From EU Funding to AI adoption: The Role of Digitalisation in Enhancing Business Performance in Europe

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ABSTRACT
The rapid development of artificial intelligence (AI) in today's business environment, as well as the opportunities offered by European digitalisation projects, have opened new directions for implementing modern solutions, helping companies to innovate, optimise, increase efficiency, and enhance their competitiveness. This paper provides an integrated overview of the main European initiatives regarding digitalisation and AI, while connecting funding programs with relevant literature on the adoption of AI in the business environment. The paper's contribution is demonstrated by clarifying the relationship between European funding and innovation strategies that indirectly influence the adoption of AI in companies' operational processes, while also offering a synthesised perspective on the factors driving companies' digital transformation.

KEYWORDS: *AI adoption, business performance, EU digitalisation, European funding.*

JEL CLASSIFICATION (12pt, bold, capitals): *M21, O33, R11.*

1. INTRODUCTION

The opportunities offered by the European Union through the Digital Europe program, with a comprehensive strategy running from 2021 to 2027, support digital transformation and represent one of the most important directions of development for the contemporary economy at the European level. In this context, organisations are redefining how they conduct their business and establish their competitive advantages. At the same time, the rapid evolution of AI models has gone beyond the simple transition of operations to a digital environment and has reshaped operational processes, alongside the analysis of company data and the optimisation of business decisions.

Within the European Union, this new dynamic is supported by programs, initiatives, and tools designed to accelerate the adoption of digital technologies, such as Digital Europe, Horizon Europe, the European AI Office, and AI Factories. These initiatives aim to reduce development gaps between member states and between companies.

The objective of this paper is to analyse the role of digitalisation and AI in transforming the business environment, with a focus on how these technologies contribute to increasing companies' efficiency, competitiveness, and scalability. Furthermore, the paper aims to highlight the European Union's main strategic directions in the field of digitalisation that support these transformations and to identify the factors influencing the adoption of AI in today's economic environment.

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2. LITERATURE REVIEW

One of the key European programs dedicated to digitalisation and technological transformation is the Digital Europe Program, which represents a strategic tool of the European Union for accelerating the adoption of advanced digital technologies, including AI. The program's main objective is to strengthen Europe's digital competitiveness through investments in core areas such as AI, cybersecurity, digital skills, and data infrastructure. Through dedicated initiatives such as AI Factories, European Digital Innovation Hubs, and investments in high-performance computing infrastructure, the program supports both the public sector and the private sector, particularly small and medium-sized enterprises, in the digital transformation process. At the same time, the Digital Europe Programme aims to reduce technological gaps between Member States and ensure widespread adoption of digital technologies across the European Union, thereby contributing to increased economic competitiveness and the strengthening of European technological independence (European Commission, n.d.-a).

The study conducted by Tudor (2026) highlights the fact that the high level of AI in companies is not associated with general digitalisation alone, but with a more specific set of complementary digital capabilities. In particular, the use of cloud-based CRM systems, the intensity of online sales, the adoption of cloud infrastructures, and digital data processing functions represent the most important indicators that explain the differences between firms with high and low levels of AI adoption. Thus, AI should not be understood as an isolated step in the digitisation process, but rather as an extension of an already established digital ecosystem, in which customer interactions, business processes, and data infrastructure are clearly developed and defined. This perspective highlights the importance of technological complementarity in the digital transformation of enterprises.

Although numerous European initiatives encourage the adoption of innovative solutions through digital transformation, the report prepared by OECD (2026), on the adoption of AI among SMEs highlights that the use of AI is on the rise, but remains largely limited to standard applications, such as generative tools for administrative operations, marketing, or communication tasks, without deep integration into companies' strategic processes. Although these technologies contribute to improving operational efficiency, the overall level of digital maturity among SMEs remains relatively low. The main barriers identified in the adoption process and listed in the report include a lack of digital skills, financial constraints, and difficulties related to implementation and scaling. In this context, the report highlights the essential role of public policies and support programs in accelerating digital transformation by facilitating access to financing, developing skills, and creating conditions favourable to innovation. Thus, the adoption of AI in SMEs depends not only on the technological availability but also on the existence of support provided by the institutional and economic framework to facilitate the effective integration of these solutions into the business environment.

2.1 European Funds for Digitalisation in Romania

To meet the European Union's objectives of reducing disparities between regions, Romania's budget from European funds is divided between grants and loans as follows: 57% is allocated to the green transition (transport infrastructure, energy-efficient building renovations, waste management), 21% for digitalisation (government cloud, e-health), 8.8% for the private sector and research (digitalisation of SMEs, venture capital fund, financial instruments for climate action) (Matei-Gherman and Vasile, 2022). Thus, the main pillars on which this funding is

focused reflect both the effort to reduce disparities and the achievement of the objectives for the duration of the funding programs.

Regarding projects focused on digitisation, several regions are managing these funds during the 2021–2027 multiannual financial framework. The Bucharest-Ilfov Program focuses on the digitisation of public administration (European Commission, n.d.-b), the Central Region Program provides funding for the digitisation of public transportation (European Commission, n.d.-c), the Education and Employment Program, through a call for proposals to stimulate entrepreneurship and the social economy, offers opportunities for companies to digitise (European Commission, n.d.-d), as does the Northeast Program through support for SMEs to increase production, introduce new technologies and sustainable production models, and develop skills for entrepreneurship and industrial transition, as well as the provision of digital public services to citizens and businesses (European Commission, n.d.-e). The North-West Program includes a business digitalisation component by promoting research, innovation, support for innovative startups, fostering entrepreneurship, and implementing environmentally friendly business processes, as well as providing digital public services to citizens and businesses (European Commission, n.d.-f). A programme dedicated to digitalisation is the Smart Growth, Digitalisation, and Financial Instruments Programme (ERDF), with a budget of approximately €2.11 billion, whose main objective is to boost research and innovation through projects aimed at (1) supporting and promoting the competitiveness of research and innovation systems, (2) improving the competitiveness of entrepreneurship and SMEs, (3) digitising central public administration, and (4) digital transformation and improving service delivery in the cultural sector (European Commission, n.d.-g). The South-East Program aims to boost regional economic growth, competitiveness, and living standards by supporting the development of businesses, infrastructure, and services (European Commission, n.d.-h).

2.2 European Funds for Digitalisation in Europe

At the European level, the European Union is investing billions in digitalisation, with a focus on AI, cybersecurity, cloud computing, digital skills, and the digitalisation of SMEs through the Digital Europe Program (European Commission, n.d.-i). Thus, the Digital Europe Programme (DIGITAL) is one of the European Union's main initiatives dedicated to accelerating the digital transformation of the European economy and society. The budget for this program exceeds 8.1 million euros for the 2021-2027 period, and the initiative aims to achieve the objectives set out in the "2030 Digital Compass", which is based on four main pillars: (1) digital skills, (2) secure digital infrastructure, (3) the digitisation of businesses, and (4) the modernisation of public services. At the same time, the program is complemented by other European funding instruments such as Horizon Europe, a funding program for research and innovation (European Commission, n.d.-j), the Connecting Europe Facility, aimed at developing European infrastructure in strategic areas such as transport, energy, and digital services (European Commission, n.d.-k), or the Recovery and Resilience Facility, the European Union's main instrument created to support economic recovery following the COVID-19 pandemic (European Commission, n.d.-l).

According to the European Commission (n.d.-m), the European Digital Innovation Hubs (EDIHs) play a key role in the program's success, serving as support centres for companies and public institutions undergoing digital transformation. These hubs operate as one-stop shops, offering access to technical expertise, pre-investment technology testing services, consulting, training, and digital skills development. Essentially, the European EDIH network

combines the advantages of a regional presence with access to a European ecosystem for collaboration and the exchange of best practices, thereby facilitating knowledge transfer and access to specialised services among member states. By 2023, hundreds of such digital hubs had become operational across the European Union, and the European AI Strategy calls for expanding their role through practical training, both technical and non-technical, across various industries, as well as services dedicated to the adoption of AI in companies, startups, and the public sector.

Therefore, the European Union's initiatives aim to accelerate technological transformation and to overcome the effects of the crisis caused by the pandemic. With the COVID-19 pandemic, we have come to understand not only how much we rely on the availability of technology, but also how important it is for Europe not to depend on systems and solutions from other regions of the world, which is why initiatives dedicated to accelerating digital transformation and strengthening European autonomy have emerged.

2.3 AI-Driven Digitisation Through Funding Programs

In recent years, the European Union has launched several initiatives focused on AI, such as the AI Innovation Package and AI Factories. The AI Innovation Package is an initiative aimed at supporting startups, SMEs, and the European AI ecosystem in developing secure AI solutions that comply with European regulations (European Commission, n.d.-n). With investments estimated at approximately 4 billion euros by 2027 and funded through programs such as Horizon Europe and the Digital Europe Program, the European Union aims to accelerate innovation in the field of AI. The initiative includes measures such as (1) privileged access to European supercomputing infrastructure for companies developing AI solutions, (2) support for public and private investments in both AI startups and scale-ups, and (3) the development of common European data spaces.

The same initiative also includes the European AI Office, an institution that coordinates AI governance at the European level to create trustworthy AI. Other significant components are AI Factories, dedicated to developing advanced generative AI models using the EuroHPC infrastructure, and GenAI4EU, a program focused on applying AI in diverse fields such as healthcare, robotics, industry, mobility, climate, and public administration (European Commission, n.d.-n).

Through the measures listed above, the European Union is seeking to strengthen European technological competitiveness and reduce dependence on AI ecosystems sourced from countries such as the US or China.

The availability of these programmes and initiatives within the European Union significantly contributes to facilitating the adoption of AI in business, particularly among SMEs. By funding digital infrastructure, supporting research and innovation, and developing digital skills, these tools lower barriers to access for businesses and accelerate the process of digital transformation. Thus, European programs not only stimulate technological development but also contribute to increasing productivity, competitiveness, and the ability of companies to scale up in the digital economy.

3. THE ADOPTION OF AI AND BUSINESS GROWTH

Automating repetitive processes, generating personalised content, or simply using a CRM are no longer just activities adapted to the online environment; the integration of new technologies, such as AI, is redefining how businesses are growing and evolving.

A statistic provided by Eurostat (2026) reflects the adoption rate of AI-based technologies among businesses in the European Union, offering a comparative overview of the level of economic digitalisation across member states.

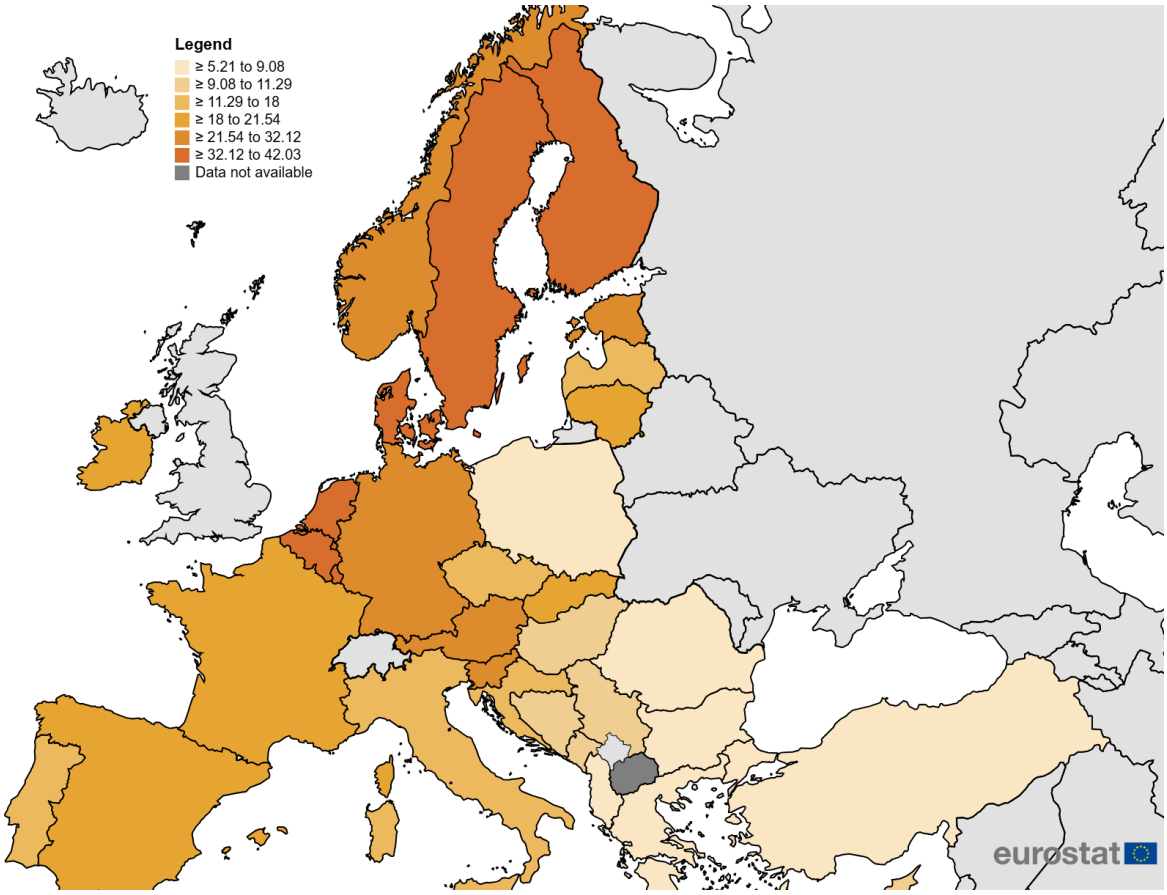

Figure 1. AI by the size class of enterprise
Source: Eurostat (2026)

The data shows that AI adoption among companies is much more prominent in Northern and Western Europe, while Southern and Eastern Europe appear to be more reluctant to adopt such technologies. The indicator thus reflects an uneven distribution of AI use among businesses in the European Union, whether due to reticence or other factors.

According to Parviainen et al. (2017), the changes brought by digitisation can represent new opportunities to get things done more efficiently and even more affordably. The same authors argue that digitalisation is not simply the transition of current processes to the online environment, but rather a reconsideration of current operations from new perspectives that were unknown before the appearance of digitalisation. Digitalisation changes the way an entire business operates and has an impact on the entire industry. The same source demonstrates how the digitisation of certain products or services has impacted the entire

sector, namely: the Uber app has influenced the entire taxi business, Airbnb has impacted the travel agency sector, movie and music streaming apps have affected record companies, and many others. Thus, the new outcomes generated by the digitisation of certain products or services, essentially the digitisation of certain businesses, not only become more convenient, faster, and more efficient for consumers, but are also more readily accepted by them due to the speed with which they can address simple needs, and for companies, they are easier to implement given the automation of certain processes and the associated costs.

Given the rapid evolution of technology in recent years, an increasing number of AI models have emerged to help with various activities such as analysing large volumes of data, automating repetitive tasks, or optimising decision-making processes. Solutions based on AI contribute significantly to increasing operational efficiency and, ultimately, to improving the competitiveness of organisations. Therefore, the implementation of AI-based solutions is becoming an important tool for increasing efficiency and competitiveness in the business environment, but the implementation of such solutions does not depend solely on the simple existence of technology.

The study conducted by Polisetty et al. (2024) showed that small and medium-sized enterprises adopt AI more quickly when the necessary infrastructure and data are in place, when employees understand how to use the new technologies, and when there is trust in the AI solutions implemented. The research highlights the idea that, although companies that use AI effectively have a competitive advantage, the sheer existence of theoretical benefits of AI is not enough to ensure its adoption within the organisation. In this context, there are other important factors such as internal organisation, quality data, and clear rules regarding the use of the technology.
Stanford University (2026) states that half of the organisations surveyed reported that they use AI tools for at least one of their operations.

Table 1. The 2026 AI Index Report

	HR	Production	Marketing	Product	Risk	Service Ops	Corporate Finance	Supply Chain
All Industries	11%	8%	5%	10%	19%	19%	21%	9%
Professional Services	11%	10%	9%	8%	16%	20%	19%	12%
Retail	14%	4%	3%	4%	15%	31%	29%	11%
Financial Services	1%	8%	7%	31%	17%	24%	23%	2%
Healthcare	15%	7%	2%	4%	22%	12%	8%	8%
High Tech	6%	6%	4%	7%	38%	21%	25%	8%

Source: Adapted from Stanford University (2026)

According to the table above, the adoption and use of AI tools by companies vary not only from one industry to another, but also from one field to another. Across all industries, the highest adoption rates for AI are found in Corporate Finance at 21%, followed by Risk and Service Operations, both with an adoption rate of 19%.

In the professional services industry, AI adoption is relatively balanced across departments, with the lowest adoption rates observed in Risk (16%), Supply Chain (12%), HR (11%), Production (10%), Marketing (9%), and Product (8%).

In the retail industry, Service Ops (31%) and Corporate Finance (29%) have the highest adoption rates, followed by Risk (15%), HR (14%), Supply Chain (11%), Marketing (3%), Production (4%), and Product (4%).

In Financial Services, the function with the highest use of AI is Product at 31%. Service Ops reaches an adoption rate of 24%, followed by Corporate Finance (23%) and Risk (17%). The lowest figures are seen in Production (8%), Supply Chain (2%), and HR at just 1%.

In Healthcare, the highest percentage is recorded by Risk, at (12%). HR reaches (15%), Service Ops (12%), and Corporate Finance (8%). Production (7%), Product (4%), Supply Chain (8%), and Marketing (2%) show the lowest percentages.

In the High Tech sector, we also see the highest adoption rate in the entire table, reached in Risk at 28%. Corporate Finance stands at 25%, and Service Operations at 21%. Supply Chain (8%), Product (7%), HR (6%), Production (6%), and Marketing (4%) have the lowest adoption rates.
The data suggests that AI is being integrated into an increasing number of organisational functions and is no longer just a tool used in a single department. The mix of uses differs from one industry to another, depending on the specific needs and priorities of each sector.

The idea of adopting AI in various fields, as well as the impact of this transition, is widely discussed in the academic literature. The article by McKendrick (2021) highlights the positive impact of adopting AI in operational processes. By integrating AI, organisations can optimise resource allocation, increase their responsiveness to changes in the external environment, and create sustainable competitive advantages over other firms with a lower level of digitalisation.

At the same time, the findings of the study conducted by Ardito et al. (2024) highlight that the adoption of AI can have a positive impact on revenue growth, particularly for SMEs, when AI is used in conjunction with other digital technologies such as the Internet of Things (IoT) and Big Data Analytics (BDA). The research emphasises that maximum benefits are achieved when these technologies are integrated into an interconnected digital ecosystem rather than used in isolation. In the current context, the digital transformation of SMEs can therefore contribute to increased competitiveness, more efficient operational processes, and access to new markets. The same study highlights the important role that public policies play in supporting AI adoption, particularly in less developed regions, through investments in digital education, accessible infrastructure, and programs to support innovation.

In other words, European funds focused on digitisation and, by extension, the development of AI are building a bridge between the European Union's technological capabilities and the real needs of the business community, thereby facilitating the adoption of these technologies by companies. Through financial support and strategic programs, they help bridge the digital divide, stimulate innovation, and accelerate the digital transformation of businesses.

However, the findings of the study by Barcevičius et al. (2025) highlight that, although AI is a strategic priority on the European agenda, the level of adoption among companies remains low, with significant differences among member states. High adoption rates are seen in countries such as Denmark and Finland, while Romania, Bulgaria, and Greece are among the countries below the European average.

Although there are numerous support programs, including funding, innovation hubs, and educational initiatives, their implementation is often limited by a lack of digital skills, unequal access to infrastructure, and the difficulty of integrating complex technologies.

The same source shows that the adoption of digital technologies such as cloud computing, data analytics, and AI varies significantly between countries and sectors. Companies in the digital sectors are adopting these technologies more quickly, while traditional industries are left behind.

This shows that there are still significant differences in the level of digitalisation. In this context, AI can play an important role in accelerating digitalisation, as it helps companies use other technologies more easily and efficiently, improve their processes, and become more competitive. However, for this potential to be realised, continued investment in digital infrastructure, education, and support programs at the European level is still needed.

And yet, if we were to ask why companies are not adopting such technologies, the OECD (2025) explains the barriers that arise in the context of AI adoption. The adoption of AI is limited mainly by a lack of specialised skills, particularly among SMEs, which compete with large companies for AI and data science specialists. Another significant obstacle is the difficulty that companies face in correctly identifying the skills needed to implement these technologies, which complicates the recruitment and onboarding process. In addition, many companies struggle to estimate the economic benefits of investing in AI, which increases uncertainty and reduces the willingness to adopt these solutions. However, once these barriers are overcome, the adoption of AI in business operations promises remarkable results.

As discussed in the literature review, the adoption of AI in business processes has a significant impact on organisational performance, being associated with improvements in revenue, profitability, and productivity. A study by Rubab (2023) shows that companies that implement AI solutions see an average revenue increase of approximately 12%, a 15% rise in profitability, and a productivity improvement of up to 20%, compared to companies that do not use these technologies. In addition, AI helps optimise decision-making processes, increase operational efficiency, and improve the customer experience. Other significant effects include reduced operational costs, increased customer satisfaction, and improved accuracy in forecasting and strategic decision-making, which confirms AI's role as a key factor in boosting companies' competitiveness.

In conclusion, the adoption of AI and digital solutions is a key factor in the process of scaling businesses, having a direct impact on improving overall performance. Companies that successfully integrate these technologies strategically can gain significant competitive advantages, reflected in higher productivity, optimised costs, and accelerated innovation and market adaptability. However, statistics show that, although the benefits are clear, the level of adoption remains uneven, with significant differences between countries and industries. In this context, European initiatives are playing an increasingly important role by supporting digitalisation and the development of technology ecosystems. Therefore, if implemented and managed effectively, these digital solutions can become a real driver for scaling up and strengthening long-term competitiveness.

4. CONCLUSIONS

According to the studies and publications presented in this paper, the adoption of digital solutions and, by extension, AI in the business environment is unevenly distributed across Europe. This overall picture is amplified by significant differences among member states regarding the level of digitisation and capacity for innovation. However, the European Union plans to bridge these gaps through projects and initiatives and to gain autonomy for its own solutions relative to other countries, such as the U.S. or China.

The findings show that European funds, such as the Digital Europe Program and initiatives focused on AI, play an important role in bridging the digital divide and stimulating the adoption of advanced technologies among businesses. They help increase access to infrastructure, skills, and innovation, thus facilitating the digital transformation of the business environment.

This paper contributes by providing an overview of the main European programs on digitalisation and AI and by linking them to the factors that influence the adoption of digital technologies in companies. The analysis is based on the relevant literature and official European Union documents, using a conceptual and comparative approach.

Current studies show that the adoption of AI is influenced by technological, organisational, and institutional factors, and that public policies and innovation ecosystems play a key role in accelerating this process. In this context, the literature highlights the importance of European funding programs, but there is still a need for an integrated analysis of how these instruments concretely contribute to the adoption of AI in the economic environment.

The contribution of this paper lies in integrating European funding policies with the literature on AI adoption in business into a unified framework, highlighting how they complement each other in supporting digital transformation. However, the analysis is theoretical in nature, based on secondary sources, which limits the empirical validation of the conclusions and does not allow for direct measurement of the impact of these programs at the company level.

Future studies in this field can supplement the current theoretical perspective with empirical data and applied analyses, providing a deeper and more nuanced understanding of the actual impact of digitalisation on business scaling.

Both in academic and practical contexts, there is no denying the direct correlation between the digitisation of businesses and their performance, and European funds dedicated to these areas are proving to be a significant help in laying the groundwork for and facilitating the transition toward this new direction in digitisation.

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