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ECONOMIC OPPORTUNITIES OF AI

ABSTRACT: The AI technologies have potential to transform economy as it evolves at an unprecedented pace. Used in production, AI is raising the productivity sharply and changing the future of production and of jobs by creating more and decent jobs. Surveys show that investments in AI becomes a top strategic priority for 75% of companies' CEO. Most successful companies allocate some 80% of their AI investments to ensure that AI is not just an efficient technology but a driver of profits. Implementation of AI, reflected in AI spending, mostly advance in sectors as telecommunications, financial services and consumer industries, while others are catching up. AI driven transformation needs "enablers" required at economy and company level. The private investments in AI need regulation and building of an AI infrastructure which could be also a public.

Transformation is more dynamic on the side of the workforce. In the next five years Gen AI advancements may reshape a substantial number of jobs, affecting up to 40% of total working hours. Trends of use of the AI indicate its integration within the workforce and upsurge of productivity. In 2024 in EU 13,48% of enterprises, with 10 or more employees, used at least one AI tool in their activities, but still the USA and China companies have a crucial role in research and advancing in AI field. An index for the level of AI country preparedness was developed within the IMF in 2024. Macedonian economy is in 77th place in the world and is in the upper half of the countries. The Western Balkans countries indexes are below the average for the CESEE region.

KEY WORDS: AI technology; economic transformation; AI preparedness

1. INTRODUCTION

AI continues to evolve at an unprecedented pace. Each of the previous technological advances and revolutions introduced a serious surge in productivity, increasing living standards and higher humanization of jobs making it much more decent. The emerging of the AI, and especially the Gen-AI has a possible potential to bring a new technological revolution with its main feature - the ability to perform tasks that traditionally require human intelligence and cognitive abilities. The precondition for it is to ensure that the central focus of AI innovation and applications in the coming years will be the productivity growth. Therefore, if AI is used in productive objectives, then the productivity will raise sharply and also will change the future of production of material goods and services and future of jobs creating increased and new jobs.

Gen AI goes a step further, it is a class of AI techniques and models designed to generate data that is similar, but not identical to existing data. These are capable of generating new content, such as text, images, audio, and more, by learning from patterns and examples found in large datasets. Gen AI models now are widely used in a variety of applications, including natural language processing, computer vision, and creative content generation. "Generative AI has introduced tantalizing new possibilities in both the public and private spheres. Think how these "machines of the mind" can improve health care diagnoses, close education gaps, tackle food insecurity with more efficient farming, drive planetary exploration - not to mention eliminate the drudgery

of work.” (Bhatt G. in IMF Finance & Development, 2023, p. 5).

Some of the latest data shows that “one in three companies across all markets are planning to spend over \$25 million on artificial intelligence in 2025, as AI becomes a top strategic priority for 75% of executives. And while companies are already investing in AI at an unprecedented rate, only 25% report significant value creation, struggling to translate ambition into measurable impact.” (BCG, 2025(1), p. 8). This warning of struggle “to translate ambition into measurable impact” is a challenge that need to be faced immediately by the companies that create and use the AI as a technology and production (economic) factor. Without precise measurement, the AI investments and initiatives risk losses and even stalling before they deliver value. That why the leading companies establish robust frameworks to track both technological (operational) and financial impact from the AI investments. Systematic valuations help to make corrects, make parallel the investments with business objectives, and measure the scale that turning the AI from a trial into a strategic financial benefit.

The recent BCG AI Radar global survey features more than 1,800 executives from many countries which debut their big wins and struggles with the latest tech founding that true future oriented companies prioritize a small set of high-impact initiatives, invest in talent and training, and rigorously measure success. It means that instead of spreading resources across too many pilots, companies maybe should focus on a AI and especially on a few AI projects with the potential to transform core business functions. The most successful companies allocate more than 80% of their AI investments to ensure that AI isn't just an efficient technology but a driver of innovation and income, more focusing on depth, and not on breadth.

But the introduction and use of AI success isn't just about the productivity, income, profits and technology, it's also about the working force and its knowledge and skills used. Companies that upgrade the skills of their employees and insert AI literacy across the company are far more likely to realize AI's full potential. For instance, top-performing companies dedicate 70% of their AI efforts to people, processes, and overall cultural transformation while their collaboration is a key.

Considering the challenges of private investments in AI and need for a certain regulation of this new technology, the building of a such an AI infrastructure is required. One of it could be a “public AI infrastructure”. It is already formalized concept of governmentally building publicly owned and controlled AI systems as a supportive key for a continuing and sustainable usage of higher productivity motivated private AI systems in the economy worldwide.

2. LITERATURE REVIEW

In his latest Report Jobs and the Future of Work done for a WEF, Elliott (2024) interviews more than 20 ‘early adopters’ of generative AI. The visions include trends pioneering companies and institutions are reporting as they integrate Gen AI into their workforce. Some of the lessons from the report offers some different scenarios, case studies, and a framework for action. It will be more discussed within the subtitle 4 of this paper - Gen AI integration into the workforce – recent trends.

The Nobel Prize winner 2024 Daron Acemoglu and Simon Johnson in their article “Rebalancing AI” (IMF Finance & Development, 2023, pp. 25-29) argue that, AI's ultimate impact will be determined by how it affects workers and jobs. Innovation always leads to greater productivity, but not always to shared and collective prosperity, depending on whether machines complement or it replace humans. They framework the policies,

such as giving labor a voice, that can redirect efforts away from pure automation toward a more “human-complementary” path that creates new and higher- quality tasks. Finally, they discuss that governments everywhere – especially in the countries where technology is under active development - should take “five steps to help put AI development onto a human-complementary, rather than human-displacing path” (Acemoglu and Johnson, 2023, p. 29). That should be: reform business models; create a more symmetric tax structure, equalizing marginal tax rates for hiring (and training) labor and for investing in equipment and software; labor voice: workers will be profoundly affected by AI should have a voice in its development; funding for more human-complementary research; and AI expertise within government which means that AI will touch every area of government investment, regulation, and oversight.

In search for a transformation of industries in the age of AI, Azagury and others (2025) in their WEF Flagship White Paper “AI in Action: Beyond Experimentation to Transform Industry” discuss a variety of issues. They point out that AI is “fueled by significant developments in computing power, data availability and sophisticated algorithms in areas like natural language processing (NLP), computer vision and generative AI (Gen AI).” (Azagury and others, 2025, p. 5). These advancements place AI technologies as one of most transformative technologies, with the perspective to reshape economy and society by automating complex responsibilities at scale, improving conceptualized decision-making and assisting personalized competences. While analytical AI has been broadly adopted across the economy, Gen AI remains in its early stages of acceptance. Many companies and organizations have already experimented with AI, scaling these efforts to achieve sustained and transformative impact still continues to be a major task. The paper “provides a comprehensive analysis of the impacts of emerging AI technologies – including Gen AI and agentic AI (AI that perceives its environment through sensors and acts on it through effectors) – on industries.” (p. 5). Further advancing of AI adoption requires strong enablers at both the economy and company level, including: ecosystem; trust; self-governance; talent and organization; cybersecurity; and digital core.

Spiroska (2024) has an important analysis on the IMF index on the readiness of countries for AI – with a focus of the countries of the CSEE region. The paper supports the IMF indicator for a readiness of economies and countries for AI which in fact addresses the ratings of digital infrastructure, human capital, innovation and economic integration, as well as regulation and ethics in the field of AI. The results point to the need for further improvements in each segment, but also the potential of CSEE region to implement new technologies, given that many countries are seeing high growth in ICT graduates as well as ICT specialists in the workforce. Those economies have a higher percentage of companies that use artificial technology, as well as analytics based on big data.

The Eurostat publication “Use of artificial intelligence in enterprises” (Eurostat, 2025) presents recent statistical data on the use of AI technologies by EU enterprises. Stating that AI is developing quickly and can bring many benefits, such as safer and cleaner transport, more efficient manufacturing, cheaper and more sustainable energy, and better decision-making, the publication define that “AI refers to systems that use technologies such as text mining, computer vision, speech recognition, natural language generation, machine learning or deep learning” (Eurostat, 2025, p. 1). These technologies can be used to gather and/or use data to predict, recommend or decide, with varying levels of autonomy, the best action to achieve specific goals. AI systems

can be software-based (e.g. image recognition software, virtual assistants, speech and face recognition systems) or

embedded in devices (e.g. autonomous robots, self-driving vehicles, drones). The data offered suggests that in 2024, some 13,48% of EU enterprises used AI technologies; 41,17% of the large EU enterprises used AI technologies; and AI was used the most by the enterprises in the information and communication sector.

3. AI IN ACTION OF TRANSFORMING THE ECONOMY POTENTIALS

The emerging AI technologies have enormous potential to transform economy and its potentials. Companies are shifting focus “from efficiency to growth and value-chain reinvention to tackle complex challenges at unprecedented speeds.” (Azagury and others, 2025, p. 7). Over 82% of businesses today are seeing Gen AI as being one of their main devices for reinvention, and companies are increasingly adopting the AI technology, expecting significant benefits. AI investments are on rising everywhere, with Gen AI adoption still largely in the advanced economies and in experimentation stage in others. Generally, in the economy, the investments in AI and its uses have risen. Growth is expected to continue globally, with AI-related spending across economies projected to reach approximately \$630 billion by 2028, growing at a 29% annual growth rate from 2024 to 2028, alongside an anticipated revenue of nearly \$1 trillion. (IDC Corporate, 2024). According to one survey, “65% of organizations now report using Gen AI in at least one function.” (Azagury and others, 2025, p. 9). Such a stable rise in both Gen AI investment and its usage indicates that Gen AI is expected accelerating broader AI adoption, with the intent of inserting advanced AI capabilities more deeply and faster into economy.

Implementation of AI technologies, as reflected in AI spending, is advanced in some sectors as telecommunications, financial services and consumer industries, while others are quickly catching up with higher pace of investments. Still, 74% of companies report various challenges in adopting AI at scale, with only 16% of it prepared for AI-enabled reinvention, mostly large corporations in advanced sectors. To fully realize AI's value, the AI transformation of economy highlighted the foundational enablers required at both the economy and company level.

In order to fully realize AI's new possibilities for added value, the AI transformation of economy and separate industries should be fundamental and needs “enablers” required at both the economy and company (industry) level. At the level of the economy, encouraging and cooperative economic and social system and collaboration are key, as it encourages shared learning, innovation and AI that is responsible. At the company level, “enablers” for AI implementation include self-governance, workforce readiness, robust cybersecurity and an interconnected digital core.

4. AI AND GEN AI INTEGRATION INTO THE WORKFORCE – RECENT TRENDS

According to the Future of Jobs survey done by WEF, within the next five years, employers expect Gen AI advancements “to reshape a substantial number of jobs, potentially affecting up to 40% of total global working hours.” (Brown P.; Leopold T., 2024, p. 3). It seems like substantial move. Companies are searching how they can use Gen AI to initiate job increase and workforce productivity, and the actions they can take to couple its full possibilities. Any successful deployment of Gen AI depends more, on people than the technology itself. Employees should understand, trust, and

accept AI which requires training and support but also a cultural and organizational shift within the companies to rule the new ways of functioning.

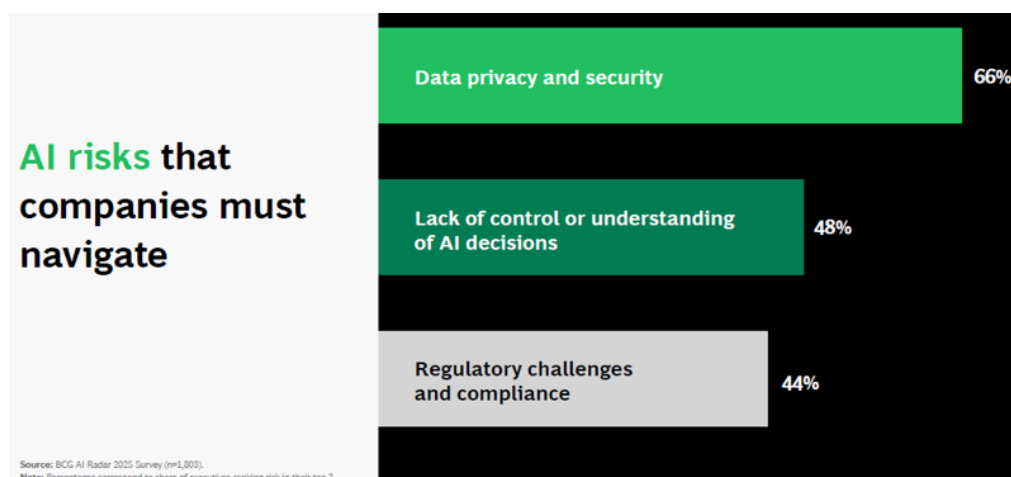
Essential differentiation of Gen AI from previous AI developments is the capacity to broaden the access to the use of AI and exclude the obstacles of specific skills. Gen AI has the potential “to contribute to economic and productivity growth by creating efficiencies through freeing up working time spent on lower-value tasks to engage in higher value-added activities.” (Brown P.; Leopold T., 2024, p. 4). Gen AI also has the potential to supplement workforce by improving their skills and competences, increasing its productivity and enabling new forms of value added formation.

There are some of the recent trends on how to use AI and Gen AI within the economy to integrate it within the workforce and significantly upsurge productivity (Elliott, 2024) in favor of all:

1. Modern data-driven companies are best placed to take advantage of Gen AI. The quickest to adopt it among their workforce are described as data-driven. These companies have a history of establishing robust data quality, infrastructure, governance and security. They may not necessarily be faster at identifying Gen AI use, but when they do they already have everything in place to use rapidly.

2. Companies are ascending Gen AI carefully. Early adopters have moved beyond the initial experimentation phase. Among the key factors is not to rush the implementation process and take advantages of testing solutions in smaller units before a wider application. It will identify some issues earlier and prevents companies and its employees losing interest if effects are not as expected.

3. Risks are always present. Companies are very conscious of the risks around deploying AI and Gen AI in the workforce. These contain data openings, privacy abuses and other moral features. Avoiding damage and conflict with regulators and authorities the companies take a careful approach by piloting experiments. (Graph: 1)



Graph 1: AI risks for the companies

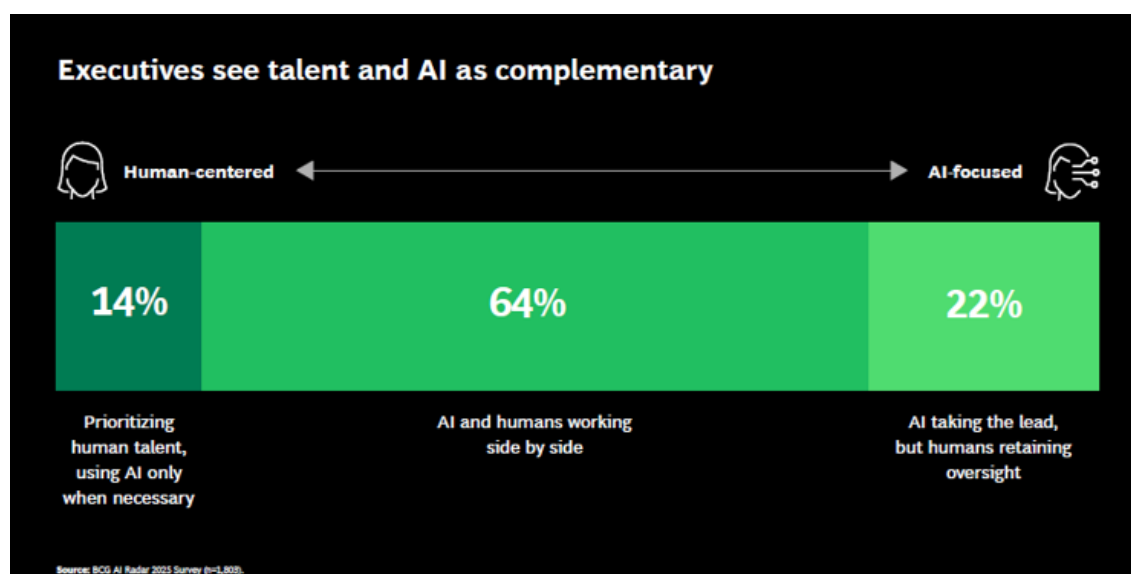
Source: BCG: “From Potential to Profit: Closing the AI Impact Gap”, PPP, Jan. 2025, p. 14

4. Gen AI is improving productivity but the companies face problems with the time freed. While the report says it is currently difficult to assess GenAI productivity gains at a macroeconomic level, at an organizational level, such gains are being

reported. Some companies “claimed requests that would have once taken weeks to complete now take just minutes with automation – an example of how gains are particularly evident in routine and repetitive work.” (Elliott, 2024, p. 3). GenAI also enables employees to do more enjoyable, creative and free.

5. Other essential driver for deployment of GenAI is the improving the quality of work. Higher productivity is accompanying with improvements in the quality of work because the AI technology has the potential to be more accurate and reliable and make less errors than people and can lead to higher quality and higher customer pleasure.

6. Workforce may not always be comfortable with the outcomes of using AI. Some concerns exist about the bias and ethics of replacing workers with that of GenAI. Commonly IT professionals within companies are more confident to work with Gen AI solutions. This could be important as some 44% of workers’ skills is expected to be disturbed in the next five or more years. (Graph: 2)



Graph 2: AI and workforce complementarity seen by CEO

Source: BCG: “From Potential to Profit: Closing the AI Impact Gap”, PPP, Jan. 2025, p. 22

7. Improved and new management is needed to be implemented. With AI used it is important to understand the effect on the organization and culture of companies and the mentality change it requires of employees including higher flexibility of the working hours so effective management is essential including the middle managers level, who understand workflows and processes even better.

8. Currently the companies don’t know exactly what percentage of their workforce is using GenAI. In fact, the companies reported varying figures from 20% to 80% (Brown P.; Leopold T., 2024, p. 25). How accessible these tools are to workforces depends on a company’s desire for risk.

9. A completed and precise strategy for sustainable use of AI is still developed of fewer companies. Aside from smaller, task-specific AI models, the large models are energy intensive, requiring calculations that consume a significant amount of electricity.

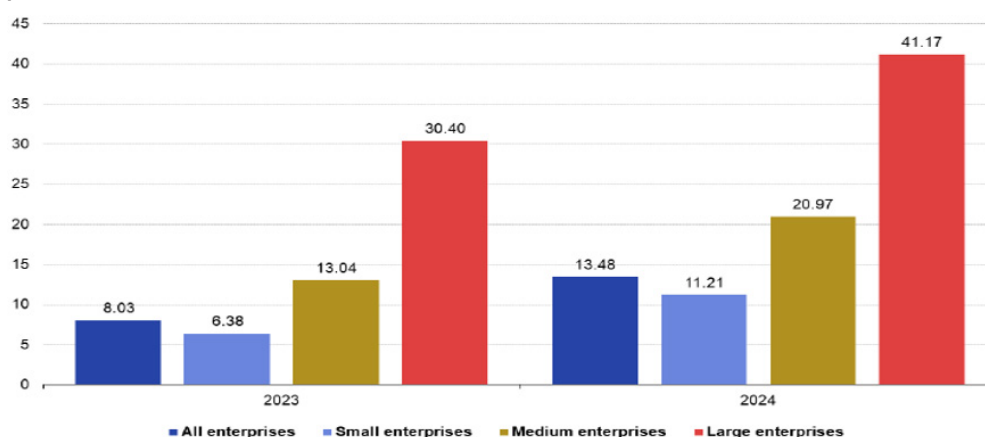
10. Eliminating workers and employees from the processes is still considered to be a problem. Companies would closely monitor the risks, quality and responsible use of Gen AI. They would develop training programs for the responsible use of AI tools.

Besides Gen AI's full potential for job augmentation and workforce productivity growth the development of Gen AI in the workplace also create some uncertainties, challenges and opportunities

for workers, companies and economies globally.

5. USE OF AI IN THE EU ENTERPRISES

The use of AI technology in the economy and society as a whole is new occurrence and systematic statistical data are missing. However, many states and statistical organizations, mostly those of highly developed economies started to collect it regularly and systematically. This include some of the international institutions related to economic issues as well. EU and its statistical institution Eurostat is a good example for it. They have regular annual reports on the use of AI in enterprises in the EU and some other countries from the continent of Europe and publish valuable data about the level of using AI for productive purposes in the economy and its dynamic. Their latest statistical report of Jan. 2025 (Eurostat, 2025) give us a clear picture of this in 2024 in Europe. Most valuable is the fact that in 2024, 13,48% of enterprises in the EU, with 10 or more employees and self-employed persons, used at least one of the AI tools (text mining; speech recognition; natural language generation; image recognition, image processing; AI based software robotic process automation; technologies enabling machines to physically move by observing their surroundings and taking autonomous decisions) and it is increased by 5,45 p.p. compared with 2023. What is more important is that 41,17% of all large enterprises use the AI and it increase the use significantly. (Graph: 3)



Graph 3: Enterprises using AI technologies by size class, EU, 2023 and 2024
(% of enterprises)

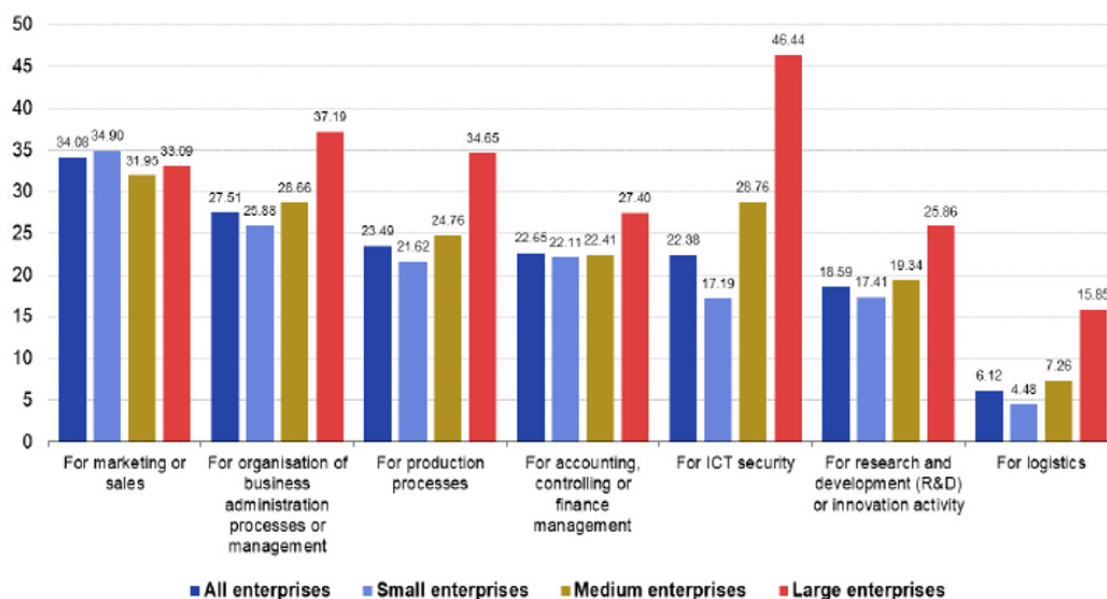
Source: Eurostat, 2025, p. 2

Comparing enterprises that use at least one AI technology among EU countries shows that the share of enterprises using AI ranged between 3,07% and 27,58%. The highest share was recorded in Denmark (27,58%), followed by Sweden (25,09%), and Belgium (24,71%), while the lowest shares were recorded in Romania (3,07%), Poland

(5,9%) and Bulgaria (6,47%).

If we analyze the use of AI by the type of economic activities, then AI is used a lot more in some than in other sectors which indicate that AI is more relevant for certain activities. Namely, the information and communication sector (with 48,72%) and professional, scientific and technical service activities (with 30,53%) stood out with the highest share of enterprises that used AI. In all other economic activities, the share of enterprises using AI was below 16% with lowest of 6,09% in accommodation and construction.

When come to a purposes of using the AI software or systems, the leading activities are those of AI technologies used for marketing or sales (34,08%) and organization of business administration processes or management (27,5%). AI for logistics with a share of 6,1% are on bottom. (Graph: 4).



Graph 4: The purposes for which enterprises used AI, EU 2024 (% using at least one AI tool)

Source: Eurostat, 2025, p. 6

In USA and P.R. China the AI research companies play a crucial role in advancing the field of artificial intelligence. These invest significant resources into conducting cutting-edge research, developing state-of-the-art algorithms, and pushing the boundaries of AI technology. Their work not only contributes to scientific knowledge but also drives innovation in various industries such as healthcare, finance, transportation, and more. Top companies in this domain currently are: DeepMind; OpenAI; Microsoft Research AI (after 17 years of research and designing Microsoft in 2025 already developed a new architecture for topological quantum computing based on possibility of millions of qubits on a single chip – quantum processor called Majorana 1 that can significantly augment the AI capability); IBM Research; Facebook AI Research; Google Brain; NVIDIA; Amazon Web Services (AWS) AI Research; Apple Machine Learning Research in USA as well as Baidu Research; DeepSeek AI in P.R. China and other companies worldwide.

6. PREPAREDNESS AND SOME EXPERIENCES IN THE REGION OF CESEE

IMF staff made an effort in 2024 for construction of an index for the level of AI preparedness across the countries. Measuring AI preparedness, they find “is challenging, including because the institutional requirements for economy-wide integration of AI are still uncertain.” (Cazzaniga M.; et al., 2024, p. 34). However, they identified key determinants that are likely relevant for AI and that are: digital infrastructure, human capital, technological innovation, and legal frameworks. Then these broad determinants are complemented with a set of indicators expected to be important for smooth AI adoption including sustained human capital investment, inclusive science, technology, engineering, and mathematics expertise, labor and capital mobility within and across countries, and adaptability of legal frameworks to new business models. The resulting index for an AI preparedness improves on existing AI readiness indicators. Some of major research conclusions are that: “AI adoption may generate labor market shifts with significant cross-country differences; highly educated workers are consistently more exposed to, but also more likely to benefit from, AI; older workers may be more likely to struggle during this technological transition; beyond its impact on income levels, which could increase for most workers, AI will also reshape wealth and income distribution; Harnessing the advantages of AI will depend on countries’ preparedness and the ability of workers to adapt to this new technology.” (Cazzaniga M.; et al., 2024, pp. 22-23).

The International Finance Forum (IFF) founded by UN, G20, WB and IMF inaugurate its Global AI Competitiveness Index, which is dedicated to building a comprehensive, objective, and quantifiable global system of assessing AI competitiveness and systematically evaluating and comparing the comprehensive strength and development potential of various countries in the field of AI via multi-dimensional indicators. It’s based on five core dimensions: 1. Technical Development and Applications (as represented by AI companies); 2. Research and Innovation; 3. Human Capital; 4. Policy and Regulatory Environment; and 5. Market Acceptance and Infrastructure. Each dimension has several secondary indicators. In its 2024 Report based on data from over 55.000 AI companies worldwide they declare that “healthcare and marketing are currently the key business application scenarios of global AI companies” and that “more than 73% of the world’s AI companies are concentrated in the top 10 countries.” (IFF, 2025, p. 2) of which most are in USA (20.298 companies), followed by India (4,044), UK, Japan, Canada and P. R. China. From the CESEE region only Turkey (510) and Poland (383) are 18 and 21 place respectively.

Based on the IMF AI preparedness index, Spiroska (Спироска, 2025) elaborate the preparedness and some experiences in the region of CESEE. Most of the analyzed countries from Central, Eastern and Southeastern Europe (CESEE), she pointed, including the Macedonian economy, “have an index value that is above the average level for all 174 countries, but compared to EU countries, the CESEE region is generally less prepared for AI. The Macedonian economy is in 77th place and is above the median, i.e. in the upper half of the countries.” (Спироска, 2025, p. 1) This is encouraging, but still not satisfactory. The countries from the Western Balkans (WB) are below the average for the CESEE region. Among the countries of the WB, Serbia was the first country to start drafting a national legislative framework related to advanced technologies, establishing an Institute for AI. The AI development is also part of the Albanian Association for AI, founded in 2017 - an association that organizes workshops on the

latest trends in AI. Montenegro adopted the Strategy for Digital Transformation 2022 - 2026, which defines the prerequisites and initiatives needed for rapid adaptation to the digital environment. Macedonia and its economy, unfortunately, don't have any strategy for AI, although a working group has been established within the governmental Fund for Innovation and Technological Development with the intention of creating the first national strategy for AI. The potential for digital transformation still needs to be explored in Bosnia and Herzegovina, given the lack of innovation and undefined strategy, which makes the country the least ready for AI of the rest of the region.

CONCLUSION

Undoubtedly, the AI technologies are a big opportunity for an increasing productivity of the physical and human capital, faster economic growth, new structural changes frontiers and creation of more decent jobs, including possibilities for further humanization of working and living in the present and next society which should result in a higher quality and standard of living.

Gen AI is a class of AI techniques and models designed to generate data that is similar, but not identical to existing data i.e. capable of generating new content. Using it companies are shifting its focus from efficiency to growth and value-chain reinvention to tackle complex challenges at unprecedented speeds. Over 82% of businesses today are seeing Gen AI as being one of their main devices for reinvention, expecting significant benefits. Therefore, generally in the economy, the investments in AI and its uses have risen and will continue at a level of 29% annual growth rate up to 2028. This kind of AI transformation of the economy highlighted the foundational enablers required at both the economy and company level.

When it come to a workforce, AI will also reshape a substantial number of jobs, potentially affecting up to 40% of total global working hours. Gen AI is seen as potential to supplement and not only replace the workforce, by improving their skills and competences, increasing its productivity and enabling new forms of value added formation. There is at least ten ways on how to use AI and Gen AI within the economy and integrate it within the workforce significantly upsurge its productivity.

The use of AI technology in the economic sectors and society as a whole is increasing steadily and growingly. Some 13,48% of enterprises in the EU, with 10 or more employees and self-employed persons, in 2024 used at least one of the AI tools, and 41,17% of all large enterprises use the AI and increase its use significantly. A crucial global role in AI research and advancing in the field plays the USA and partly Chinese companies.

Already there are existing methodologies of measurement of the level of AI preparedness of the countries – IMF preparedness index; IFF Global AI Competitiveness Index and others. By the IMF preparedness index, the region of CESEE have an index value that is above the average level for a 174 countries in the world, but compared to EU countries, the CESEE region is generally less prepared for AI. WB countries are below the average for the CESEE region. The Macedonian economy is in 77th place and is above the median, i.e. in the upper half of the countries, but it still lacks a formal state strategy for AI development.

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