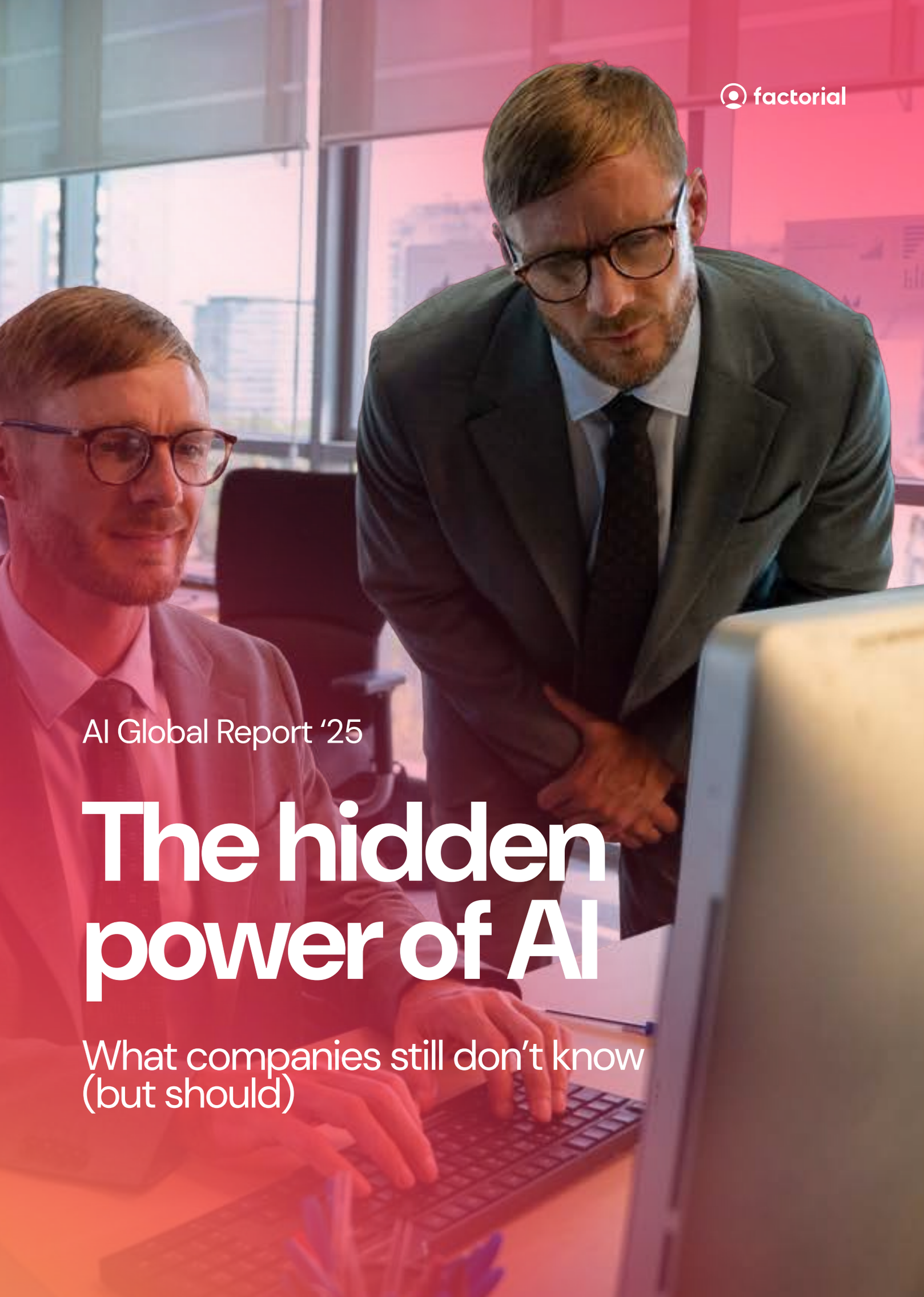


factorial

AI Global Report ‘25

The hidden power of AI

What companies still don’t know (but should)

Europe's guide to working smarter with AI, packed with insights from leading experts, 100+ practical prompts, 20+ underrated AI tools, and the key findings from a survey of 1,500 business leaders about AI adoption, challenges, and opportunities.

European insights on what we do (and don't) know about AI 6

Key thoughts from leaders in AI 28



How AI is much more than ChatGPT 49

100+ powerful prompts that get things done 55

Contents

Why did we create this?

To understand how European companies are implementing Artificial Intelligence in their daily processes - and how it's reshaping them at their core. AI is creating new challenges and opportunities worldwide, and this report explores how Europe is responding.

Sample

- **Quantity:** 1,500 respondents from European companies, representative of the main sectors of activity.
- **300 companies** from Spain, Germany, France, Italy and Portugal respectively.
- Respondents' profile: **CEOs, founders, decision-makers and company employees.**
- Distributed across **different sectors** in the 5 countries between July & August 2025.

Method

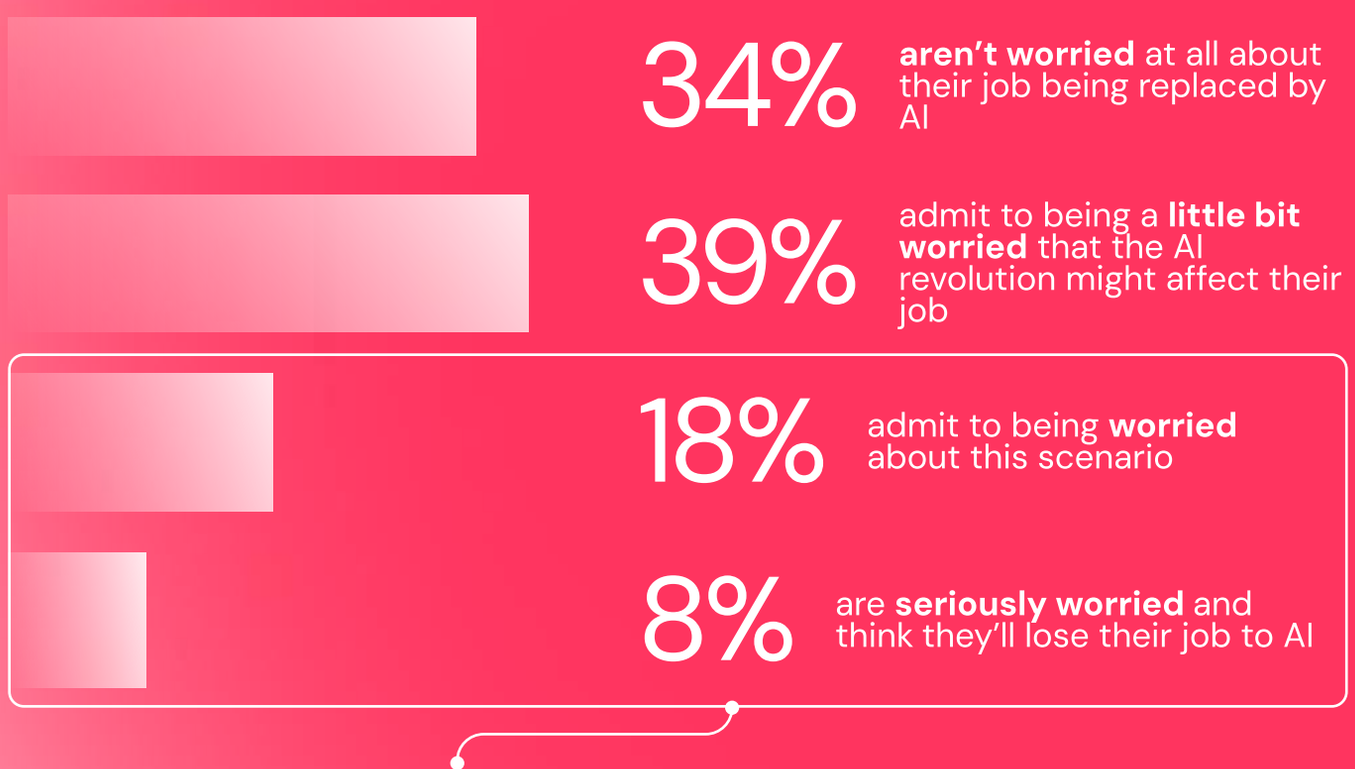
Online interviews using the CAWI method. The interviews lasted around 15 minutes.

We've conducted a quantitative and independent market study with Dynata.

Fears are growing as fast as AI.

AI is no longer a distant possibility. It's here, and it's impacting people on a psychological level. Across Europe, more than one in four professionals (26%) are seriously concerned that AI could displace them entirely or partially. It seems that AI is being viewed as both a helpful tool and a looming rival.

Are you worried that AI might replace your job in the near future?



While 39% of workers claim only mild concern, and a third feel entirely unbothered, the data tells a more nuanced story. In Germany, serious worry spikes to 32%, while Spain follows closely at 30%. These aren't blips - they're early indicators of a mindset shift.

And the shift isn’t just about fear; 24% of professionals already feel evaluated or compared to AI. Not "in the future." Not "theoretically." Now.

The workplace is becoming a battleground between human adaptability and machine efficiency, and many employees feel they're on the defensive. In countries like Portugal and Spain, over 43% expect this AI benchmarking to hit them soon.

The implications for decision-makers are huge. Failure to address these anxieties gives them more power to grow. How AI is implemented isn’t just a decision about tech; it’s one about people and culture.

Ever felt compared to AI?

24%

have already felt like they've been compared to AI

33%

don't think this scenario will ever happen

41%

don't feel evaluated, but think it will happen soon

The next competitive advantage? Being human.

As AI transforms the workplace at a structural level, people are already recalibrating their value. A third of European professionals (32%) are diving head-first into technical upskilling, i.e. mastering data, AI, and automation. This evolution is necessary to stay competitive in the *already* competitive job market.

What would you do (or are doing) in response to AI progress in your job?

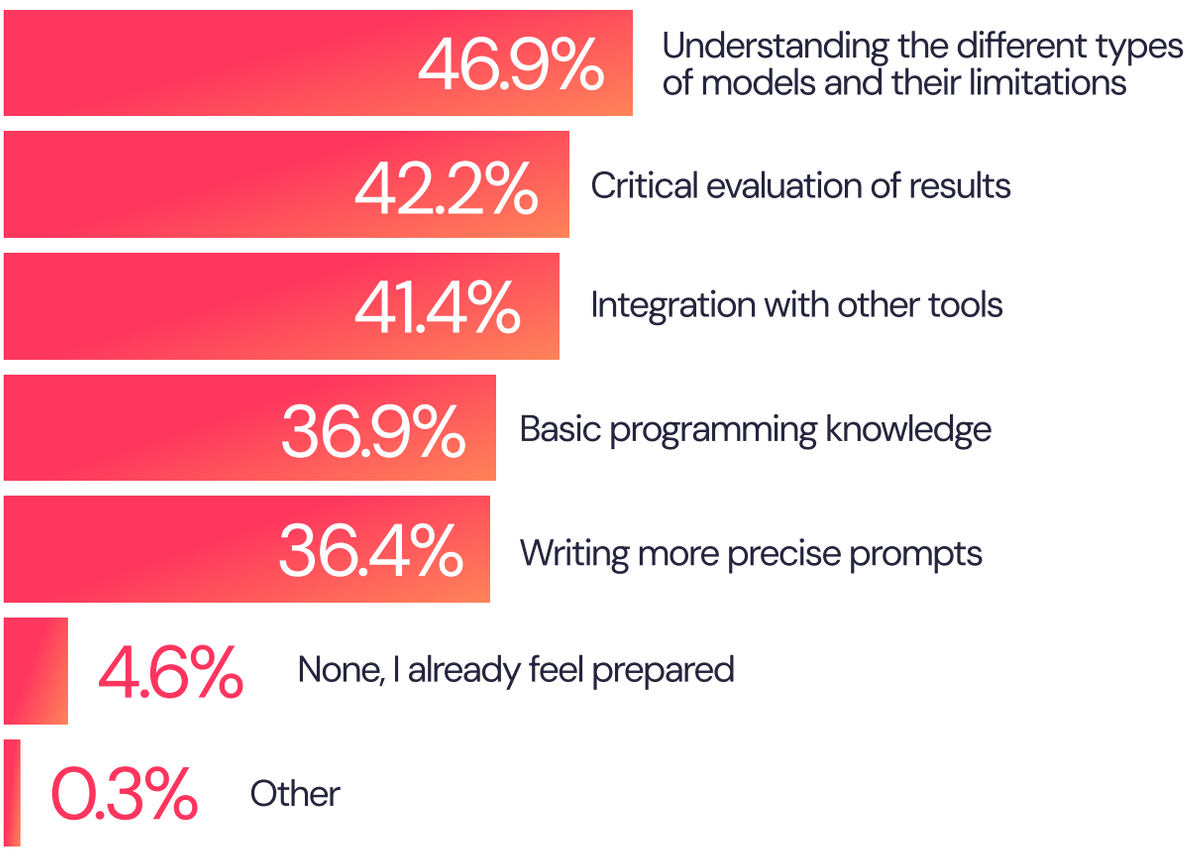
But smart professionals aren't betting solely on code. One in four are leaning towards skills AI can't replicate, like leadership, empathy, and strategic decision-making. These people don't intend to compete with AI; they intend to leverage it.

In Italy, for example, 29% are focusing on strategic analysis where machines inform, but humans decide. In France, 28% are leaning into human skills, working on the things that tech can't replicate.

Under the surface, the biggest gap isn't technical, it's cognitive. Nearly half of respondents (47%) admit they need a better understanding of AI models and their limitations.



What skills do you feel you need to develop in order to better leverage the capabilities of AI?



42% perceive the ability to critically evaluate AI's outputs as essential. It's not enough to *use* AI - you need to know *when not to trust it*. Prompt-writing, tool integration, and basic programming are trailing close behind, showing that AI literacy is now a key career skill-set.

Workforces are already adapting. So the question for leaders is clear: Are your systems, training frameworks, and strategic priorities doing the same?

Intelligence may be artificial, but judgment is human.

Professionals are giving AI a seat at the table - just not at the head of it. Many aren't rejecting AI outright, but they're setting their boundaries. Nearly half (48%) are open to letting AI make decisions, but only if they can review and validate the output first. Another 30% are comfortable offloading objective and repetitive tasks to the machine. The sentiment is clear: AI can assist, but the final call stays human.

Would you be willing to let an AI make decisions for you in any part of your job?



30.0%
Yes, if it is about objective tasks (e.g., data selection)

47.7%
Only if I can review before validating

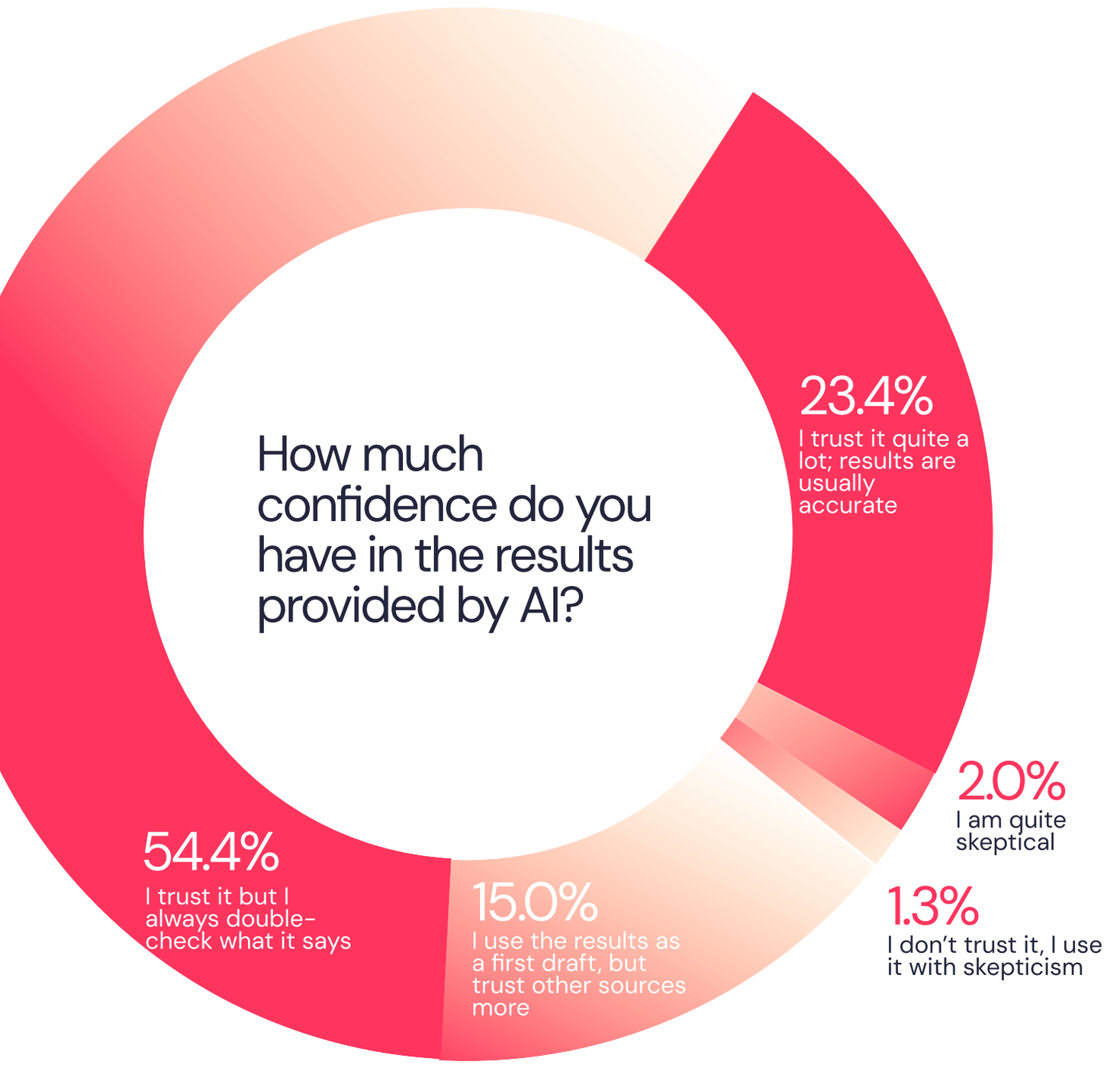
19.0%
No, I prefer to alway have the final say

1.9%
It is already doing so without me realizing

1.4%
I don't know

There's a consistent "co-pilot" pattern presenting itself across Europe. Germany leads in trusting AI for clean, objective tasks (41%), while France and Italy push for oversight, with over 52% preferring to validate outputs before accepting them. Portugal and Spain remain solidly in the middle, embracing a balanced model of collaboration, not delegation. People are optimistic, but cautious.

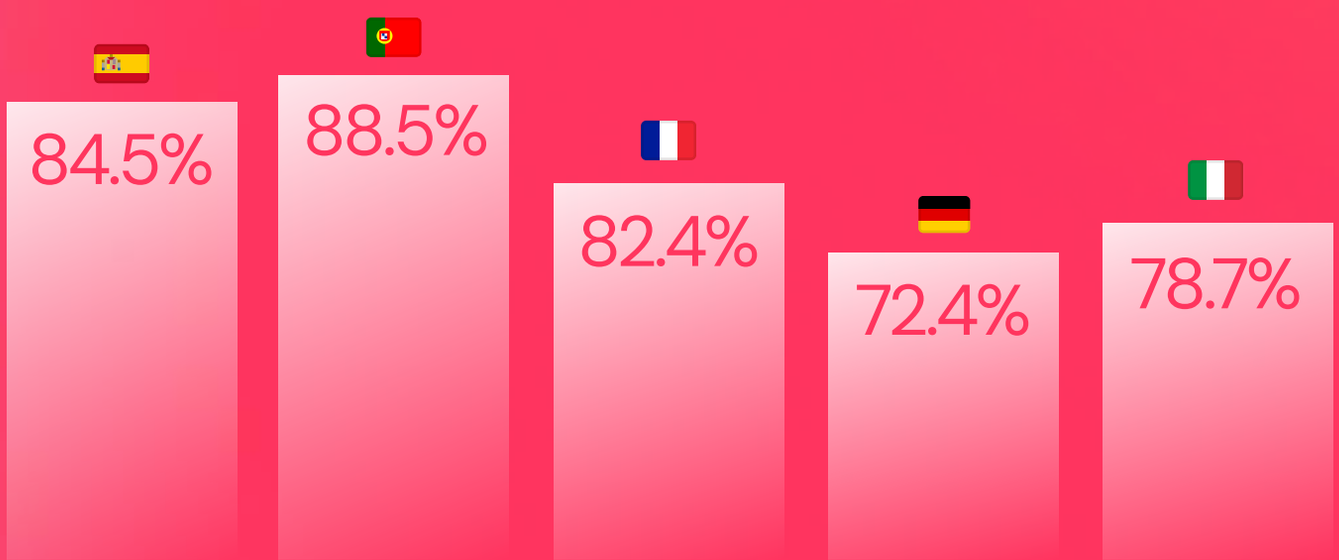
This careful confidence also shows up in trust levels. A strong majority - 82% globally - trust the results AI provides, though most double-check its work.



Only 23.4% feel confident enough to use AI without second-guessing. Leaders in Portugal (88.5%), Spain (84.5%), and France (82.4%) show the highest trust levels, while Germany remains the most conservative market at 74.2%. It seems AI is earning trust across the board - but not without scrutiny.

For decision-makers, building AI into workflows means building trust structures, too. Employees don't want machines to have full autonomy - they want intelligent tools, transparent logic, and the power to decide. If you want your AI strategy to succeed, don't replace people - empower them.

Do you trust the results provided by AI?

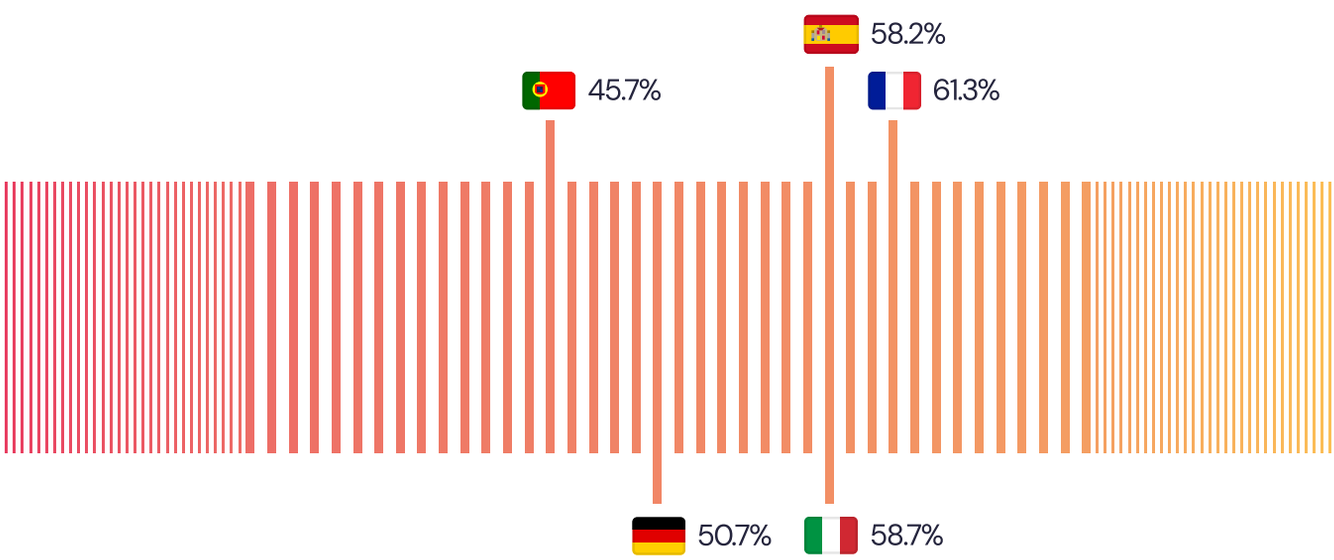


Global average **81.8%**

Our greatest AI fear should be losing it.

Work without AI means more work

Although AI comes with challenges, removing it would give rise to many more. Over 54% of European professionals say their workload would increase if AI tools disappeared, with 18% expecting it to spike significantly. It's quickly become a structural pillar of the modern workplace.



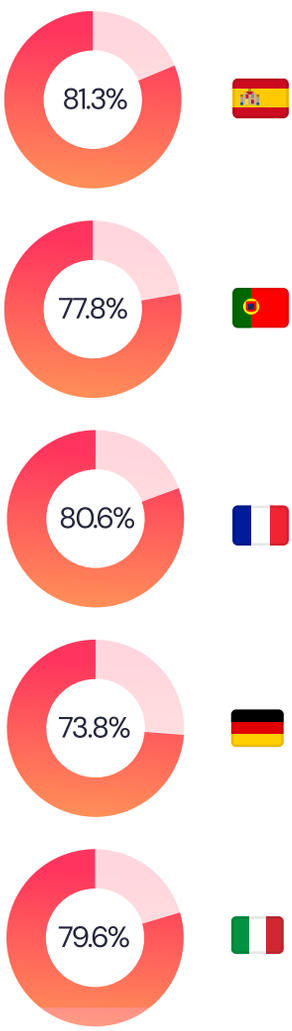
Global average

54.8%

France leads this trend, with 61% of professionals saying their workload would rise without AI. Italy (59%) and Spain (58%) follow closely. Even in Germany and Portugal, where the numbers are slightly lower, dependency is undeniable.

Total increased productivity

In terms of outputs, AI is proving its worth. Nearly 80% of professionals report a boost in productivity, with over a quarter (28%) saying that boost is significant.



Global average

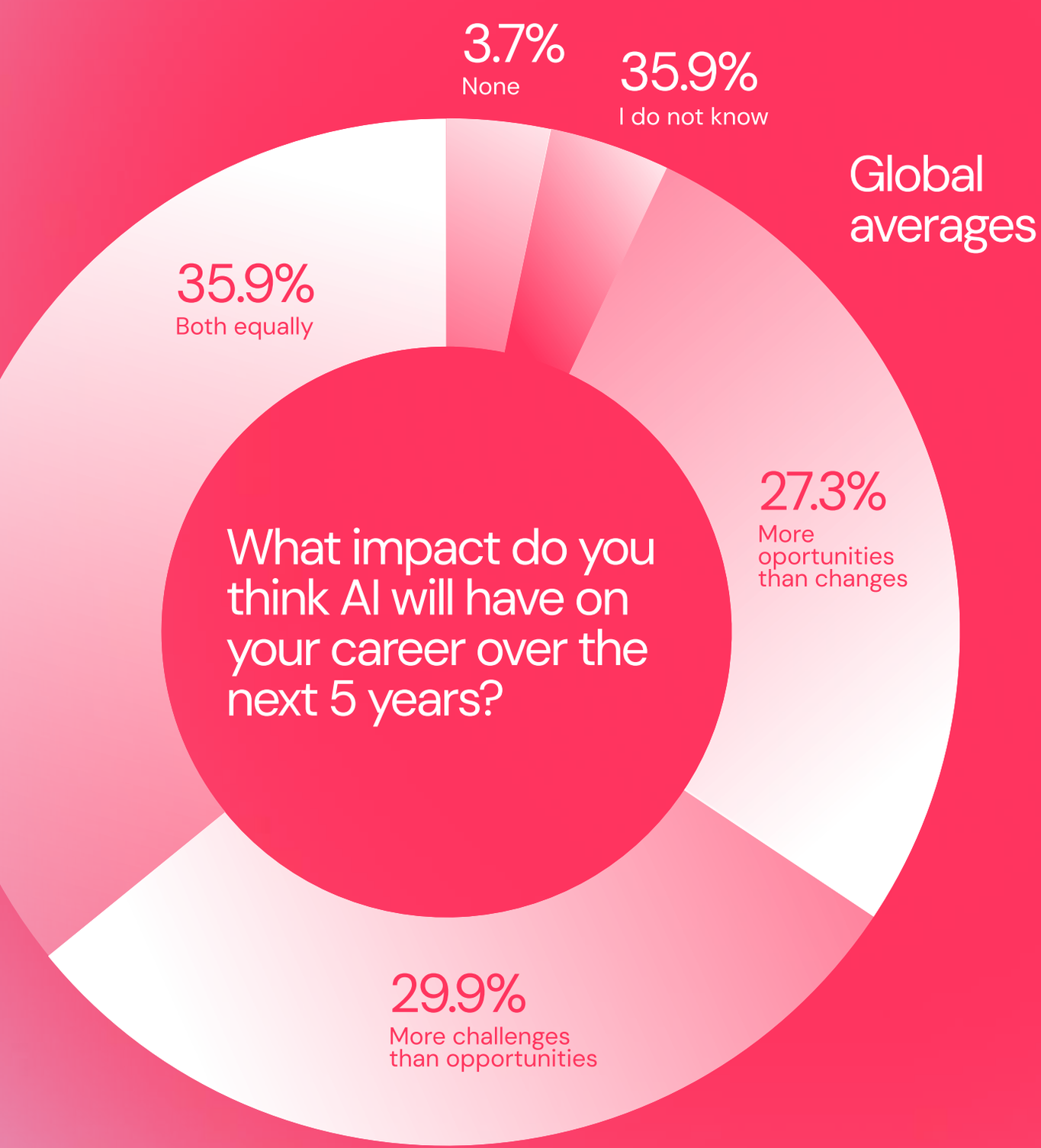
78.6%

Spain (81%) and France (80.6%) are at the forefront, but even Germany at the lower end still reports a clear majority are benefiting from AI tools.

The question is no longer, **"Should we integrate AI?"** It's, **"How do we scale it without breaking the system?"**

The question isn't *if* AI will change your career – it's *how*.

Ask professionals what the rise of AI will mean for their careers and you'll get no clear answer. 30% see more opportunities than challenges. 27% expect the opposite. And the largest segment, 36%, sits right in the middle.



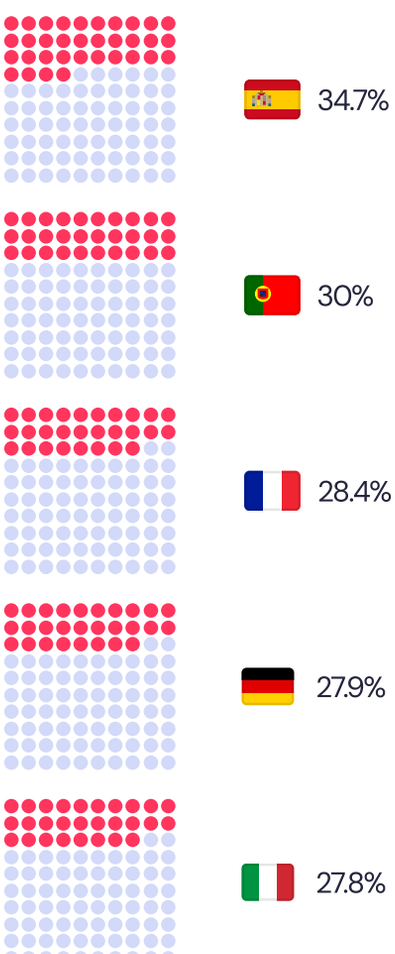
The outlook across Europe shifts like the weather. Spain leads the optimism charge at 34.7%, while Germany is on the fence, with 44% believing AI will bring equal parts threat and reward. France and Italy hover on the cautious side, while Portugal remains ambivalently balanced.

People aren't asking *if* AI will change their careers. They're trying to guess *how*.

Will AI bring more opportunities than challenges?

29.9%

Global average



This measured attitude is also reflected in perceptions about AI day-to-day. Over half of professionals (55%) describe it as a "reliable assistant," not a replacement. Only 15% consider it a "superpower," while even fewer see it as misleading. There's an awareness across that board that AI is helpful, but it's not magic.

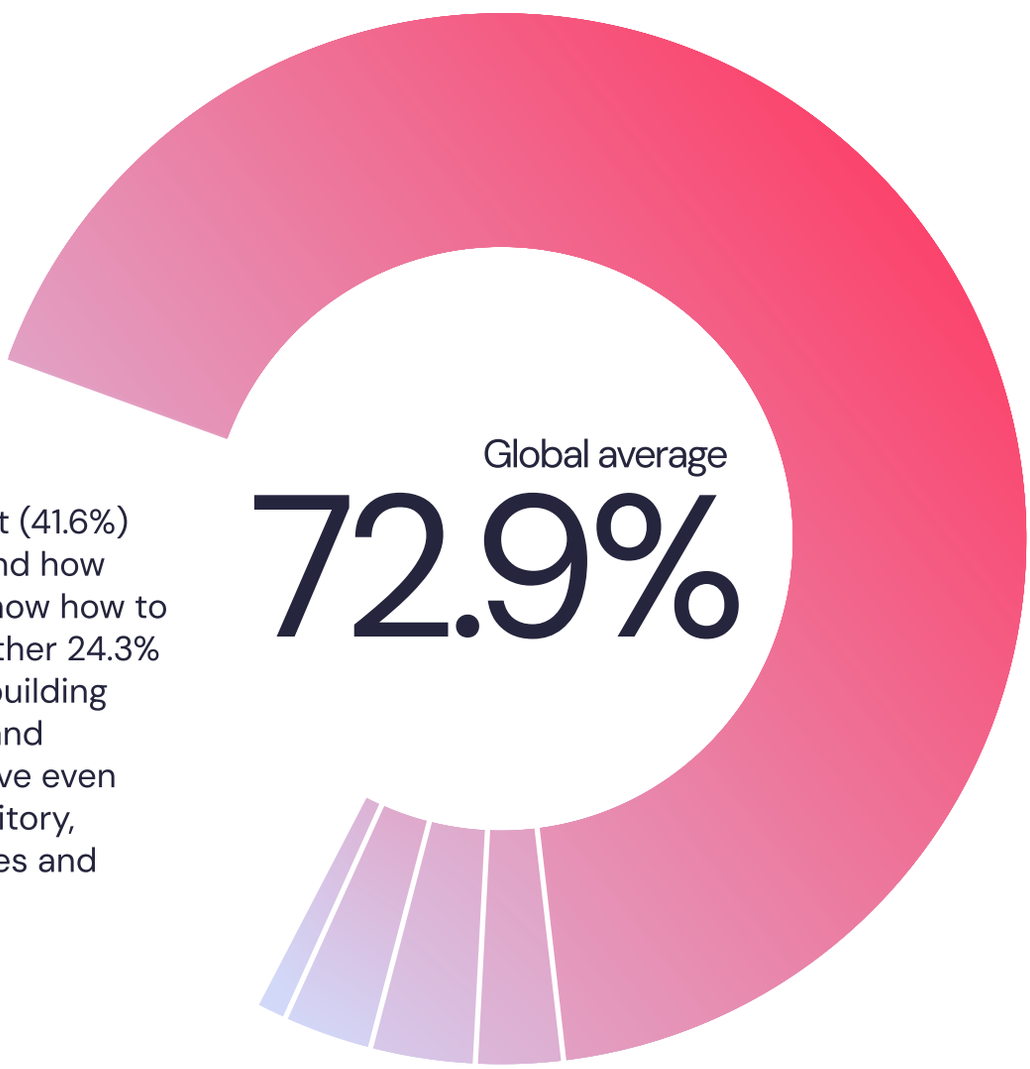
AI's potential shouldn't be oversold, but it shouldn't be underplayed, either.

Get behind AI or fall behind in business.

Generative AI fluency is no longer just for the tech-savvy. There's an expectation that everyone should be familiar with it to some degree. Globally, 73% of professionals report knowledge above the basic level.

More than basic knowledge

The largest segment (41.6%) says they understand how models work and know how to tailor prompts. Another 24.3% have gone further, building custom workflows and automations. 7% have even reached expert territory, developing use cases and integrating APIs.





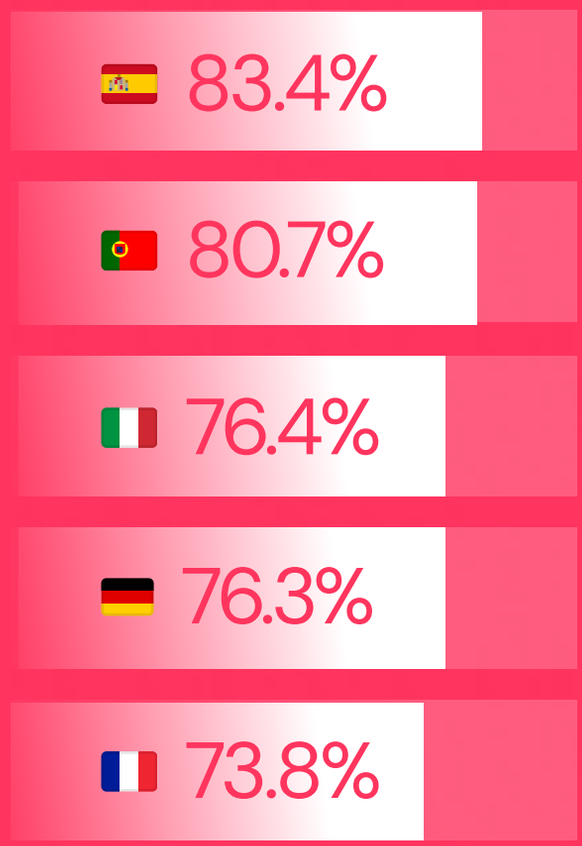
Trends in usage paint the same picture; 78% of professionals are now using AI tools in their day-to-day work. That jumps to 94% when you include those who aren't using it yet but have an interest in doing so.

Total AI users

Global average

78.1%

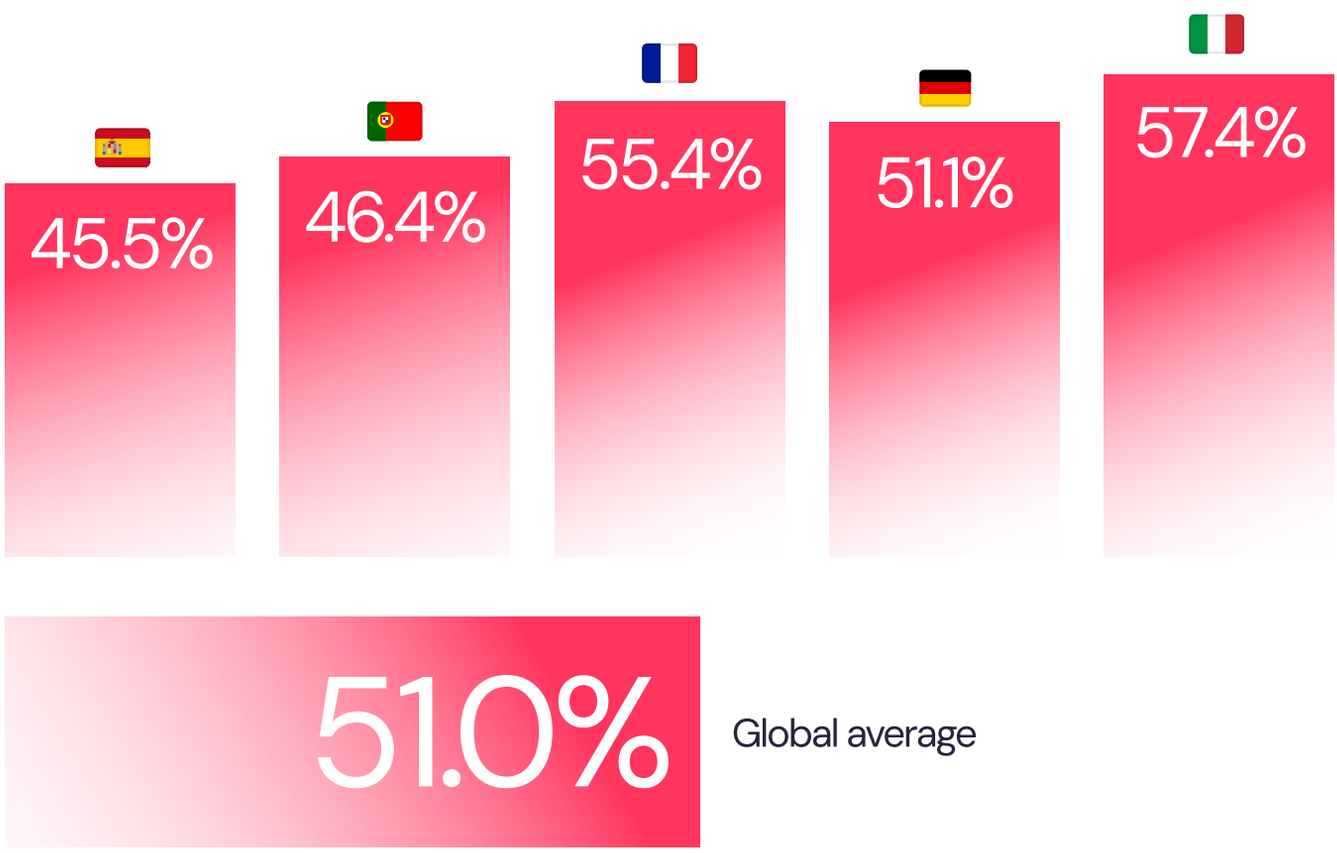
AI tools have become as fundamental to productivity as emails or spreadsheets. For business leaders, that means the conversation must shift from introducing AI to getting the most out of it.



AI isn't waiting, so we can't afford to.

AI is already changing the workplace and it's influence is set to increase further over the next few years. But only half of professionals (51%) say they feel "very" or "quite" prepared to work in environments shaped heavily by AI. Only 13.4% feel fully ready, while the remaining half range from hesitant to uncertain, including nearly 10% who admit to feeling "little" or "not at all" prepared.

Total of quite + very prepared



At a country-level, Italy leads the pack, with 57.4% of respondents expressing strong preparedness, followed by France (55.4%) and Germany (51.1%). Spain and Portugal (46.5%) fall below the average, exhibiting less confidence than the other nations.

When it comes to AI readiness, it's important to consider mindset as much as adoption. And while many feel equipped, most professionals are walking into the future with one eye on the learning curve.

Interview

Jaime de Mora

CTO for Startups and Digital Natives at Microsoft EMEA



30% of professionals are already willing to delegate tasks to AI. Would you have believed this figure two years ago? Do you think trust will grow in the future?

No, two years ago I wouldn't have believed it. The adoption curve has been tremendous. We also published the [AI at Work] report in March and more than 75% of knowledge workers already use AI, even if it is ChatGPT. There is still a lot of shadowAI, people using AI without their company being aware, and that has also increased adoption. As for delegating tasks, today I believe it because it is a consequence of the continuous improvement of the models. People are increasingly convinced that the output received is what he or she wants. The models are increasingly better trained not to hallucinate and to avoid false positives, which are still common.

That is where your critical capacity comes in to decide whether the result obtained is correct or not. As soon as people can delegate something, they will do it. But they need some kind of certainty.

Is Artificial Intelligence the great technological revolution after the Internet?

Without a doubt. AI is creating entire ecosystems. First, it is a transforming force for countries. We are seeing studies that talk about the productivity numbers of countries in a global political and economic unstable context, and how AI is allowing countries to have a competitive advantage in this sense. At the level of impact on the economy, there will be a much greater impact.

The Internet changed the way we interact, communicate, get informed, shop, work... but AI is going to redefine it again, and the impact will be much greater. The internet was not intelligent and has always been limited to certain devices, while AI will touch everything: cars, robots, any type of device we interact with is going to be touched by AI.

80% of respondents state that AI has improved their work productivity. What would happen if AI ceased to exist tomorrow?

This is where responsible use of AI comes in, which is when you delegate various tasks to focus on the ones with the most impact. When that delegation is absolute, you also suffer cognitive atrophy. With AI everything depends on the use we make of it. Governments and companies also have a responsibility when it comes to teaching how to use AI responsibly. It is important to use AI as a companion, as a tool that augments us.

If AI is taken away from us tomorrow, we will be less productive, but what we cannot be is less capable as individuals. Capacity is not only measured in productivity, it is also measured in quality, and that is what we cannot lose.

1 in 4 professionals are worried that AI will take their job. What does this mean for business leaders and their AI implementation strategies?

The first thing is to train in the use of AIs. There is a saying that has become very famous lately, which says that our job will not be taken away by AI, but by another human who knows how to handle AI better. And that is already happening.

Now, many CEOs and business leaders are asking themselves what AI cannot do, but there are two things to keep in mind in these environments: first, curiosity and thinking must be educated and promoted. After all, AIs have been trained with a data set and you need to know how the AI came to that conclusion. And then, you accept it or not, but it depends on you having that critical capacity. Second, beyond curiosity and critical thinking, companies must train their employees in adaptability because roles are going to be redefined faster than ever in the workplace.

People will have to rethink their value proposition: what that person is good at and what they can contribute. I think that all of us in the workplace must do it: think about what we are good at, what makes us unique, and what the machine cannot do. Apart from that, everything that has to do with human touch, communication, creativity... those are things that a machine will never be able to do, or at least not in the same way.

If AI had a job position, with its role, its job description... what position would it occupy in today's companies? What salary should we offer it?

It will fit better in a position that has many rules and defined steps in each part of the process. Leadership and people management is something that AI is very far from achieving. Speaking of positions, there may be hordes of AI taking on junior jobs that used to require many people.

I think there will be an evolution in the case of Human Resources teams where they will manage two types of talent: digital and human. Digital talent will be AI agents with certain permissions and capacities. I think the workplace of tomorrow will be a mix of both.

Is implementing AI in a business a technological, cultural, or leadership decision?

All three. And it is a very good question because people separate them.

If you want to implement AI, that commitment has to come from the top. Therefore, it is a leadership decision. It is also an important decision at the cultural level because it will require quite a lot of change management. And that it is a technological decision is obvious, but it has to be supported by a good infrastructure behind it that allows it to integrate into your systems.

I would add a fourth dimension at the level of governance and compliance, so it is even a legal decision. The change that AI has brought is that its implementation requires a multidisciplinary approach.

Are we going to have more human companies with the Artificial Intelligence revolution?

More human, because the human interaction will be much more valued. Everyone is going to try to be as efficient and productive as possible, which will lead companies to implement AI at any cost. But what also needs to be thought about are the second-order consequences, such as employee satisfaction, team culture, company culture... what culture do you create with AI?

Have you made a bad decision by trusting AI too much? If so, what have you learned?

Yes, without a doubt. Maybe in my case I am a more advanced user, but like everything, overuse and dependence on a tool create weakness and lead you to poor reasoning. We are increasingly delegating and trusting AI, and sometimes it has its risks.

It is not that I have made a very big decision because of AI that I regret, but I have made decisions that I should have paused and thought through differently. Sometimes, when we run, AI helps us run, but running you always have more risk of falling.

Let's look to the future: from here to 10 years, if you had to make a risky bet, in what area do you think AI will surprise us the most?

I would say two things. The first will be the inclusion of intelligence in almost any object or device, so intelligence will be democratized. But I think the great revolution will occur in bioengineering. The human body is going to evolve and it is not just that we will have personalized medicine to cure diseases, it will also touch precision medicine.

I believe that human intelligence will be able to be exported and we will be able to have part of our brain and our memories in the cloud.

What is more dangerous for a worker: resisting AI or trusting it too much?

Resisting. It is a complicated answer because I think it is a mindset issue. I am one of those who prefers to fall many times trying than not having tried. To make an analogy, AI is like fire: you can use it to cook, to warm yourself... or to set fields on fire and to build.

At the collective level, a scenario in which everyone uses AI without control is very dangerous. But at the individual level it is worse not to use it and be left behind.

If you had to give advice to a CEO of a company about implementing AI in a company: what would be your non-negotiable golden standard?

To hire a Chief AI Officer. Someone who understands the business and how it can be transformed by AI at all levels. Who at the services level rethinks what products, services and value it offers, and how that can be improved or augmented by AI. And also at the internal level, to understand how they can be much more efficient with AI. Therefore, hire a Chief AI Officer with the power to change everything from top to bottom.

Interview

Giovanni Giamminola

AI Advisor for Business Transformation



AI is reshaping industries. If you had to take a wild guess, which qualified jobs are facing the riskiest situation with the AI revolution?

The riskiest jobs are not necessarily low-skilled ones, but junior qualified roles built on repetitive cognitive tasks. A recent paper, "Generative AI as Seniority-Biased Technological Change" shows that generative AI acts as a seniority-biased disruption: junior positions are the most affected, while senior roles remain stable or even expand. Since 2023, companies adopting AI have sharply reduced junior hiring—especially in wholesale and retail sectors, where communication and customer service tasks are easily automated.

What's striking is that senior employment has remained resilient, and in many cases companies have accelerated promotions for juniors already inside the organization. In other words, AI is not destroying careers—it's reshaping them. The risk is greatest for new entrants who rely on routine tasks, while the opportunity is for those who can evolve their role into higher-value decision-making.

What would you say to any business' decision maker that is strongly against the AI adoption? Be as straightforward as possible.

If you resist AI, you're not avoiding risk—you're multiplying it. With Shadow AI, your employees are already using these tools under the radar. That means uncontrolled leakage of company data, privacy breaches, and compliance risks.

But the deeper consequence is cultural. Very soon, your colleagues and direct reports will become far more performant with AI. They will be able to challenge even the most competent leaders on their own ground—faster analysis, sharper communication, better preparation. If leadership doesn't evolve, it risks being undermined from within.

The message is clear: AI is not optional. Either leaders embrace it, change their leadership style, and guide adoption—or they will be outperformed by their own teams.

Can any company afford not implementing AI? What's the real cost of not implementing it?

Not implementing AI is not neutral—it's regression. The cost is hidden in wasted time, slower decisions, and disengaged talent. Factorial's report shows 80% of professionals already see productivity gains from AI. If your company doesn't provide the tools and frameworks, your people will leave for organizations where they can work smarter.

Of course, I recognize that implementation today also comes with challenges—cost considerations, immature technologies, and difficulties integrating AI into legacy IT systems. But that is exactly why companies should start with the low-hanging fruit: small but impactful improvements that deliver visible results quickly. There are countless opportunities in this space, from automating reporting to accelerating customer communication. Those early wins build momentum and make adoption sustainable.

Are we overestimating or underestimating AI's impact on jobs?

We are underestimating it—not only in terms of tasks being automated, but in how profoundly it is reshaping the way we think and work. In my framework, I connect this to Daniel Kahneman's System 1 (fast, intuitive thinking) and System 2 (slow, rational thinking). AI introduces the so called "System Zero"—an external cognitive processor that helps the other two work together more effectively, while also extending them into a third intelligence. System Zero organizes data, simulates scenarios, and prepares insights so that human judgment—System 1 and System 2—can operate at a higher level.

But this doesn't happen passively. It requires discipline, almost like being on a diet. If we want our minds to perform at their best, we need to invest effort. You can see this clearly in something as practical as prompt design. Crafting a good, structured prompt may feel like extra work at the beginning, but the return is immense: the AI gives back clearer, more relevant outputs, and the quality of interaction improves exponentially over time.

That's why I insist that companies don't just need AI tools—they need structured frameworks that train managers to build this discipline, turning System Zero into a true amplifier of human intelligence.

If you had to give CEOs just one golden rule for implementing AI, what would it be?

Use it yourself. Don't delegate AI to your teams—experiment with it, write prompts, build an agent. If CEOs don't personally engage, the organization won't follow. Leadership in the AI era is hands-on, not theoretical.

Is implementing AI more about technology, culture, or leadership?

It's about all three, but if I had to pick one word: leadership. Technology changes fast, culture follows, but leadership sets the tone. CEOs and Boards must take ownership, craft an AI position paper, and show employees, clients, and suppliers how AI is part of the company's vision, mission, and values. That's how trust is built.

Could you briefly explain "The Augmented Manager" methodology you developed to support companies in a conscious evolution towards AI?

The Augmented Manager methodology is not just a training program—it's a structured transformation journey that starts at the top. Real change begins with CEOs, Boards, and leaders who must experience AI firsthand. That's why I work directly with executives: they are the first to be transformed, and only then can they cascade the change across the organization.

We begin with real-life case studies, experiments, and controlled pilots in specific areas of the business. Then, through bootcamps, we create practical arenas where leaders and teams reframe their relationship with AI: not only learning how to prompt at a higher level, but also redesigning processes, building AI agents, and freeing up time for higher-value activities like strategy and innovation.

To make this journey safe and effective, I've also developed a method to map processes and build a robust roadmap of transformation. The core is a matrix that crosses two dimensions: the automation potential (AI's ability to replace repetitive human tasks) and the augmentation potential (AI's ability to enhance and expand human skills).

This process helps managers and executives decide where to invest in upskilling, reskilling, or role redesign, avoiding the mistake of treating automation and augmentation as independent forces. In short, it turns uncertainty into a clear roadmap for conscious adoption.



Interview

Francesca Rossi

IBM Fellow & AI Ethics Global Leader

You've been at the heart of AI for decades. Looking back, what moment in your career most shifted the way you think about AI?

I started working in AI 35 years ago and since then I've been working in different areas of this technology. One moment that changed my perspective on AI was during my sabbatical year, when I had the opportunity to discuss AI at the Radcliffe Institute at Harvard. There were about 50 fellows from very different backgrounds, and I had to learn to talk to different people to be able to answer very different global questions about the big picture that I wasn't used to. They wanted to know about the impact of AI on society and the future.

I now believe it is a sociotechnical discipline where the impact of tech on people and society can be used to drive research. You can do a cool experiment, but at the end of the day, what you really care about is how these advances are going to be applied to the world. Being forced to work with a lot of different people taught me a lot, and I decided to move from a university environment to a corporate environment. That's how I joined IBM and started working on AI ethics.

Regulation vs innovation: what does responsibility look like in AI in practical AI development terms?

Regulation has a role to play in making sure that innovation is supported, but it must be the right kind of innovation: responsible and sustainable. After all, the ultimate goal isn't just innovation; it's using this technology to support human capabilities. We're not striving for technical innovation for its own sake, but rather pushing for the progress of humanity through technology. In this context, regulation has a crucial role in supporting the right kind of innovation.

AI is an assistant, not a replacement. What should companies and governments do to ensure it's that way?

One of our three main principles is that AI should augment human intelligence rather than replace it. The overall idea is that these task automations should augment our capabilities. There's nothing that should be imposed on companies, but they are realizing that when you complement our capabilities with the capabilities that technology provides, productivity rises.

In every task, think of a developer: there's always going to be a human leading, and there's not going to be a full delegation. Instead, AI can accelerate, simplify, and optimize that workflow—all with human supervision and decision-making throughout the process.

This isn't something companies should do for external reasons; they should do it because it's the best they can do for their own organization, leading to better decisions, results, and use cases. This idea of augmentation is important and is sometimes linked to agentic AI, where AI is seen as something to which I delegate the execution of some actions, rather than just getting suggestions. I view agentic AI as a way to help LLMs, for example. They can build systems that can really help us in a reliable way.

Talking about AI, some of the fears outside the workplace come from the fact that it doesn't matter if it's conscious, but if people perceive it as such. Is that a perception you think is growing?

It has been growing because generative AI and LLMs have the capability to dialogue in a way very similar to what a human would do. We have the tendency to give these entities all the rest of the capabilities of a human being just because they talk like a human. This is not true, but it stems from the amazing capability of handling natural language and responding to our questions in a very human-like way.

That perception of consciousness can lead to interactions with these AI systems that can be tricky for human beings, especially the most vulnerable ones. Sometimes it can be useful, but if one does not really set boundaries, these emotional relationships can grow. Before, you had to interact with these machines through coding, which isn't for everybody. Now, we can do it in our own language, but we always have to remember that they are machines.

What do you think is the most underappreciated innovation AI has brought?

There are many things AI can do that are not covered in the media, aside from the fears. I can think of how it's making progress in science, medicine, and climate issues. It's not that this is necessarily underappreciated, but rather that these challenges require technological revolutions alongside societal evolutions so that people understand this is the right way to use this technology.

AI also needs societal structures to help it happen. I think it can also help people who are extremely polarized so they can understand each other and negotiate. It's not only about having the technology ready; it's also about us, as a society, agreeing to use that technology.

Fast forward 10 years, what's the best case scenario for AI's role in society? And what outcome do you think it is most realistic?

The best-case scenario is one where AI can be helpful to each one of us, co-assisting us in a way that truly helps us thrive, be more human, and be more able to reason and reflect on what we do, without taking away our cognitive capabilities. The best-case scenario is one where individuals, communities, and societies are supported by AI to grow and improve.

When science advances, this is, to me, the foundation for a society to live better and coexist in a better way. The use of AI can potentially help mitigate this extreme polarization that doesn't allow people to think carefully and reflect, instead pushing people to react without thinking too much. And that's not the way to evolve.

Interview

Ilya Zayats

CTO at Factorial



How can I start adopting AI in my company processes?

The key here is experimentation. Think of AI adoption not as a massive "transformation project," but as building a culture of trying something new every day. There are many people that experience a "blank page" block when asked to "work with AI."

So if you want to make it extremely easy for them to start incorporating AI into their work processes, there are three ways. First, give them access to company-approved tools. People will try to use AI anyway, so make it official.

Also, make it easy to share successes inside the company so employees feel proud of their progress and can learn from each other. And last but not least, send a clear message that you are expecting people to learn—and they have to get used to this because it is the new reality. Make it a firm expectation, but avoid generating fear; people should see that you are investing in their learning.

What are the real risks of using AI?

The biggest risk isn't "AI replacing jobs" — it is leaders and teams misunderstanding what AI can and cannot do. Think about it: no manager would blindly trust even their best employee without giving clear instructions, reviewing results, and asking questions. With AI is the same.

If you expect it to "just know," you'll get burned. You need to manage context: prepare the relevant information and prompts the AI needs to complete the task properly. And when you get the result, don't blindly trust it — review and challenge it.

This may sound like more work, but in reality it mirrors how good leadership works. In the long term, it dramatically increases speed, consistency, and trust in your AI-powered processes.

So... what is context management?

Context management is simply teaching before asking. Imagine explaining a task to a new employee: if you leave things unsaid, they'll make assumptions — often the wrong ones. AI works the same way.

That means you have to feed the AI with information: your company's key concepts and terminology, the documents and policies relevant to the task, the history of prior interactions, including corrections, and a crisp definition of what a good work looks like

In short, the quality of AI's output depends on the clarity of your input.

How can I make sure I get accurate answers from AI?

I'll repeat it, context management is key. But sometimes it's hard: there's just too much data to remember and manage.

That's why using tools designed for specific jobs, which already contain the right context, can make things much easier. Factorial is a great example: we already have information about your company, employees, and processes. This allows us to prompt AI with the most relevant data, maximising both the accuracy and usefulness of the answers.

How can I maximize the potential of AI in my company?

To summarize, first, you should ensure your employees can use AI without barriers. Additionally, make sure they understand its limitations and possibilities, and encourage knowledge-sharing. It's also vital to provide a clear, shared definition of company concepts and data for context management, which prevents misunderstanding when working with AI. And, if that's not feasible, you can rely on tools that provide this for you, like Factorial. When done right, AI becomes not just a tool but a real multiplier to your workforce and managers.



Interview

Javier G. Recuenco

CSO & Founder at Singular Solving

What is complex problem-solving and how does it help businesses?

Complex problem-solving (CPS) is the set of cognitive tools needed to tackle issues that have no precedent, where there is no existing information or prior experience to draw from. It uses creativity and lateral thinking to solve complex situations that are completely new or have occurred in the past but in a different context, making old solutions useless.

When applied to a business context, this allows us to work with companies whose value proposition has become obsolete or that have a new problem they can't solve. Sometimes, companies don't know how to pivot, evolve, or address a new challenge—they need to update their value proposition, which at one point made sense but no longer does.

How is AI entering this set of tools used in CPS?

I firmly believe that anything that isn't CPS will eventually be replaced by AI. The implications are tremendous. Initially, it might feel like a catastrophe, but it will lead to a new era for humanity. Soon, we'll realize it's absurd to want an intellectual job that a machine can already do wonderfully. AI is only as good as its database and its library. What's left for humans is what machines don't do well: the human part, the empathy.

1. I don't believe we will reach AGI (Artificial General Intelligence).
2. It will completely revolutionize the job market.
3. It will put a lot of workers out of a job.
4. Everything that isn't CPS will eventually be replaced by AI.

What roles or jobs are most at risk from AI?

Right now, all companies are facing significant transformations. The people who will be safest are those who can form a good "centaur team" with their AI. It's very interesting for each to play their part, letting the machine do what it does well and you do what you do best. The ones who will succeed are those who can isolate and identify purely human and less mechanical qualities and are able to seamlessly hand over tasks to the machine that it already does better than we can. This creates a new player that is an assembly of human and mechanical qualities. We've always used tools, but we've never thought of them as a kind of functional extension of ourselves. Whoever can figure this out will make a huge leap in productivity, but it's true that at first, AI will put a lot of people out of a job.

What human skills will machines never be able to replicate?

Several things. Lateral thinking, creative thinking, empathy, managing the unexpected, real-time contextual management of circumstances, understanding the human factor—there's a set of things where we are on a much higher level of transcendence. This has to do with the subtleties of human functioning, which is a marvelous machine. It's incredible that we can be so imprecise yet so functional. At the same time, we're able to function on a bologna sandwich, while the energy demands of many AI projects are absolutely insane. We are more efficient than we are precise, and that allows us to understand and manage a set of subtleties that are beyond the reach of machines. We must be ready to be adaptive, the sooner the better. The great battle of the coming years will be to develop mechanisms to embrace uncertainty.

What is the main mistake companies make when implementing AI?

I think they make two: the first is **FOMO** (fear of missing out) and the second is not admitting that they have no idea what they're doing because they're in an experimentation phase. What's really happening is there's a tremendous fear of sending the message to the market that you're out of the loop. I think the main problem is that we're not being honest about admitting we have no clue. You can say your company is keeping an eye on this, but under no circumstances can you put yourself in a position to lead something you don't understand or have internalized. That would send a message of honesty and weakness to the market, which isn't common.

What would be your golden rule for a CEO who wants to implement AI?

I'm not in a position to give advice, but I'm clear on two things I would do. First, don't get carried away by FOMO and approach it strategically. And second, don't be afraid to be late as long as you know what you want to get out of it. This truly requires an internal effort to rethink where you want to take your company and how AI will help you get there.

What is your metaphor for defining AI?

It's a liberator. It's like an army of minions at your service. AI allows you to advance through brute force, something we aren't well-prepared for and that would take us a lot of time. It frees us from all the necessary but costly and unseen steps that lead to a successful process.

What role should we give to AI?

The workhorse employee. It's probably not the smartest person in the company, but they are always working. They're the first to arrive and the last to leave. They accept the toughest jobs without complaining—the type of workhorse that takes on tasks without getting tired. AI is that player who isn't elite, who does their job wonderfully when they're in form, and who is absolutely necessary in every company. But you don't buy their jersey or let them decide the company's destiny. Because at the end of the day, everyone is going to have this type of player on their teams.

Is the impact of AI on work overvalued or undervalued?

Except for the people with companies to sell who are looking to increase valuations, everyone is **undervaluing** it.

Interview

Moran Laufer

CFO at Factorial



How are you (and the Finance teams at Factorial) approaching the AI revolution at work? We know that 78% of European businesses are already implementing it on their daily operations.

I believe that one of the core elements of a modern finance team is its systems and workflows, and we are investing significant resources to improve them and automate processes over time. Factorial is a hyper-growth company, almost doubling its operations every year. If we, as a finance team, want to keep up, we need to be more productive and efficient. Implementing AI across our stack is a key element in achieving this.

The work of finance teams includes several repetitive tasks, such as inputting data and moving it from system to system. These kinds of jobs are low-hanging fruit for AI automation. But the potential doesn't end there. AI can help manage a high volume of billing tickets from CX and customers, perform different types of reconciliations, assist with invoice collections and credit control, and much more. It can be a real multiplier for finance teams.

Would you let AI take financial decisions on behalf of you? Why?

If these decisions are data-driven, made with a high level of certainty, and the AI has historical examples to base its decisions on, I would trust it. I still wouldn't trust it to make strategic decisions, where there is a high level of uncertainty and/or the consequences might have a major impact. With these kinds of decisions, AI is better used to do research and process large amounts of information to generate insights that will help the decision maker reach a conclusion.

What is the frontier for AI in the finance field?

In the foreseeable future, I believe that AI is a great tool for increasing employee productivity. It is very good at performing repetitive tasks where there are many historical examples to train it on and clear guidelines from decision makers. It is not very good at answering complex questions or making decisions where there are many variables and broad context is required. Right now, it is not a substitute for experienced, highly trained decision makers. That said, the pace of progress is incredible, so it is hard to predict where we will be in a year or two.

Will AI widen the gap between big corporations and small businesses, or help level the playing field?

I really believe it will help level the playing field. AI increases productivity, which means you can achieve similar results with fewer resources. For example, you can now complete TAM research in minutes that in the past would have required a consultancy firm and cost tens of thousands of euros. We are entering an era where good ideas and innovation will decide the winner, rather than the amount of money you can spend executing them. We are already seeing companies with very small teams (sometimes just one person) popping up and gaining traction.

Is implementing AI more about technology, culture, or leadership?

The technology is already out there. LLMs are quite easy to use, and there are hundreds of tools built on top of them for every use case you can imagine. It is now a matter of convincing teams that this is the right way to go. It's about embracing change and working together to implement it across your organization.

What's more dangerous for workers: resisting AI or relying too much on it?

I see the danger of relying too much on AI without sense-checking it. At the end of the day, AI is a statistical tool that will get it wrong now and then. That's why I believe that, right now, it's a great tool in the right hands but cannot be left alone on high-impact tasks. That said, in the near future, in most white-collar industries, employees who do not embrace AI and learn to harness it will be equivalent to a farmer without a tractor and will have a hard time competing in the market.

If AI were an employee, what role would it play in a company today?

AI can take on junior roles that handle high-volume repetitive tasks, or act as an assistant to an executive.

In ten years, what will shock us most about the way AI changed our work lives?

Ten years is a long time, and it is very hard to predict. I would imagine that in ten years, AI will move into physical work. It will manufacture most of our goods independently and act as a household assistant, handling our laundry, cleaning, and cooking. But I hope that what will shock us the most is its ability to make scientific progress, such as developing new medicines, curing diseases, and helping us explore Earth and space.

How AI is much more than ChatGPT

The AI tools you should know about

As this study reveals, the AI revolution is reshaping the way teams collaborate and get their work done on a daily basis. But we wanted to explore not only how much European professionals are using AI, but also which tools are shaping their daily routines.

Unsurprisingly, ChatGPT leads the way with 83% adoption in Europe, followed by Gemini at 45% and Copilot at 39%. Most people are relying almost exclusively on general-purpose chatbots. And while these tools are useful, they barely scratch the surface of what AI can do.

There's a huge range of specialized agents and assistants designed to solve problems that are unique to each business - the kinds that can forecast churn, spot compliance risks, optimize cash flow, and unlock new revenue streams.

This is where the real opportunity gap lies. Too many executives believe that spending big on AI automatically makes them frontrunners. It doesn't, unless they invest in the *right* one.

Chatbots can draft an email, but they won't tell you which account is about to walk away or why your operations are stalling. Meanwhile, competitors who choose smarter tools are quietly building momentum - closing more deals, retaining talent longer, and growing faster.

The companies pulling ahead aren't necessarily louder or richer. They're smarter. They don't just use chatbots, they use collaborative AI tools that know their business. Ones that help them measure results relentlessly so they can cut anything that doesn't move the needle.

The biggest danger isn't spending nothing on AI; it's spending a fortune and still falling behind.

So we've put together this list of AI tools that are reshaping the professional landscape all over the world. But first, here are the highlights by team:

- In sales, teams using **Clari** to predict pipeline health or **Gong** to analyze calls aren't just tracking activity, they're closing faster and with more accuracy than competitors still relying on chatbots.
- Finance is shifting too. Tools like **Planful** for scenario planning or **Tesorio** for cash flow automation are giving CFOs visibility weeks ahead.
- In HR, companies using **Factorial** to automate recruiting are pulling ahead on talent. While others draft job ads with ChatGPT, they're predicting churn risk and matching people to roles before gaps even appear.

Executive & Leadership Board Copilot & C-Suite with dynamic dashboards	Diligent	ChatGPT
Strategy / Corp Dev Screening M&A & AI Synergies	AlphaSense	CBINSIGHTS
Investor Relations Earnings call summarizer + sentiment analysis	irwin	Q4
Finance (Accounting) OCR invoices & automatic reconciliation	VIC.AI	TRULLION
Finance (FP&A) Instant "what-if" scenarios	PIGMENT	Abacum
Treasury Cash flow forecasting + fraud	Kyriba	TROVATA
Tax Declarations + incentive detection	Avalara	
Procurement Sourcing agents & AI bidding	archlet	Keelvar
HR (Talent Acquisition) Resume ranking + AI assisted job descriptions	factorial	
HR (L&D) Tailor made upskilling plans	factorial	

HR (People Analytics) Predictive attrition + dashboards	factorial
Operations (Supply Chain) Demand prediction + logistic optimization	o9
Operations (Project Mgmt) AI PM copilot: timelines + risks	motion, ClickUp
Sales (BDRs) Lead gen + automatic outreach	Apollo, Breeze
Sales (AEs/CSM) Summaries of calls + follow-ups	GONG, Clari
Marketing (Content) Blogs, ebooks, AI Campaigns	HeyGen, WRITER
Marketing (Demand Gen) Campaign optimiz. + lead scoring	Mutiny, 6sense
Marketing (Brand/Creative) Visual generation + brand copies	Google AI Studio, runway
Product (Analytics) Features insights + churn drivers	Amplitude, Heap
Engineering (DevOps) Predictive alerts + debugging	GitHub Copilot
Engineering (Data Science) AutoML + AI pipelines	DataRobot, H2O.ai
Customer Support LLM chatbots + autoservice	ada, Zendesk
Legal & Compliance Contract review + risk spotting	WORDSMITH, Luminance

Factorial vs ChatGPT

Most professionals are solely using AI as a chatbot for text, brainstorming, or summaries, mainly ChatGPT (83%) or Gemini (45%). But what if we thought bigger than this?

Few know (or use) specialized solutions like Cursor, Gong, or Wordsmith AI, but these kinds of tools present a massive opportunity. Because real growth starts when AI stops being just another tab and becomes part of your company's daily workflows.

That's exactly where Factorial AI comes in. It's built into the software and knows your company inside out, so every answer, recommendation, and report comes straight from your real-time data. That means actionable insights you can trust.

	ChatGPT	
Context	General knowledge. You need to paste company data manually.	Built into the software so it knows your data & the context of your company and teams.
Workflow integration	Works in isolation. Requires app-switching.	Embedded into your workflows: recruiting, shift planning, payroll approvals, performance reviews, 1:1 meetings, expenses, and more.
Compliance & Security	Pasting sensitive data → risky. Not EU-focused.	Your data will always be your data. GDPR-compliant with role-based access.
Main use cases	Mainly writing essays, brainstorming, writing code, compose emails...	Specialised for SMBs: Auto-generate job descriptions, suggest & rank candidates, summarize CVs, auto-plan shifts, scan expenses with OCR, create AI-powered HR reports.
Collaboration	Designed for individual use.	Team-first approach: HR, managers, finance and operations share the same AI-generated insights in Factorial.
Actionability	Produces text. Execution is manual.	Suggests, co-creates, and triggers actions: e.g., adjust a shift plan, publish a job, flag anomalies, launch surveys.
Accessibility	Requires prompt writing & setup.	One-click AI. Contextual suggestions, no prompting skills needed.
Value for SMBs	Not tailored to mid-market business needs.	Made for 50–500 employee companies in Europe. Works with you, not instead of you.

The Prompt Book

Full book here



The art (and science) of prompt engineering

Every great conversation starts with the right question. With AI, that question is called a prompt. It might look simple, but inside that sentence lies the difference between an output that feels like magic and one that feels like noise.

Welcome to prompt engineering: the craft (and the science) of turning vague ideas into crystal-clear instructions that large language models can understand, execute, and elevate.

Why prompts matter

AI doesn't 'think' like we do. It doesn't infer or assume. It follows patterns and probabilities. If your instructions are fuzzy, your results will be too. If your instructions are sharp, structured, and intentional, then AI responds like a world-class partner.

Think of it like architecture:

- A vague prompt is like telling a builder, "Make me a house."
- A crafted prompt is like handing over blueprints, measurements, and a clear style: "Build me a three-bedroom house in minimalist style, with floor-to-ceiling windows, designed for a family of four."

Same materials. Same builder. Totally different outcome.

The 5 golden rules of prompting

- **Be specific.** Don't ask for "a cool idea" → Ask for "10 marketing campaign ideas for a B2B SaaS in Europe, each with a headline, key message, and target audience."
- **Assign roles.** Frame the AI as an expert → "Act as a CFO, act as a leadership coach, act as a journalist." This instantly anchors tone and depth.
- **Use structure.** Lists, bullet points, JSON, tables — the more shape you give the input, the more shape you'll get in the output.
- **Iterate, don't expect perfection.** Your first prompt is draft zero. Ask the AI to critique its own output, refine, and expand it. Think of it as collaboration, not delegation.
- **Balance creativity and control.** Sometimes you want structured precision (e.g., compliance reports). Other times you want sparks (e.g., creative brainstorming). Learn when to tighten rules and when to let go.

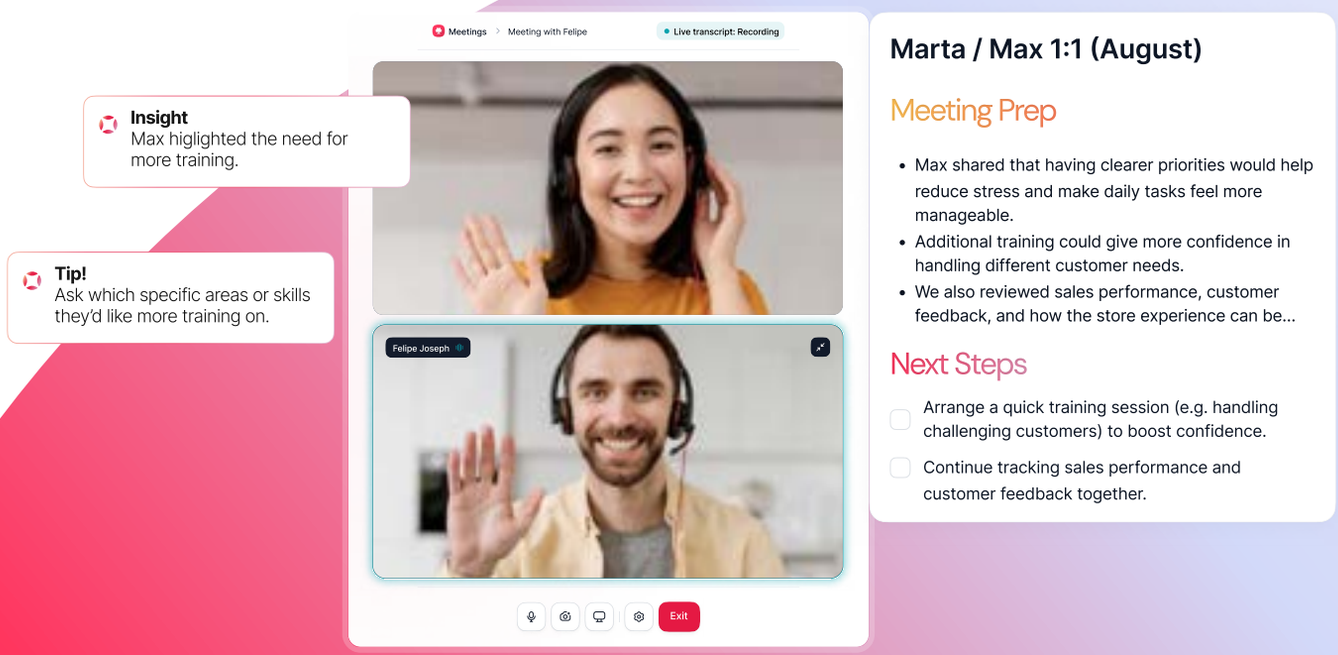
factorial

AI that knows your team, so you know you can trust it

Factorial AI truly understands your company, your teams, and their goals. It cuts time spent on manual tasks by 3x and give you the insights you need to grow, so you can maximize impact while minimizing costs.

AI structures. You lead.

Meaningful 1:1s take time to prep and it can be tough for managers to always have full context. Next steps can also get lost in conversation, making follow-ups unclear.



But Factorial AI transcribes and structures 1:1 meetings with context and action plans. When you book a 1:1, Factorial AI pulls context from within the platform, such as recent pulse signals, last-meeting notes, or changes in metrics. During the call, it **live-transcribes** then **structures the recap** and **suggests an action plan** you can accept or edit.

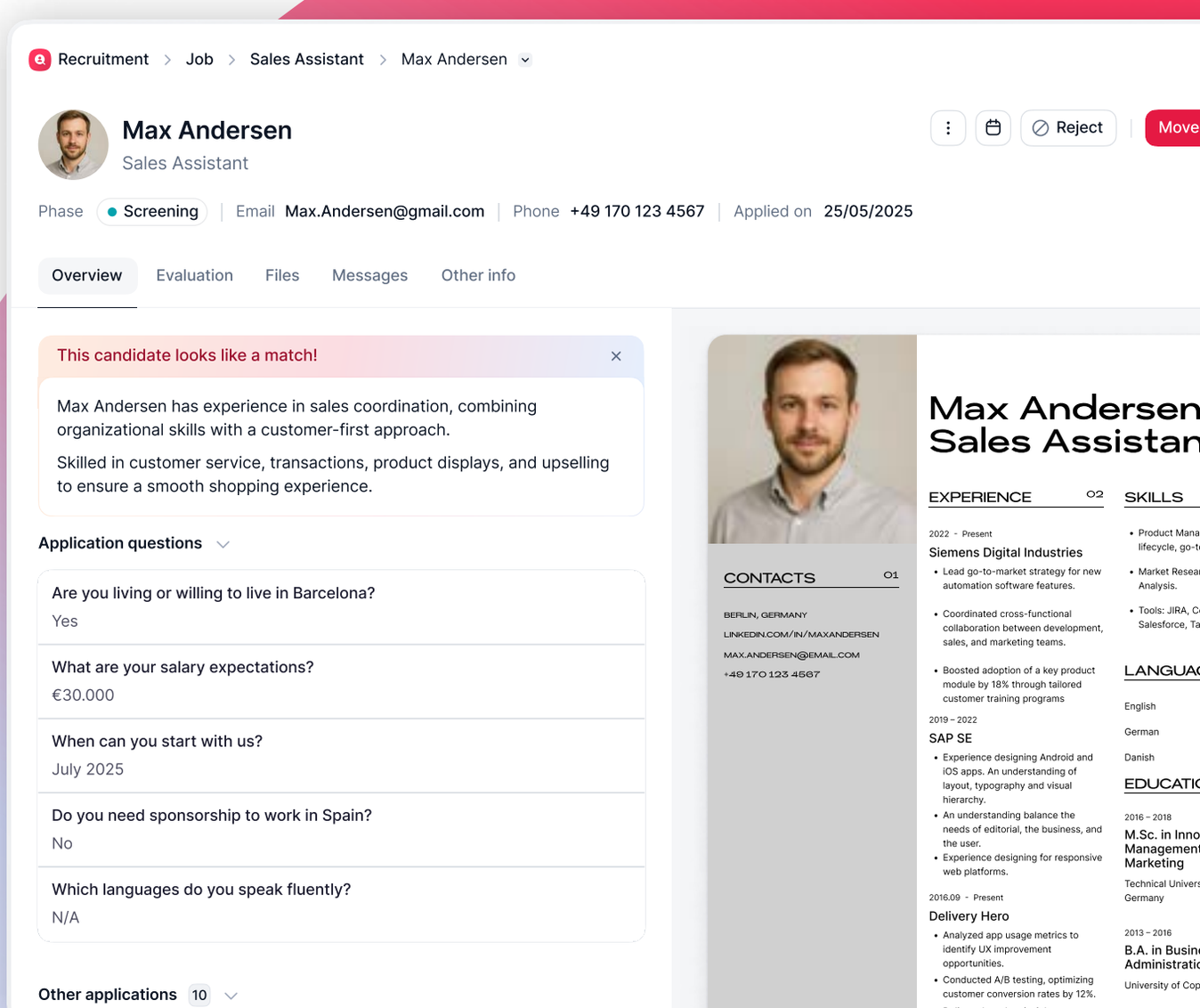
AI filters.
You hire.

Opening roles without a pipeline slows hiring - which is slowed even further by the repetitive process of writing job descriptions.

But Factorial's AI-generated job descriptions make it painless to publish ads. They're based on your past posts and job catalog, so you just need to review, adjust the tone, and publish.

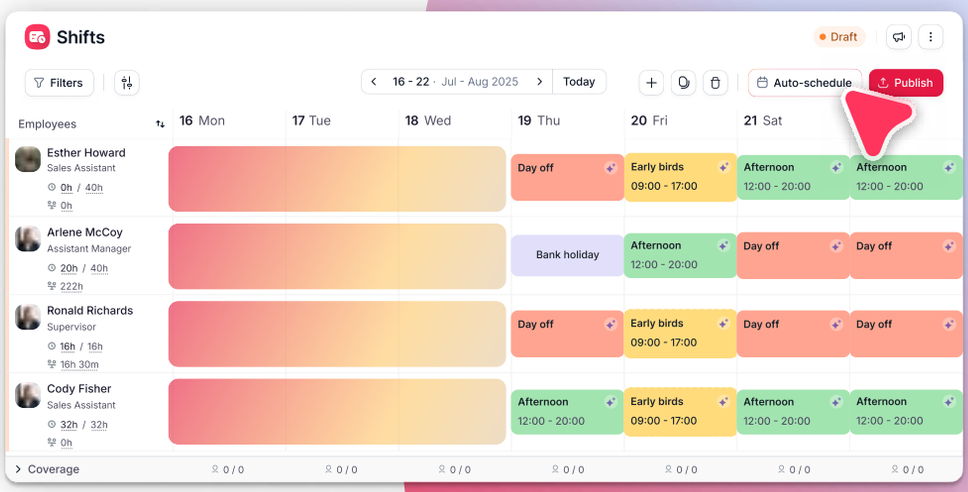
The applicant screening stage is just as time-consuming, but even riskier. Scan CVs manually at scale and risk missing top candidates.

With Factorial, AI proposes best matches **from your talent pool** to seed the pipeline instantly. It ranks applicants on skills and job fit so teams prioritize interviews, not admin. It also summarizes CVs, skills, and cover letters for faster decisions.



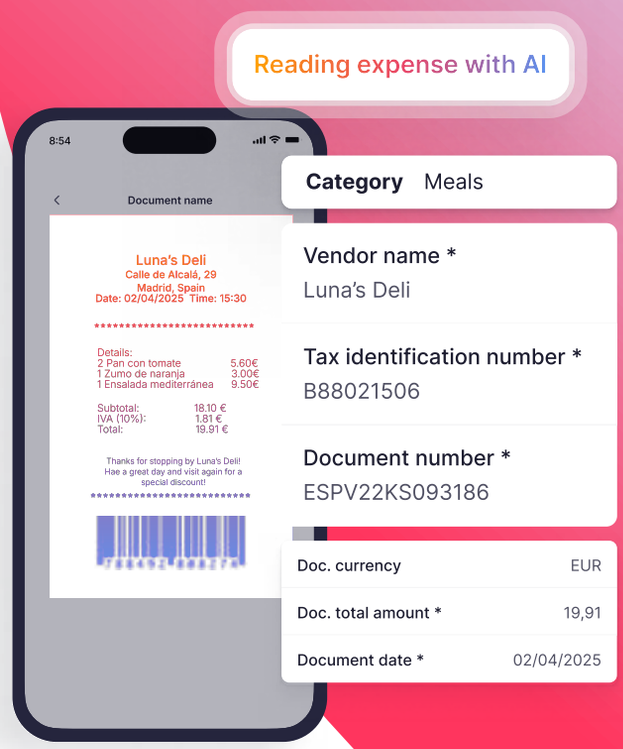
AI organizes. You stay organized.

Manual scheduling is slow, error-prone, and hard to align with legal restrictions and employee requirements. With Factorial AI, you only have to do 3 things: Set coverage needs, define scheduling rules, **auto-schedule** and publish. AI proposes a plan, you simply review and tweak.



AI calculates. You approve.

Manually inputting expenses increases the risk of mistakes and late submissions. Now, employees scan receipts via mobile and our **AI OCR** extracts merchant, date, amounts, and taxes. Factorial then maps them to policies and cost centers and nudges people to submit.

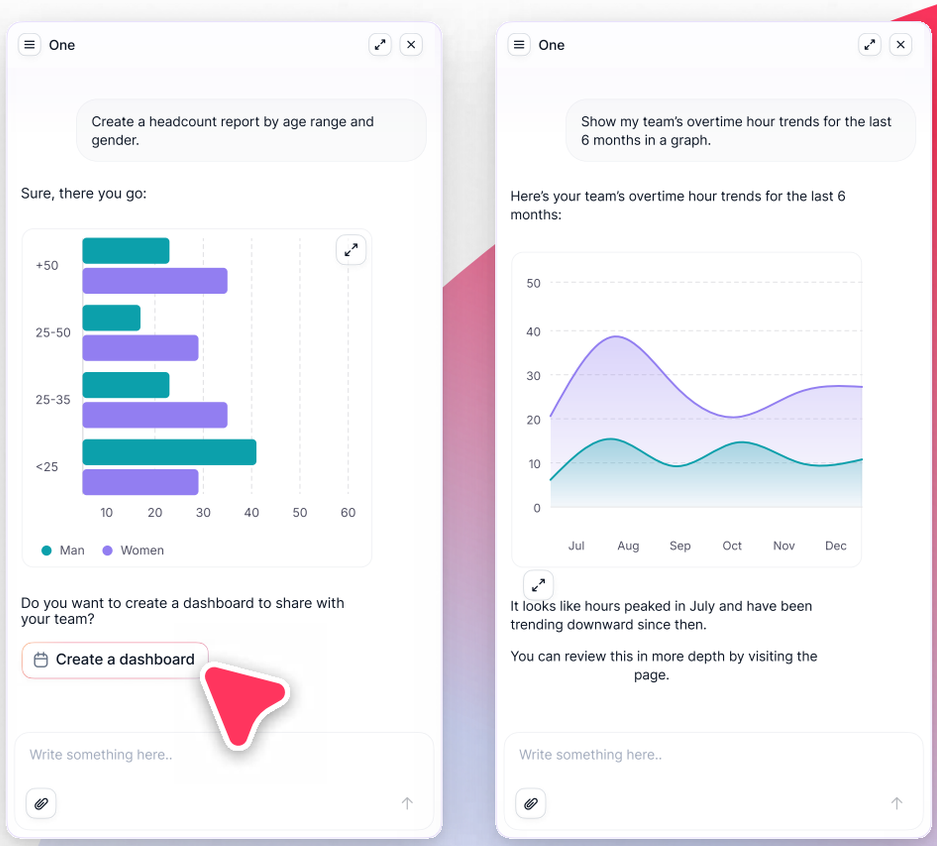


AI provides the data. You draw the conclusions

factorial

Leaders are often waiting on analysts or fighting with spreadsheets. Answers are slow, fragmented, or out-of-date.

Now, you can ask Factorial and get accurate responses instantly. Whether it's: "Show turnover in the last 90 days vs. previous quarter by location," or "Cost of the Sales team in Q2," Factorial AI will build the report instantly from your real-time data.



Factorial is built for SMBs, embedded in your workflows, and designed to help managers, HR, and finance teams focus on what matters: people and strategy.

It's AI business software that multiplies your potential.

Discover Factorial

factorial

The software that connects all
you need to manage your team