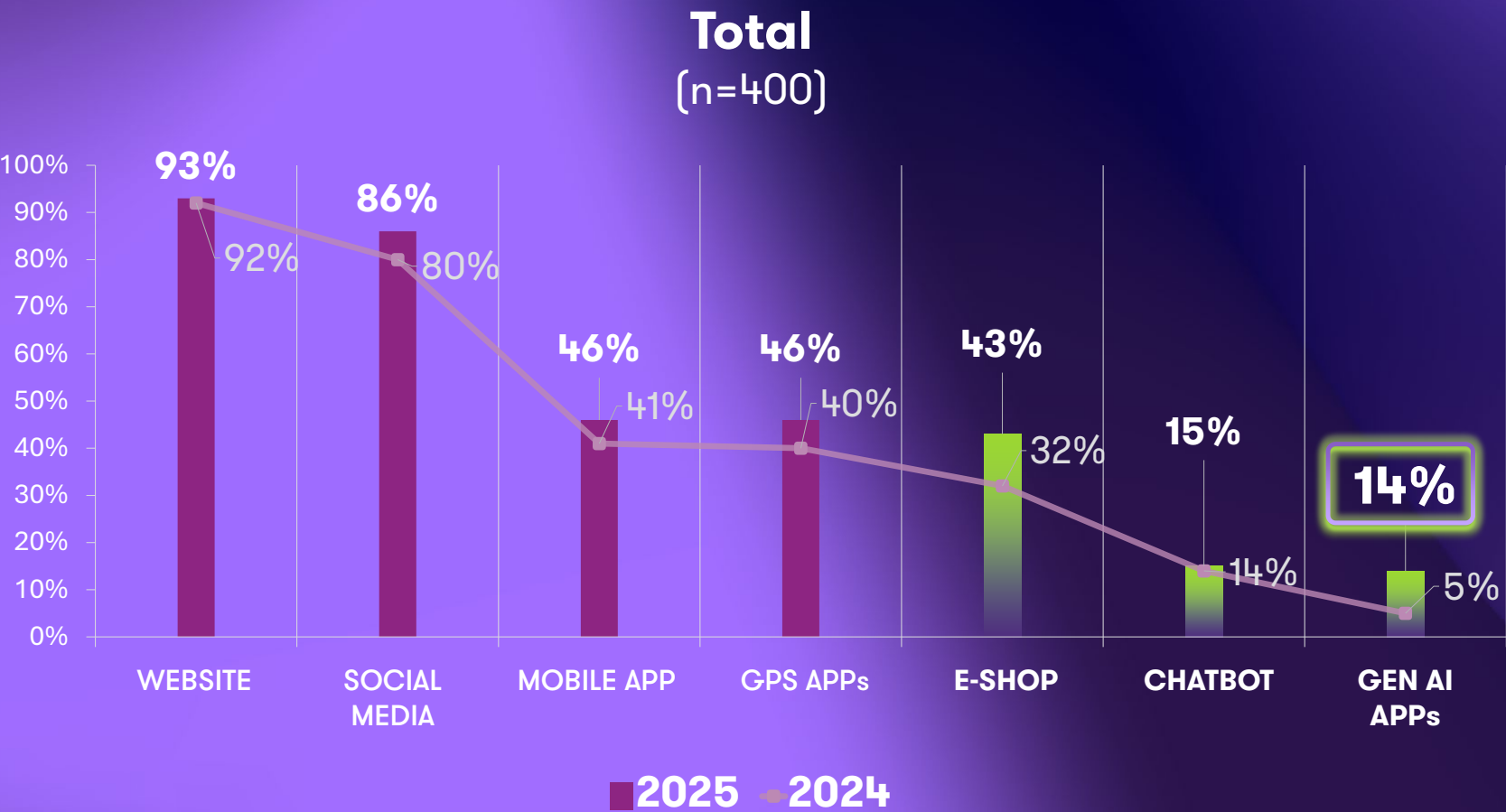
Digital Strategy

"We don't need more tech.
We need more coherence."

% Use of Digital Channels

Increase in the use of e-shop especially among businesses with turnover less than 25 millions.

The adoption of GEN AI applications.

Total (n=400)

	WEBSITE	SOCIAL MEDIA	MOBILE APP	GPS APPs	E-SHOP	CHATBOT	GEN AI APPs
2025	93%	86%	46%	46%	43%	15%	14%
2024	92%	80%	41%	40%	32%	14%	5%

■ 2025 • 2024

Industry (n=133)

	WEBSITE	SOCIAL MEDIA	MOBILE APP	GPS APPs	E-SHOP	CHATBOT	GEN AI APPs
2025	94%	82%	33%	38%	22%	11%	6%
2024	96%	84%	36%	41%	21%	9%	3%

Trade (n=168)

	WEBSITE	SOCIAL MEDIA	MOBILE APP	GPS APPs	E-SHOP	CHATBOT	GEN AI APPs
2025	92%	88%	46%	52%	59%	15%	16%
2024	90%	80%	37%	41%	42%	14%	5%

Services (n=99)

	WEBSITE	SOCIAL MEDIA	MOBILE APP	GPS APPs	E-SHOP	CHATBOT	GEN AI APPs
2025	93%	87%	58%	42%	36%	20%	18%
2024	90%	76%	52%	38%	26%	17%	4%

Only **1** in 2 Enterprises Have a Defined Digital Transformation Strategy

Total
(n=400)

96%
94%
91%
88%
84%
71%
68% 68%
68% 70%
57%
50%
48%
33%

100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%

IT SECURITY | DATA | **INTELLIGENCE AUTOMATION** | DIGITAL MARKETING | CUSTOMER EXPERIENCE | CUSTOMER ENGAGEMENT | **AI**

■ 2025 ◆ 2024

Industry (n=133)

Trade (n=168)

Services (n=99)

100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%

2
1
-8
17
14
1
-2
-3
-7
12
1
3
-15
6
-7
16
1
-6
0
17
16
12

IT SECURITY | DATA | INTELLIGENCE AUTOMATION | DIGITAL MARKETING | CUSTOMER EXPERIENCE | CUSTOMER ENGAGEMENT | AI
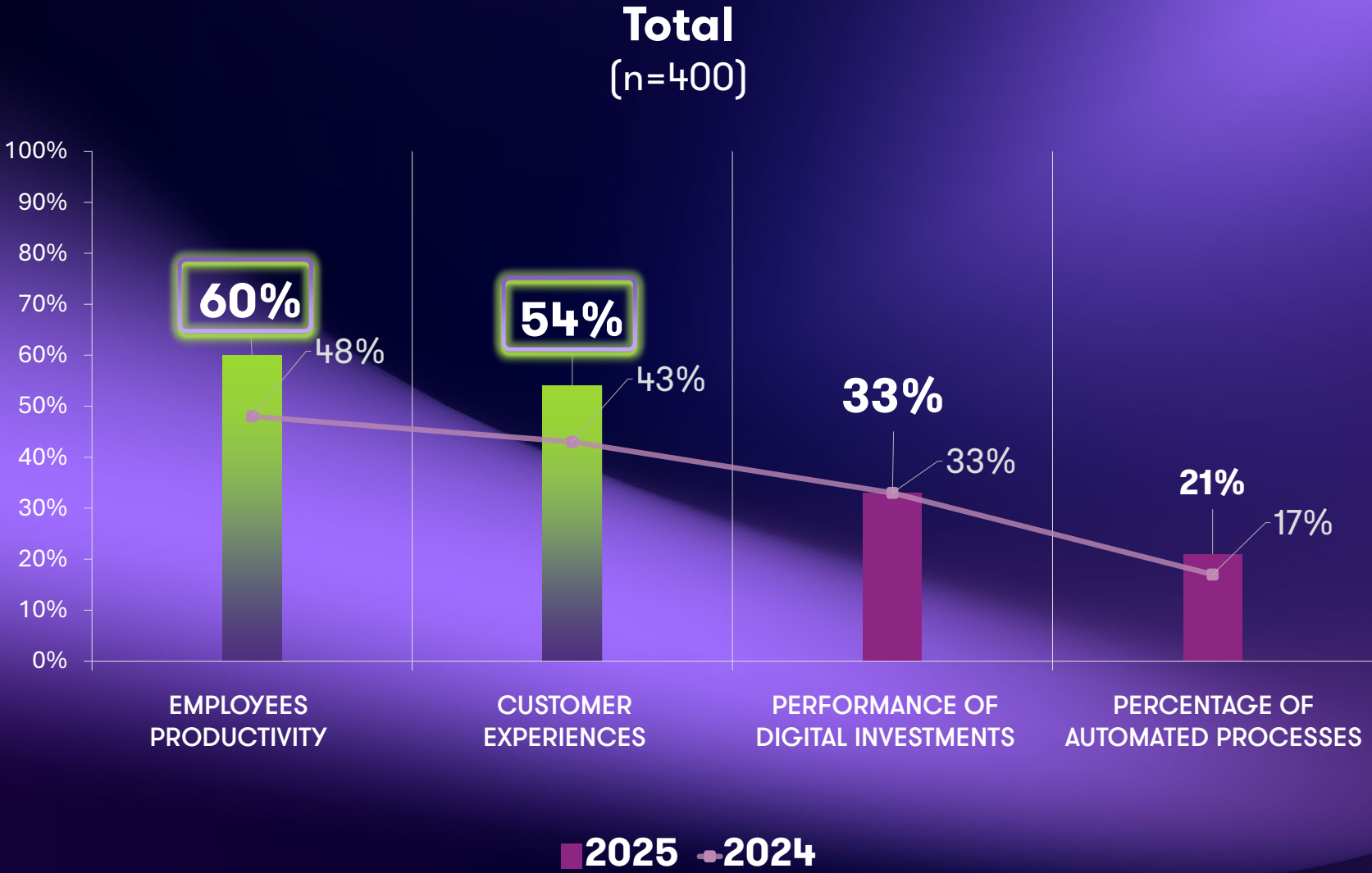
Increase in strategies focused on **Process Automation & AI**

6 out of 10 businesses still **Do not monitor KPIs** related to their tech investments.

	Total (n=400)	(n=133)	(n=168)	(n=99)
YES	35%	35%	39%	31%
NO	59%	62%	56%	62%
DK/NA	5%	3%	5%	8%

YES   NO   DK/NA
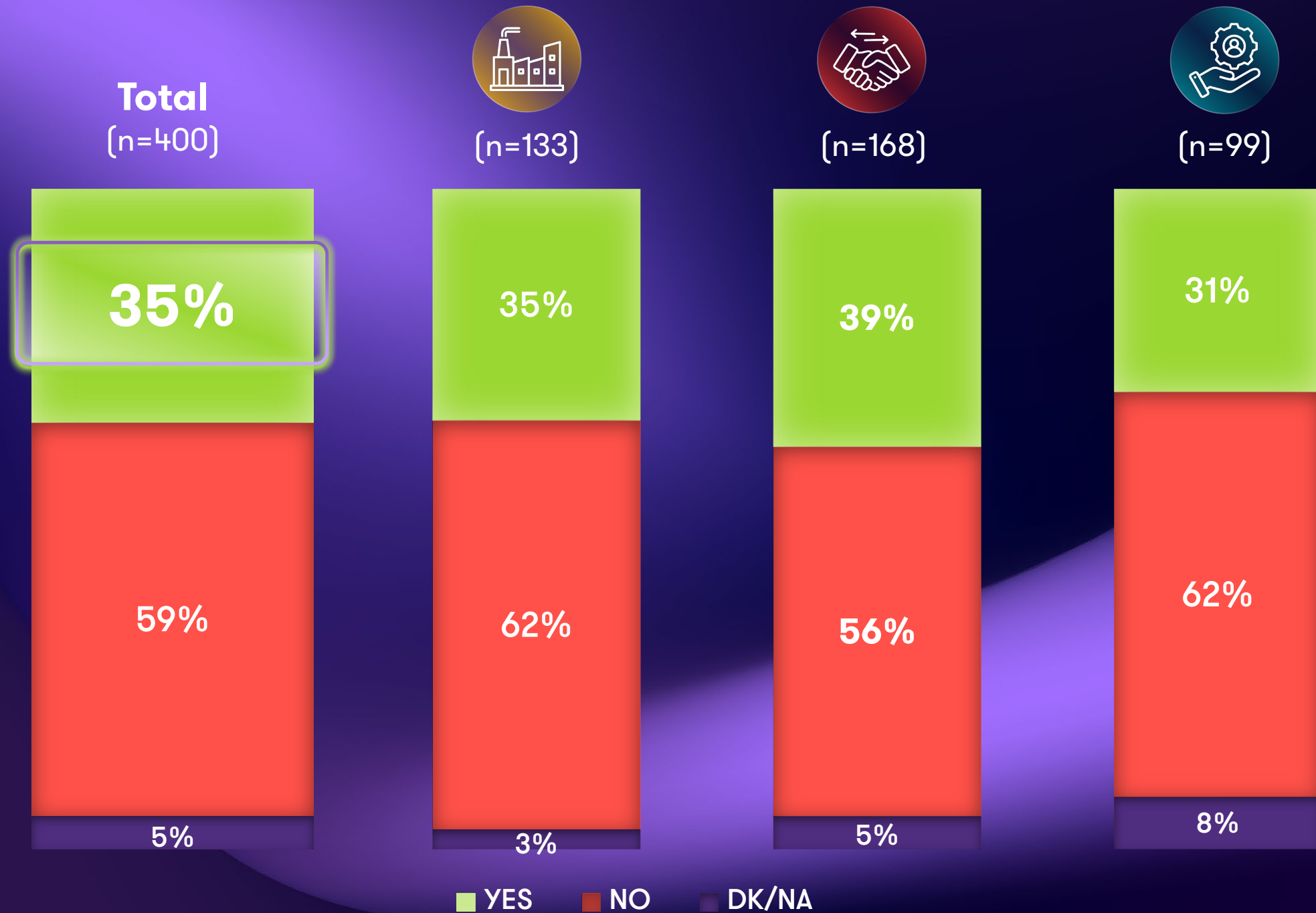
Indicators Used to Evaluate Digital Investments

Total
(n=400)

Bar chart (2025 vs 2024):
- EMPLOYEES PRODUCTIVITY: **60%** / 48%
- CUSTOMER EXPERIENCES: **54%** / 43%
- PERFORMANCE OF DIGITAL INVESTMENTS: **33%** / 33%
- PERCENTAGE OF AUTOMATED PROCESSES: **21%** / 17%

■ 2025 ● 2024

Segments:
- Industry (n=133)
- Trade (n=168)
- Services (n=99)

Line chart values:
- EMPLOYEES PRODUCTIVITY: 14, 13, 4
- CUSTOMER EXPERIENCES: 14, 10, 7
- PERFORMANCE OF DIGITAL INVESTMENTS: 4, -2, -4
- PERCENTAGE OF AUTOMATED PROCESSES: 9, 7, -6
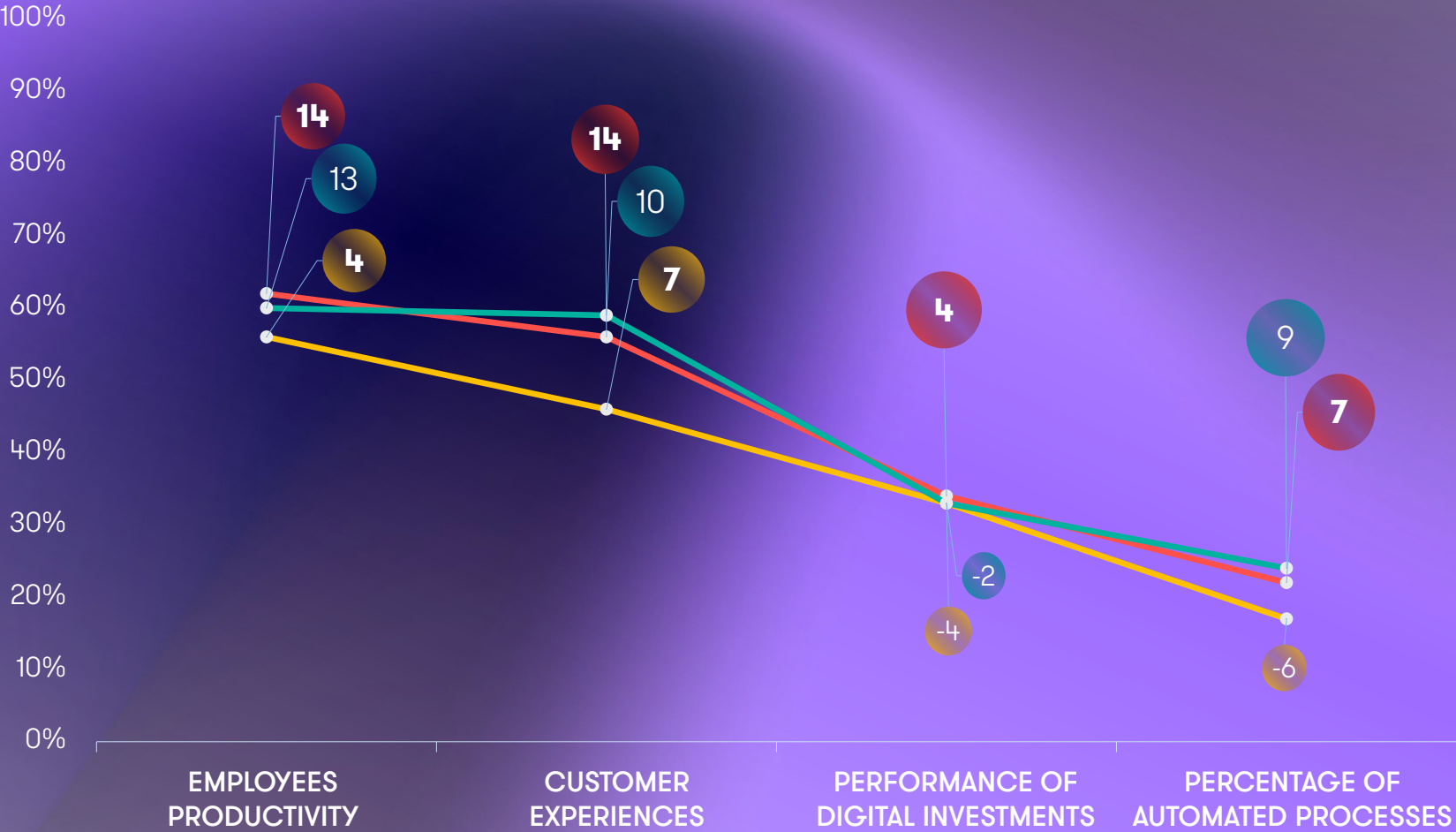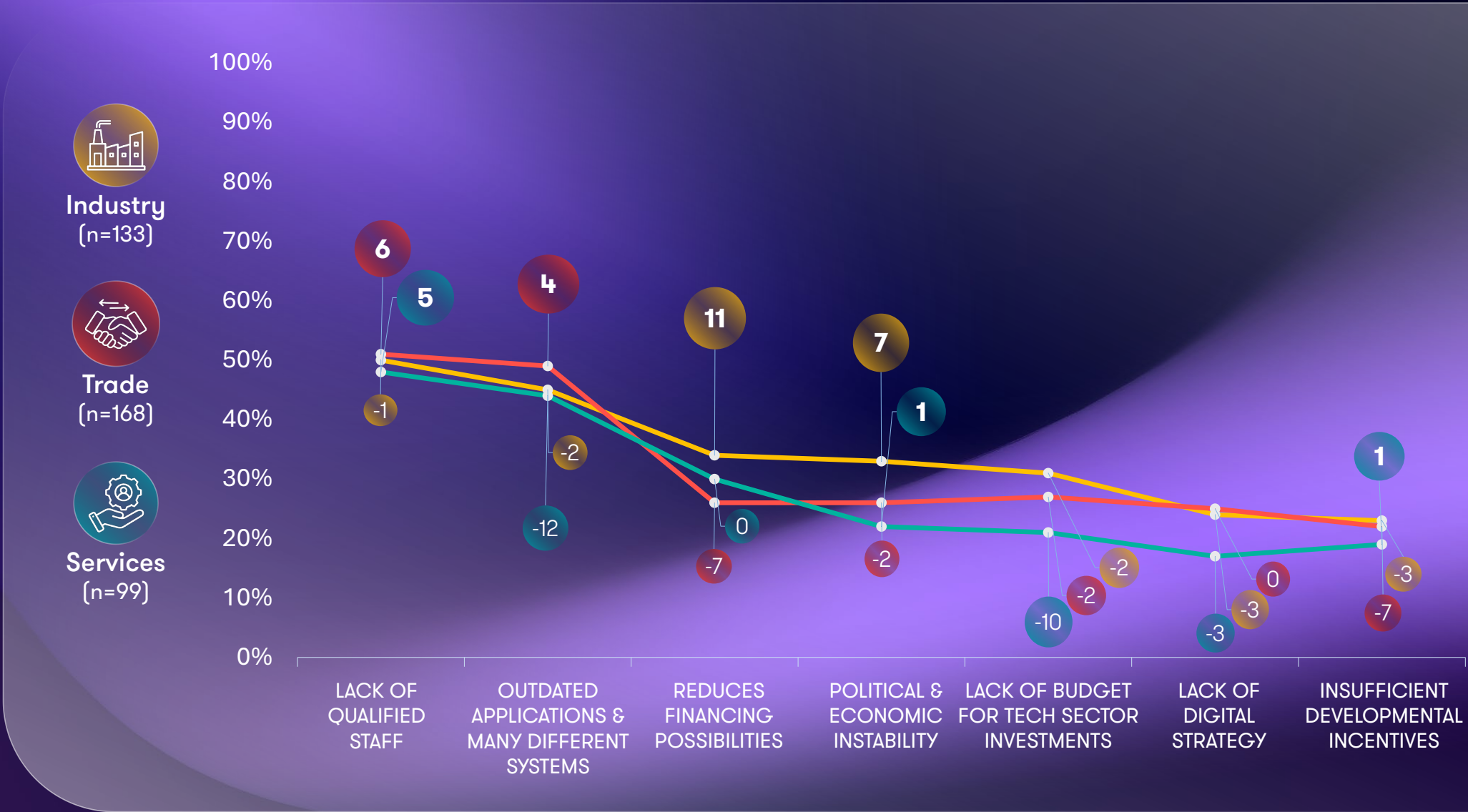
Employee Productivity & Customer Experience remain the top priorities overall.

Biggest digital transformation challenges

Total
(n=400)

- LACK OF QUALIFIED STAFF — 50
- OUTDATED APPLICATIONS & MANY DIFFERENT SYSTEMS — 47
- REDUCED FINANCING POSSIBILITIES — 29
- POLITICAL & ECONOMIC INSTABILITY — 27
- LACK OF BUDGET FOR TECH SECTOR INVESTMENTS — 26
- LACK OF DIGITAL STRATEGY — 23
- INSUFFICIENT DEVELOPMENTAL INCENTIVES — 21

Industry (n=133)

Trade (n=168)

Services (n=99)

100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%

|	LACK OF QUALIFIED STAFF	OUTDATED APPLICATIONS & MANY DIFFERENT SYSTEMS	REDUCES FINANCING POSSIBILITIES	POLITICAL & ECONOMIC INSTABILITY	LACK OF BUDGET FOR TECH SECTOR INVESTMENTS	LACK OF DIGITAL STRATEGY	INSUFFICIENT DEVELOPMENTAL INCENTIVES
Industry	6	4	11	7	-2	-3	1
Trade	5	-2	0	1	-10	0	-3
Services	-1	-12	-7	-2	-2	-3	-7

Data & Insights

"Data that doesn't move, doesn't matter."
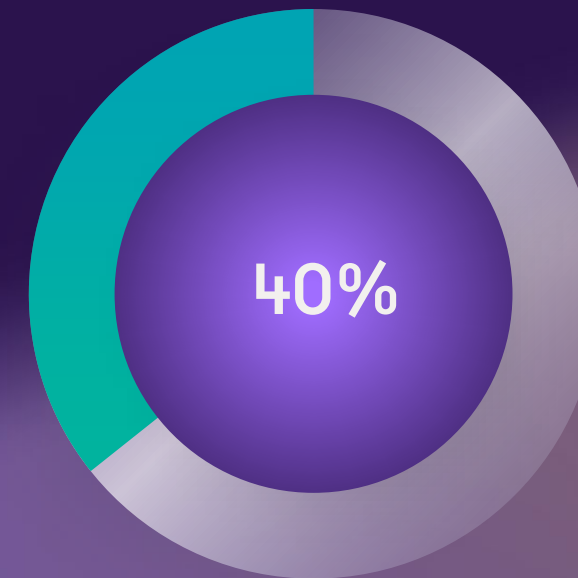
% Data collection

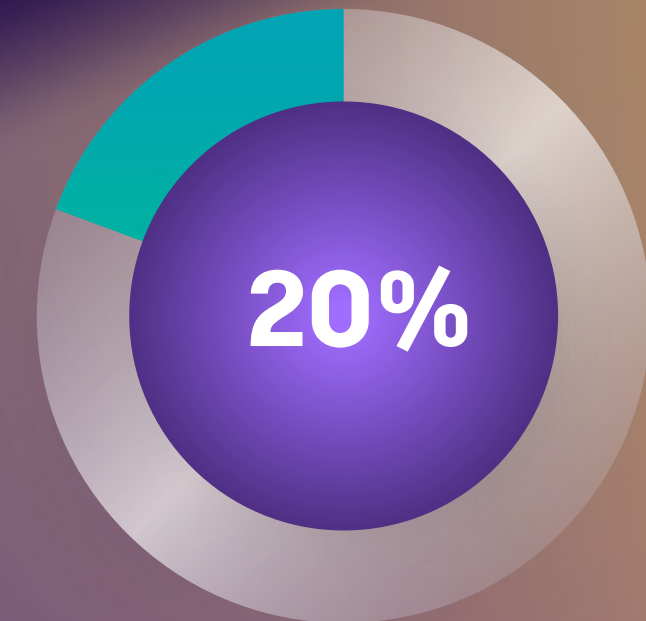**The Data We Collect Guides Decision-making And Strategy In My Business**

57%
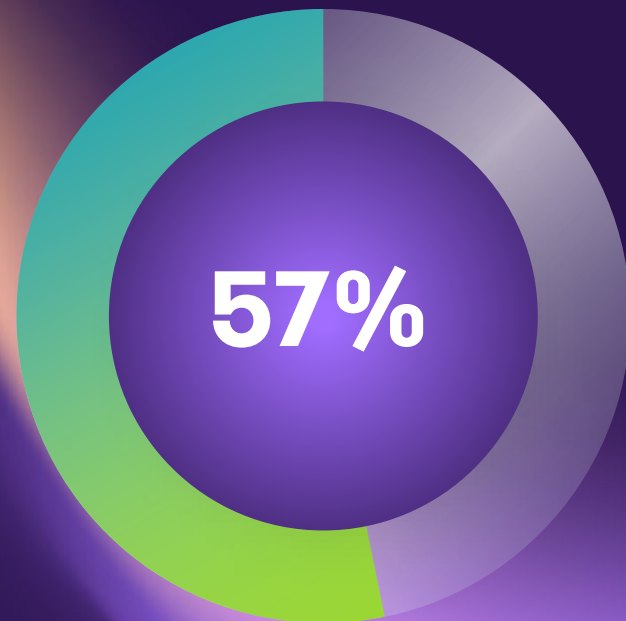
The Data We Collect Are Rich

42%
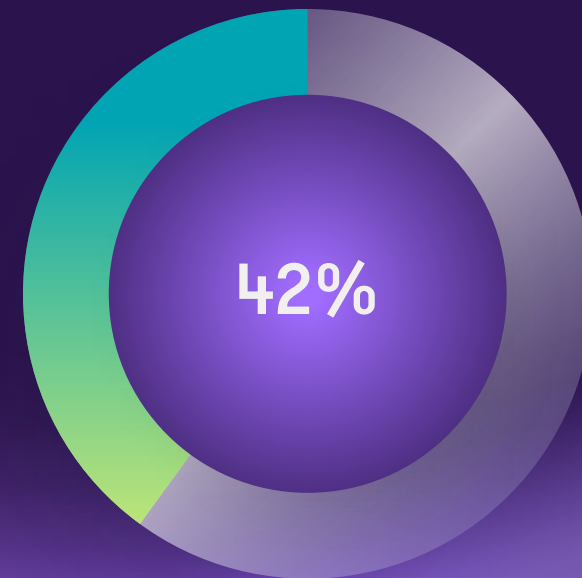
In My Business, We Have Developed And Implemented Clear Strategies to Enhance The Data We Collect
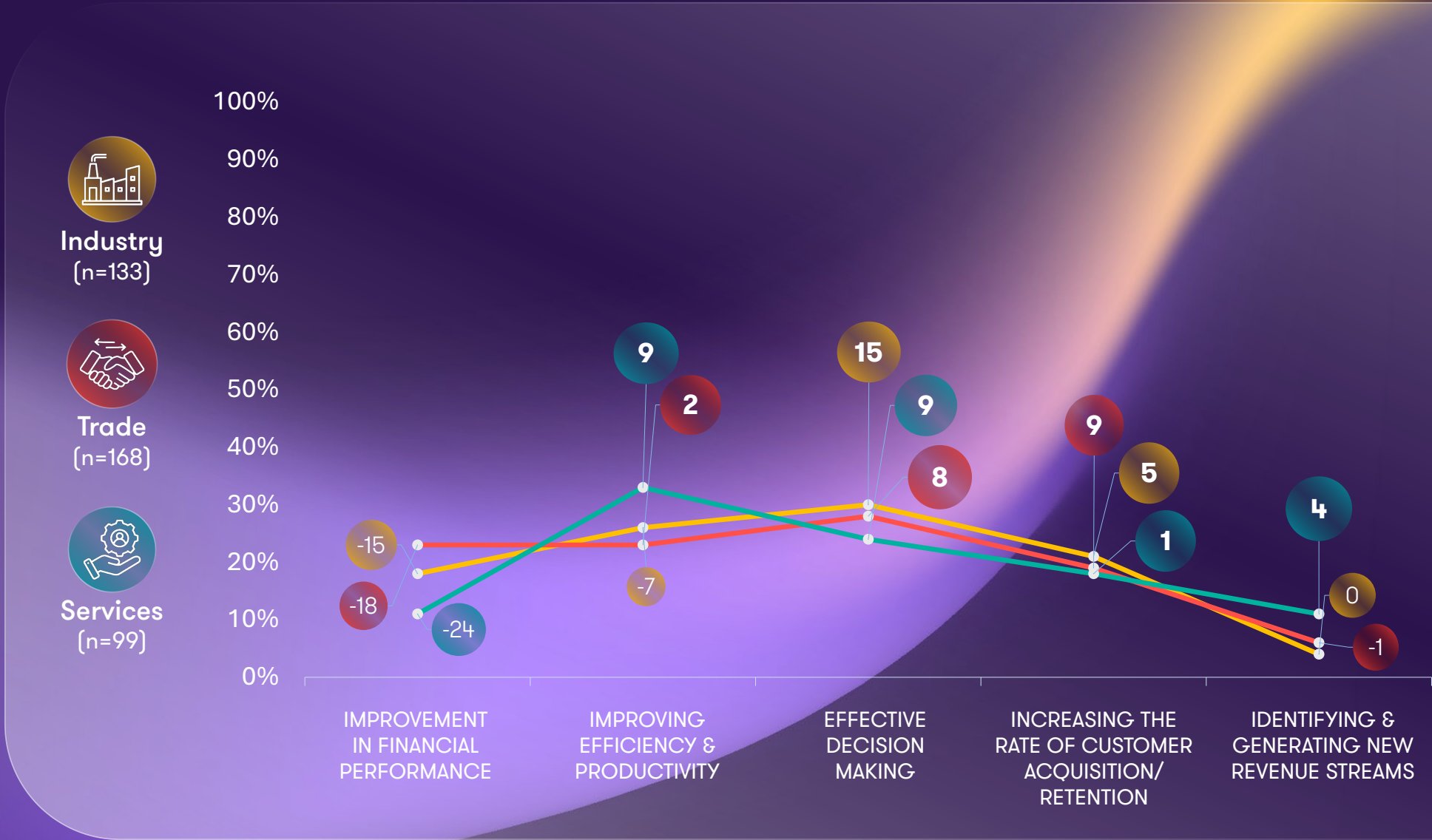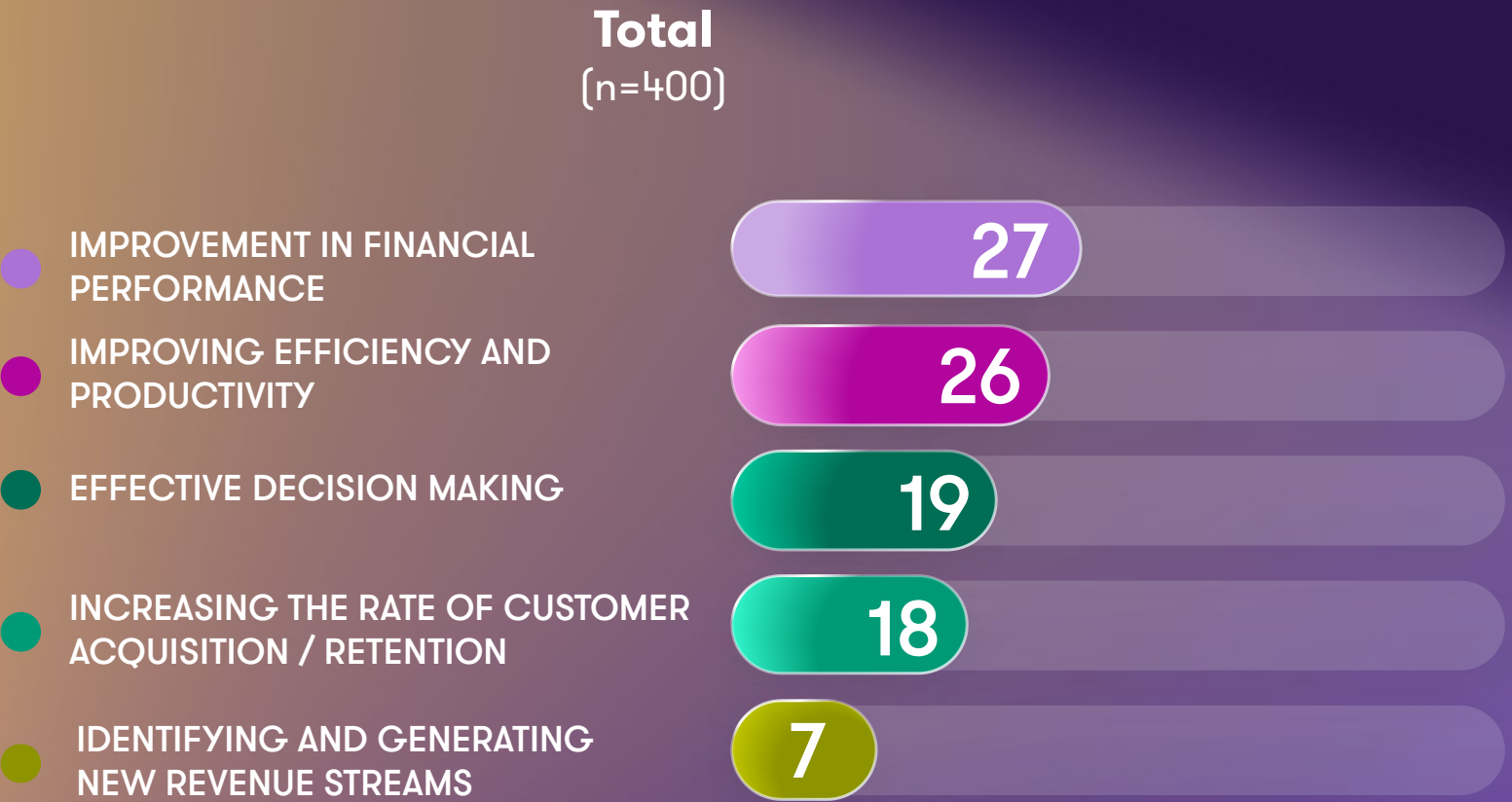
40%

The Data We Collect Are Accessible Across The Business

20%

8% of companies achieved high maturity **in all** the topics of data collection.

% Reasons for Data Utilization

Total
(n=400)

- ● IMPROVEMENT IN FINANCIAL PERFORMANCE — 27
- ● IMPROVING EFFICIENCY AND PRODUCTIVITY — 26
- ● EFFECTIVE DECISION MAKING — 19
- ● INCREASING THE RATE OF CUSTOMER ACQUISITION / RETENTION — 18
- ● IDENTIFYING AND GENERATING NEW REVENUE STREAMS — 7

Industry (n=133)

Trade (n=168)

Services (n=99)

	IMPROVEMENT IN FINANCIAL PERFORMANCE	IMPROVING EFFICIENCY & PRODUCTIVITY	EFFECTIVE DECISION MAKING	INCREASING THE RATE OF CUSTOMER ACQUISITION/RETENTION	IDENTIFYING & GENERATING NEW REVENUE STREAMS
Industry	-15	9	15	9	4
Trade	-18	2	9	5	0
Services	-24	-7	8	1	-1

AI

"AI talk is cheap. Strategy isn't."

Only 2 in 10 Businesses Use AI Across Their Digital Transformation Initiatives

Usage of AI for this purpose %

Statement	5-Very Much	4	3	2	1-Not at All	Yes	No
We Achieve The Exchange Of Information With Digital Technologies	24%	34%	26%	11%	3%	21%	78%
We Digitize Everything That Can Be Digitized (routines, Daily Tasks, Processes)	19%	28%	34%	12%	7%	23%	77%
We Use Digital Technologies To Increase The Performance Or Added Value Of Our Products And Services	14%	32%	35%	11%	8%	21%	78%
We Enhance The Effective Interface With The Customer With Digital Technologies And Channels	15%	28%	32%	15%	9%	17%	83%
We Use Various Indicators And Data Analysis Methods With Digital Tools To Make Better Decisions	12%	27%	35%	14%	11%	21%	78%
We Have Introduced New Business Models Leveraging Digital Technologies	5%	22%	40%	17%	14%	20%	79%

Legend: 5-Very Much, 4, 3, 2, 1-Not at All

Legend: Yes, No, DK/NA

How Businesses with an AI Strategy Apply It Across Key Functions?

Total
(n=400)

Chart legend:
- **Industry** (n=59)
- **Trade** (n=77)
- **Services** (n=49)

Left bar chart categories (2025 / 2024):
- IN AUTOMATION PROCESSES: **64%** / 54%
- DECISION MAKING/PROBLEM SOLVING: **46%** / 47%
- IN VALUE CREATION PROCESSES: **36%** / 34%
- IN COMPLIANCE PROCEDURES: **34%** / 24%
- THE DEVELOPMENT OF NEW PRODUCTS: **33%** / 34%

Legend: ■ 2025 — 2024

Right chart values:
- IN AUTOMATION PROCESSES: 15, 14, -1
- DECISION MAKING/PROBLEM SOLVING: 9, 2, -20
- IN VALUE CREATION PROCESSES: 15, 1, -12
- IN COMPLIANCE PROCEDURES: 17, 8, 2
- THE DEVELOPMENT OF NEW PRODUCTS: 9, 2, -17

AI Talk is Cheap

Only Half of Companies Plan to Invest **up to €150K** over the next three years.

Chart axis labels (x-axis):
MORE THAN €501k | €301k - €500k | €151k - €300k | UP TO €150k | NO INVESTMENTS | DK/NA

Data values:
- MORE THAN €501k: 2%, 1%, 1%
- €301k - €500k: 4%, 4%, 6%, 1%
- €151k - €300k: 8%, 7%, 8%
- UP TO €150k: 45%, 45%, 55%, 39%
- NO INVESTMENTS: 11%, 12%, 11%, 10%
- DK/NA: 35%, 31%, 30%, 24%

Legend:
Industry (n=133)
Trade (n=168)
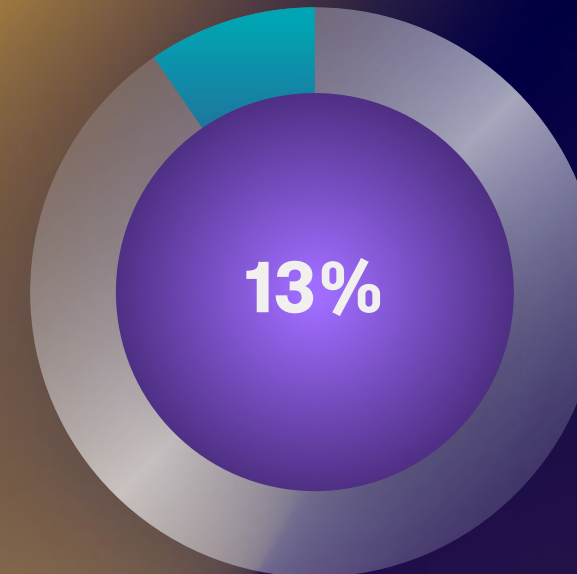Services (n=99)
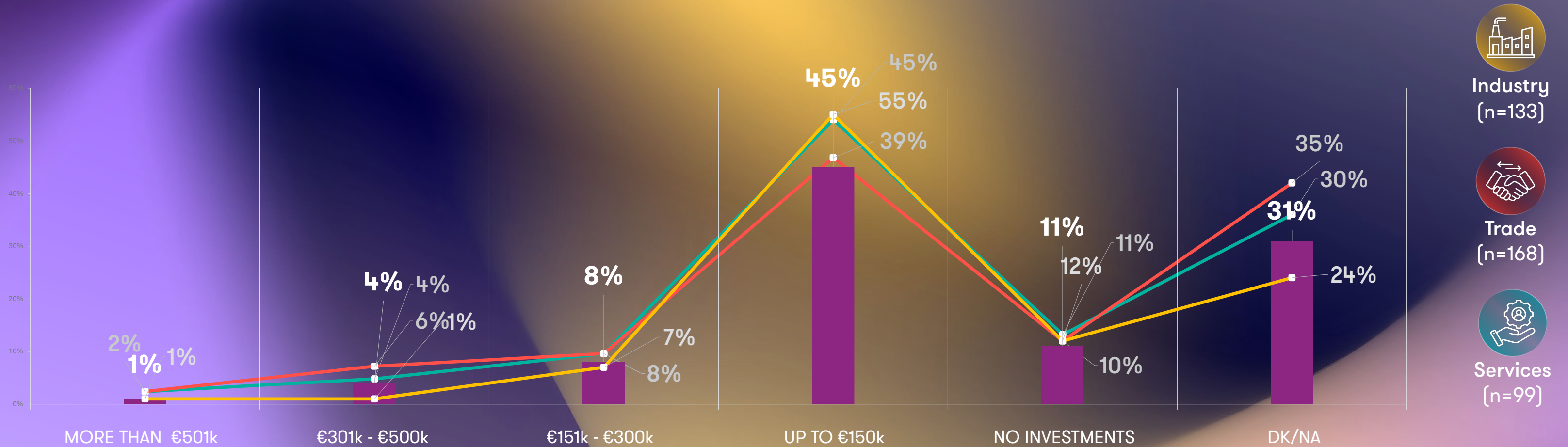
AI Maturity

Empowering People With AI Tools Has A Significant Impact On The Innovation And Productivity Of Our Business
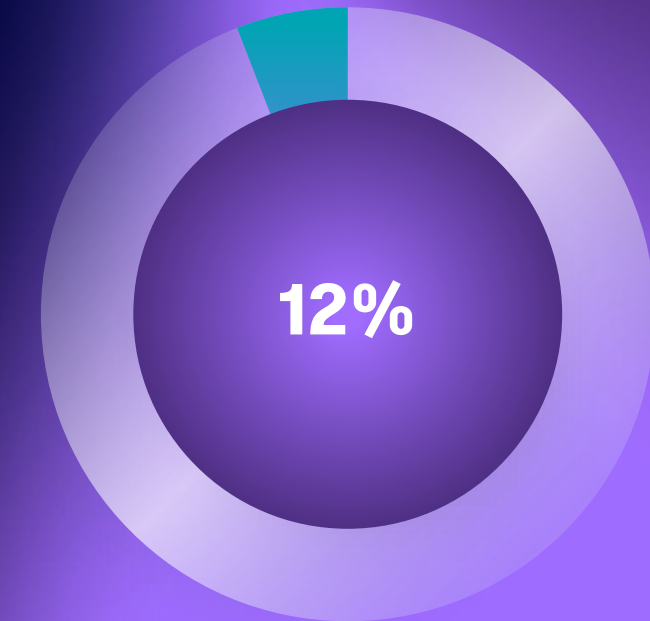
31%
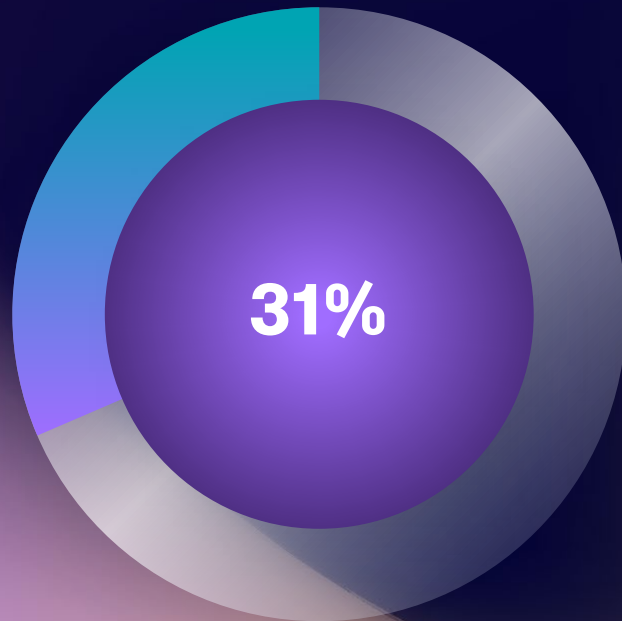
We Have Developed And Implemented Clear Strategies To Empower People With AI Tools

14%
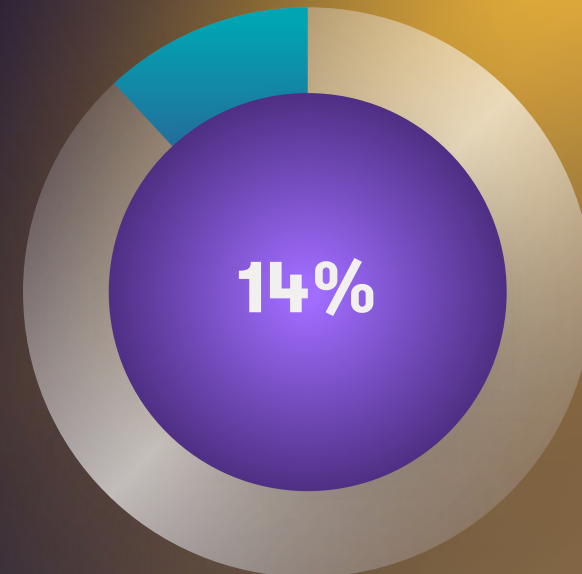
We Widely Use AI Tools To Empower People In Decision-making And Problem-solving

13%

All Roles In Our Business Are Empowered Through AI

12%

6% of companies achieved high maturity **in all** the topics of **AI maturity.**

Security

"Without trust, symbiosis turns into dependency.
And dependency becomes weakness."

Low Maturity and Limited Strategic Direction.

Businesses claim to invest in security, yet reality shows **low maturity** and **limited strategic direction**.

Most have basic infrastructure **but lack a unified cybersecurity plan**.

Security is treated as a **barrier** rather than a trust accelerator.

Symbiosis isn't the future.

It's the new baseline of excellence.

Key Takeaways

The next 3 years will separate leaders from followers.

It's time to choose a side!

1. Define our **strategy**.
2. **Measure** only what truly matters.
3. Equip and upskill **our people** – they will be the catalyst in this journey.
4. Build **AI** as an internal **muscle** of our organization.