PWC - (Gen)AI and data use in Luxembourg survey 2025. Luxembourg takes bold steps from AI experimentation to execution



The (Gen)AI and data use in Luxembourg survey 2025 reveals a country navigating innovation, compliance, and capability gaps.

Now in its fourth edition, the (Gen)AI and Data Use in Luxembourg Survey was conducted from February to March 2025. For the first time, the survey was opened to public responses and strategically expanded to include financial sector stakeholders through collaborations with ABBL (The Luxembourg Bankers' Association) and ACA (Association of Luxembourg Insurers and Reinsurers).

As generative AI (GenAI) reshapes industries at an unprecedented pace, Luxembourg is positioning itself at the heart of this transformation. The latest (Gen)AI and Data Use in Luxembourg Survey 2025- "from experimentation to execution" conducted by PwC Luxembourg in collaboration with ABBL and ACA, reveals a significant evolution: organisations across sectors are shifting from early exploration to embedding AI into day-to-day operations. The 2025 edition attracted a record 101 respondents, 74 of whom were from Luxembourg's financial sector, offering the most statistically robust and cross-sectoral snapshot to date of AI and data practices in the

country. This comprehensive overview allows for the assessment of not only how (Gen)AI is already reshaping day-to-day operations but also how organisations are preparing for the EU AI Act, the world's most ambitious AI regulatory framework.

A sampling of key takeaways

The data readiness reality check

- Organisations in Luxembourg continue to have a high maturity in terms of foundational data governance and privacy considerations, creating a solid foundation for the implementation of AI. Two notable exceptions are however the limited maturity in terms of collection ESG data, and that only 25% of organisations are using most of the data that they are collecting – a key gap to improve in the coming years.

Data ecosystem fingerprint: technology adoption across sectors

- Most businesses now use internal and structured data as their foundation, while advanced tools like data lakes and master data management give some companies a competitive edge. Entities should investigate their data strategies to map more advanced data tools to specific business outcomes. The focus should be on areas where they can gain a competitive advantage or achieve significant operational efficiencies.

Towards operational use of (Gen)AI

- Between 2023 and 2025, businesses rapidly shifted from experimenting with AI to putting it to work. Third-party (Gen)AI tools are used by 64% of operational companies, while 57% of banks are working on internal tools, both far above the 2023 numbers. There is however still significant room to grow, as according to recent studies more than 80% of CEOs expect a comprehensive use of (Gen)AI.

AI use case radar: finding adoption hotspots

- Personal productivity serves as the common starting point for AI adoption across industries, with companies focusing on direct individual benefits before moving to complex organisational changes. Forward-looking leaders should consider programmes to identify which personal productivity AI successes can be scaled up to process-level improvements, for example by expanding individual writing assistance to automated report generation.

Taking action vs taking your time: EU AI Act compliance across Luxembourg's economy

- Luxembourg's banks are actively preparing for EU AI regulations, while alternative investment firms are waiting to see what happens, showing the mixed response across Europe as it tries

to balance AI innovation with proper oversight. There are several no-regret areas on the road to EU AI Act Compliance, including building an inventory of AI systems and defining their associated risks, fulfilling training requirements towards AI literacy, and ideally setting up a comprehensive AI Governance.

Methodology used: From February to March 2025, PwC asked the public, in coordination with ABBL and ACA, to respond to the 2025 survey on the use of data and AI in Luxembourg – the fourth edition since 2019. Overall, 101 responses could be collected throughout this period. The respondents cover a diverse range of functions within their organisations.

This press release offers a sample of only some of the rich insights gathered via the survey. For a more thorough analysis please download the full "(Gen)AI and data use in Luxembourg survey 2025 – From experimentation to execution".

Thierry Kremser. Advisory Partner, Deputy Advisory & Technology Leader, PwC Luxembourg. "Luxembourg stands at a crucial moment where AI ambition, regulatory certainty, and market readiness converge. Organisations that act decisively now – building both technical capabilities and valuable use cases – will define the next chapter of our digital economy."

Andreas Braun, Director Artificial Intelligence & Data Science at PwC Luxembourg "The ambition of the government on AI is very clear, with several billion earmarked for AI innovation – our data shows it is the right time. We're seeing organisations move from experimentation to execution at unprecedented speed, ensuring that this persists and turns into real economic gains should be a priority."

Ananda Kautz, Member of the Management Board (Innovation, Payments, Sustainability) at ABBL "We are delighted to see the progress made by our members in adopting GenAI confirmed by the results of this study. Banks manage a huge amount of data. Increased use of GenAI will enable great strides to be made in automating processes and personalising services**."**

Sarah Hartmann, Conseillère juridique chez ACA Luxembourg "For Luxembourg's insurance sector, generative AI is gradually moving from concept to practice — and it's becoming a game-changer. Insurers are shifting from experimentation to real transformation. It opens the door to smarter underwriting, hyper-personalised customer journeys, and radically more efficient operations. Those who act decisively now will help define the future of insurance."

Join us at Nexus

On 17–18 June, the Finance District will gather C-level leaders to explore how AI, cybersecurity, IT strategy, regulatory compliance and business transformation are shaping decision-making. PwC will be on site at booth F12 with live demos and focused sessions designed for today's challenges.