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Američka gospodarska komora u Hrvatskoj | American Chamber of Commerce in Croatia

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Survey of the business environment in Croatia 2026



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Survey of the business environment

Introduction

AmCham Croatia brings together more than 370 American, Croatian, and other international companies that employ more than 110,000 people in Croatia. As the oldest foreign chamber in Croatia, AmCham has been actively contributing to the improvement of the business environment for over 25 years by advocating best business practices and providing a range of recommendations to position Croatia as an attractive investment destination.

As a chamber that gathers mostly foreign investors in Croatia, as well as a significant number of Croatian companies operating in international markets, AmCham Croatia carried out a survey of the business environment at the end of 2025. The survey, carried out among companies' management boards, provided valuable insights into business performance in 2025 and investor sentiment for future activities.

Methodology, sample, and purpose of the survey

The survey was carried out from December 9, 2025, to February 12, 2026, on a sample of 180 executives from domestic and international companies in Croatia. Based on the number of employees, 28% of participants were from large companies, 31% from medium-sized companies, 24% from small companies, and 18% from companies with fewer than 10 employees. Half of the respondents represented companies predominantly under domestic ownership (50%), while 47% were in majority foreign ownership and 3% of participants come from companies that are in mixed ownership. The purpose of the survey was to assess respondents' views on the overall business environment in Croatia.

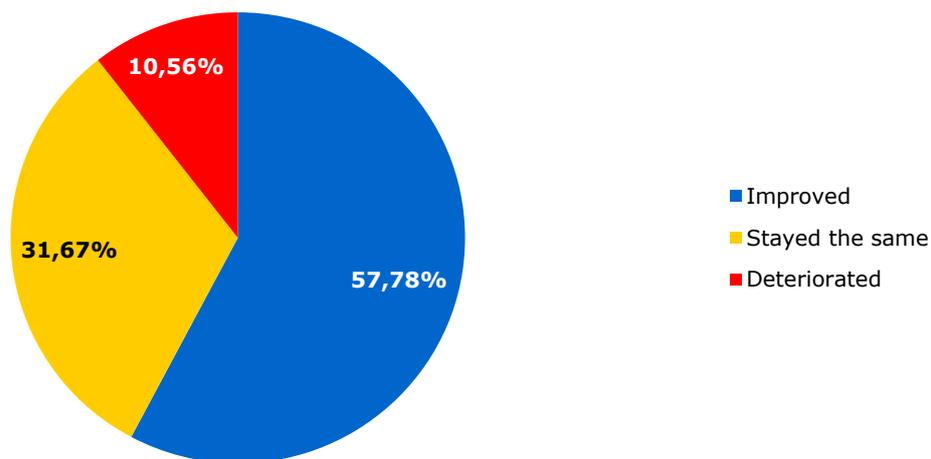


Survey results

Business results in 2025

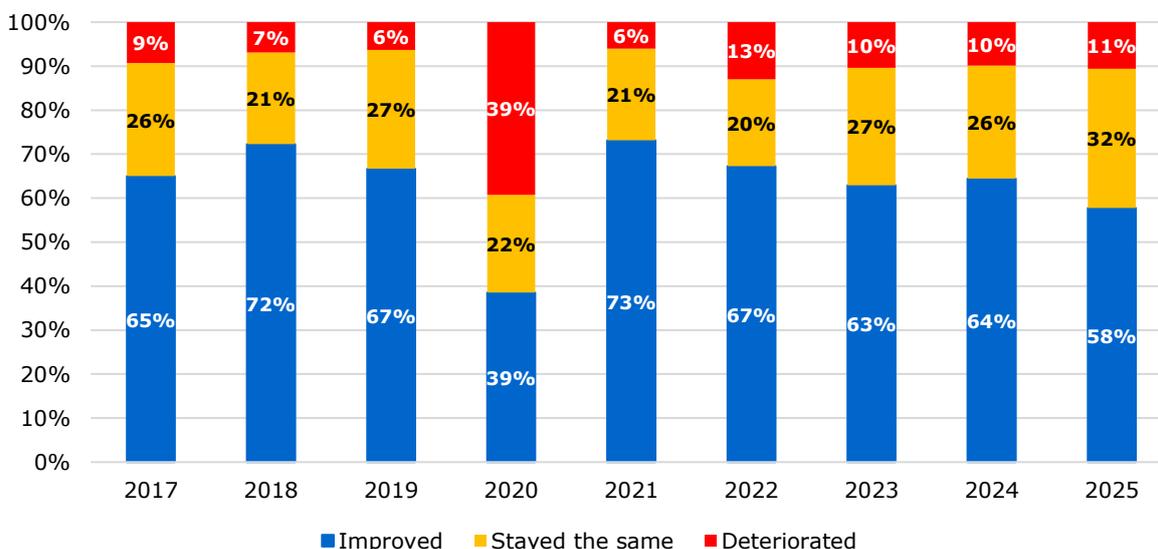
58% of respondents rated their business results in 2025 as better than the previous year, indicating a positive trend. On the other hand, 11% of companies experienced deterioration in business results, while the remaining 32% saw no significant changes throughout the year.

How has your business situation developed in 2025?



Although the majority of companies (58%) report improved performance compared to the previous year, since 2021 there has been a gradual increase in the share of those whose results have remained at the same level, indicating a slowdown in economic growth. At the same time, the share of companies whose business situation has deteriorated does not show a growth trend but remains relatively stable with minor fluctuations.

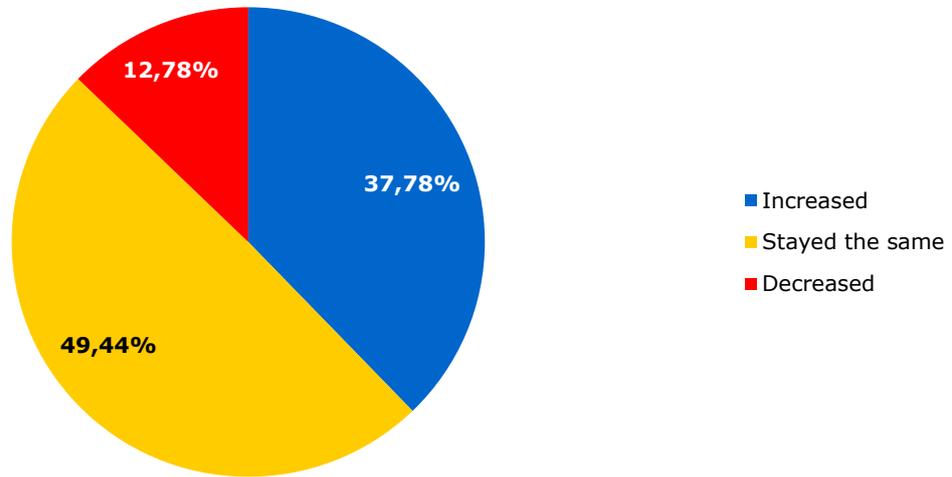
Business situation over the years





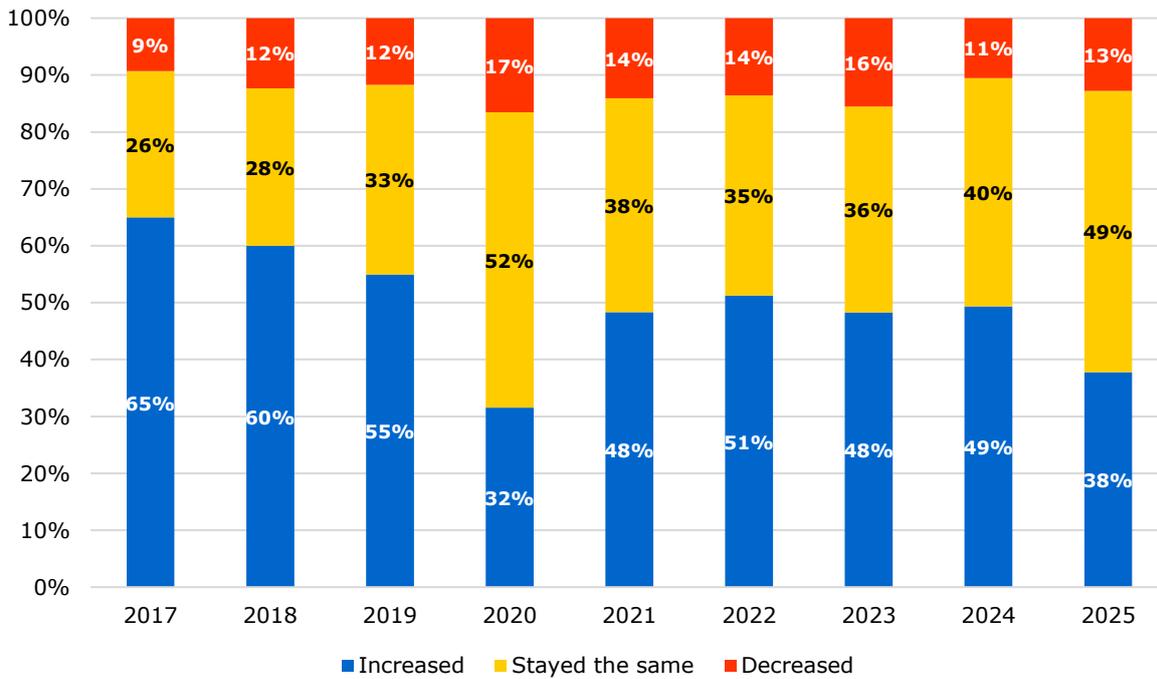
Almost 40% of the companies surveyed increased their number of employees, while half maintained the same level of employment.

How has the total number of employees in your company changed in 2025?



Compared to the previous year, the number of companies that hired additional staff decreased from 49% to 38%. At the same time, the share of those maintaining the same number of employees increased – from 40% to 49% - as did the share of those who decreased the number of employees, from 11% to 13% in 2025.

Share of companies according to employment trends in Croatia

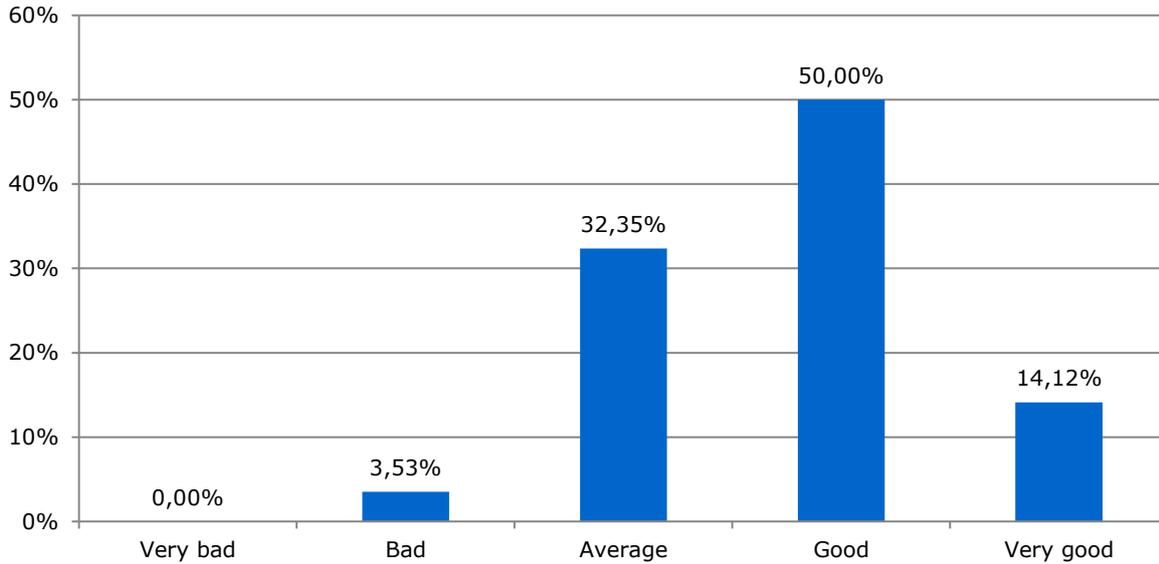




Business environment

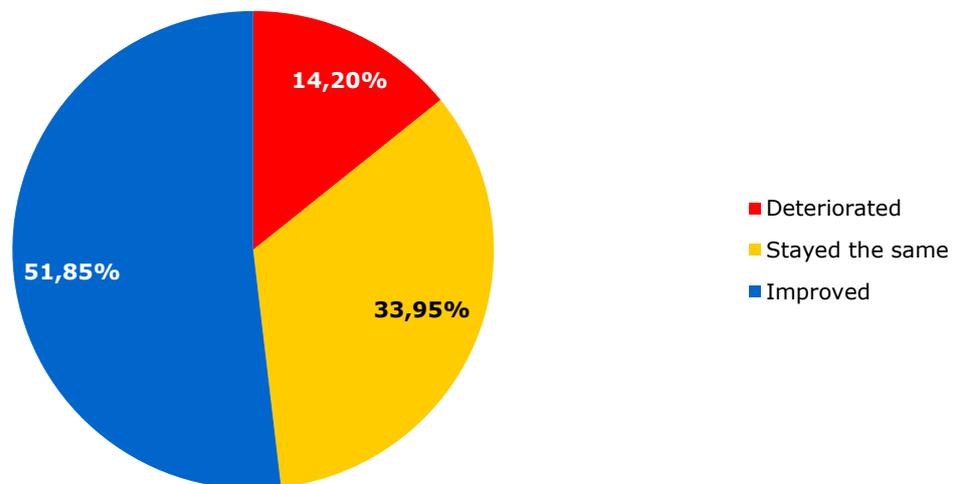
The overall experience of conducting business in Croatia was rated as good or very good by 64% of respondents, marking an increase compared to 2024, when this share was 61%. At the same time, 32% of respondents consider the business environment to be average.

How would you rate overall experience with your company's business in Croatia?



Compared to the previous year, the share of companies that believe business conditions in Croatia have improved over the past five years has decreased (by 9%). At the same time, the share of those who believe that business conditions have deteriorated during that period has increased by 6%.

Would you say that business conditions in Croatia have improved, stayed the same or deteriorated in the past 5 years?





The main limiting business factors in 2024:

- 1) Lack of adequate workforce
- 2) Labor taxation
- 3) Inflation

The main limiting business factors in 2025:

- 1) Lack of adequate workforce
- 2) Long and complex administrative procedures
- 3) Inflation

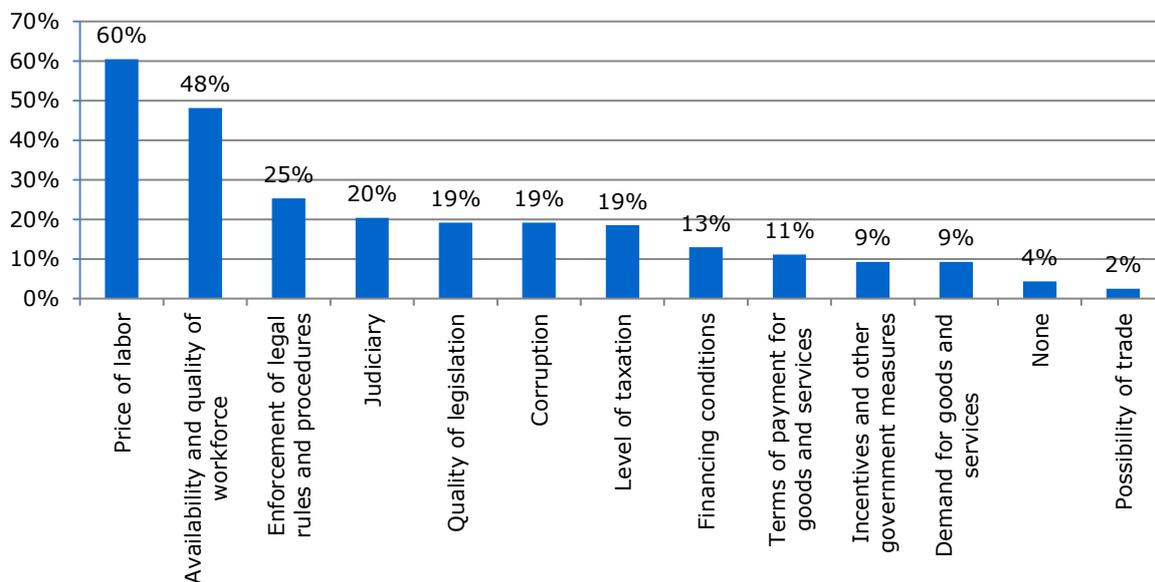
The lack of an adequate workforce remains the main limiting factor in business for the third consecutive year, according to survey participants. Complex and lengthy administrative procedures rank second, while inflation is in third place.

When asked about the three biggest issues companies have faced in the past five years, respondents ranked the lack of an adequate workforce first, long and complex administrative procedures second, and labor taxation third. These challenges have appeared as the top three in four consecutive surveys.



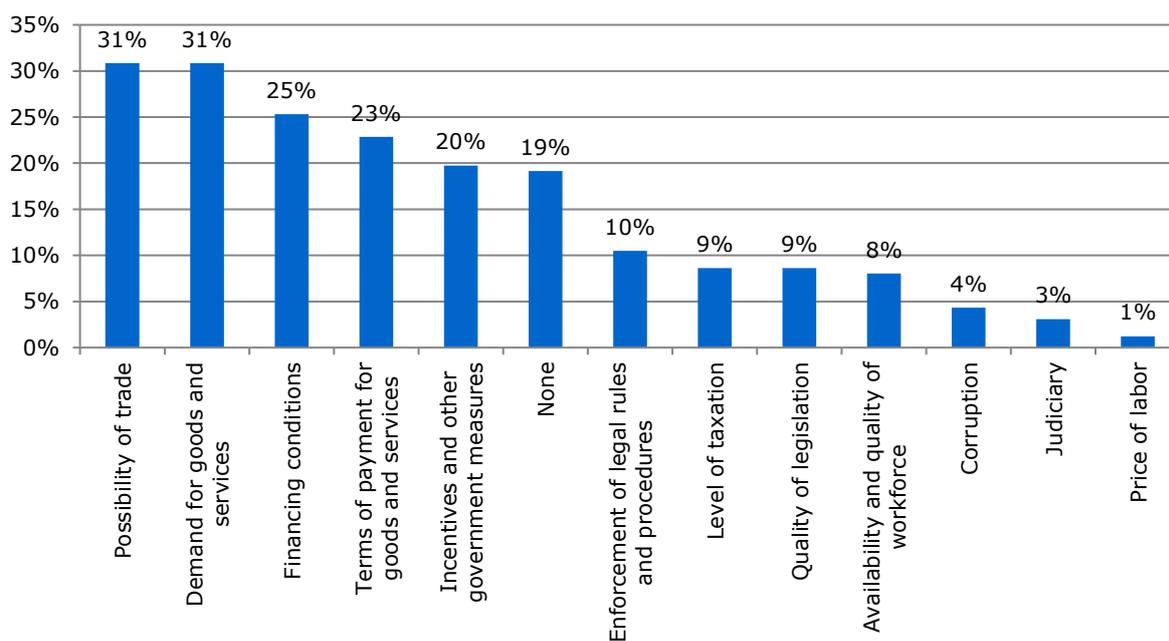
The biggest deterioration in business conditions over the past five years, according to respondents, is noticed in the price of labor and the availability and quality of the workforce, followed challenges related to the judiciary, enforcement of legal rules, and the quality of the legal framework.

In which areas have you noticed biggest deteriorations in the past 5 years? You can choose multiple answers.



On the other hand, the biggest improvements in the past five years, according to respondents, have been observed, in roughly equal proportions, in possibility of trade and demand for goods and services, as well as in financing conditions.

In which areas have you noticed biggest improvements in the past 5 years? You can choose multiple answers.

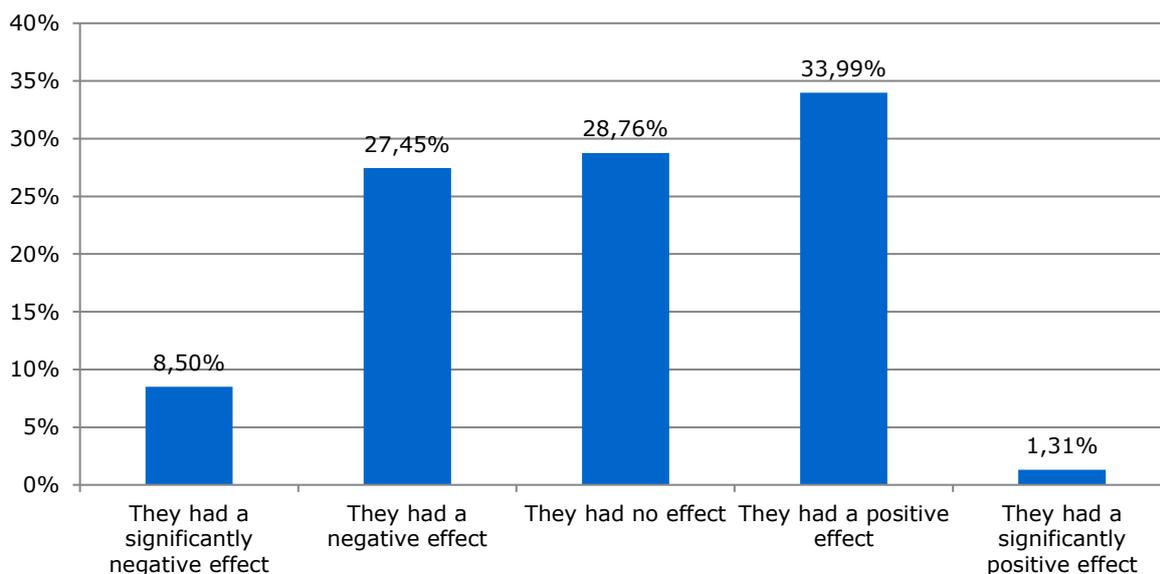




Impact of institutions on the business environment

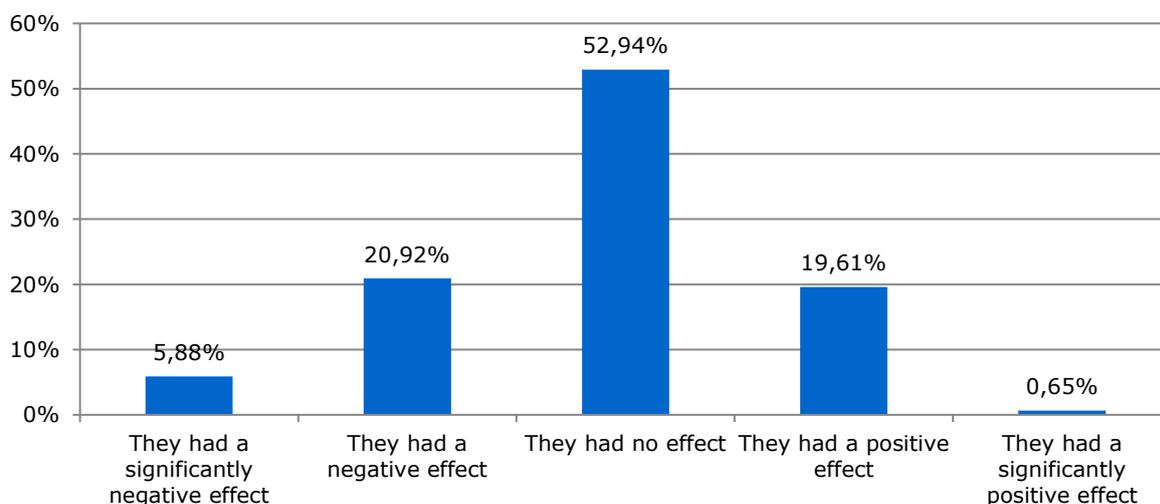
The percentage of respondents who rated the impact of government administration on the business environment as positive has decreased to 35%, compared to 44% last year. At the same time, the share of respondents who consider this impact as negative has increased – from 24% last year to 36%.

In what way have government regulations and operations of state administration affected business conditions in Croatia in the past 5 years?



For the majority respondents (53%), regulations and activities of local administration have not had a significant impact on the business environment in Croatia over the past 5 years.

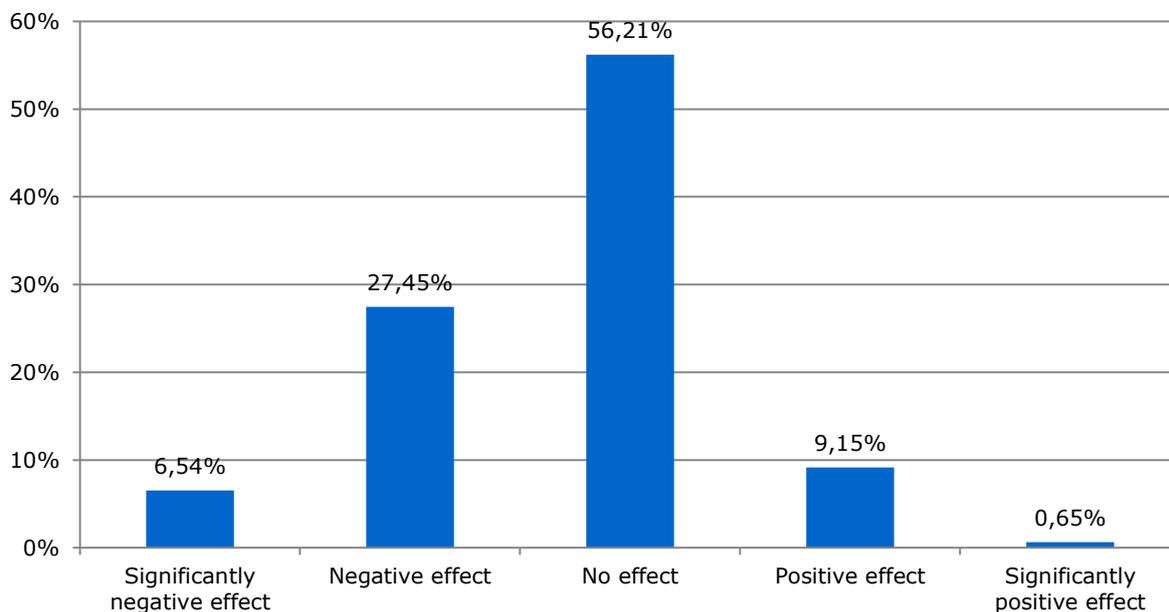
In what way have regulations and administration of local authorities (cities, municipalities, counties) affected the business conditions in the past 5 years?





Ratings of the judiciary's impact on business over the past five years are similar to last year's.

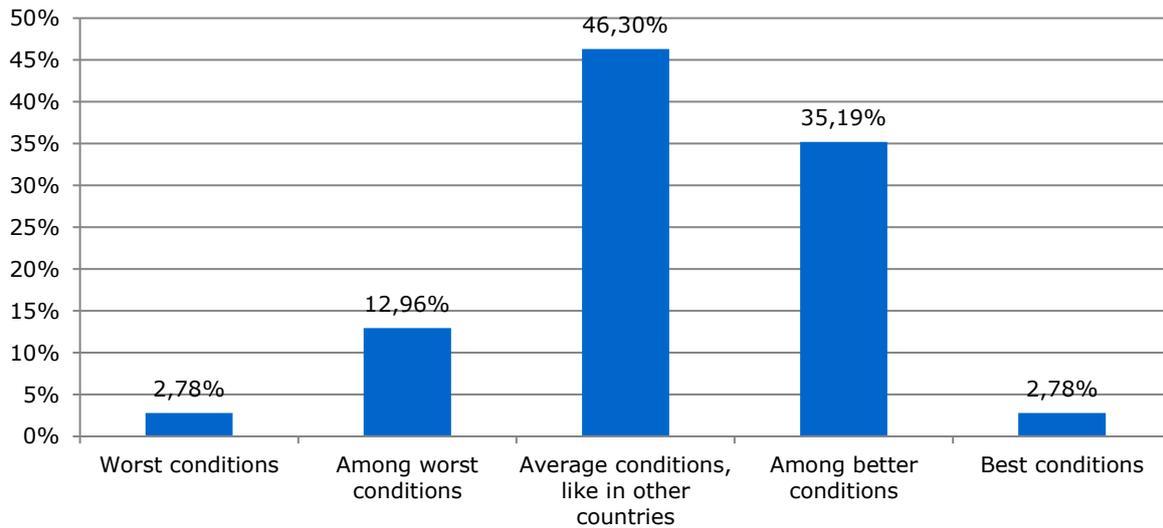
What kind of effect has the Croatian judiciary had on your business in the past 5 years?



Comparison with the region

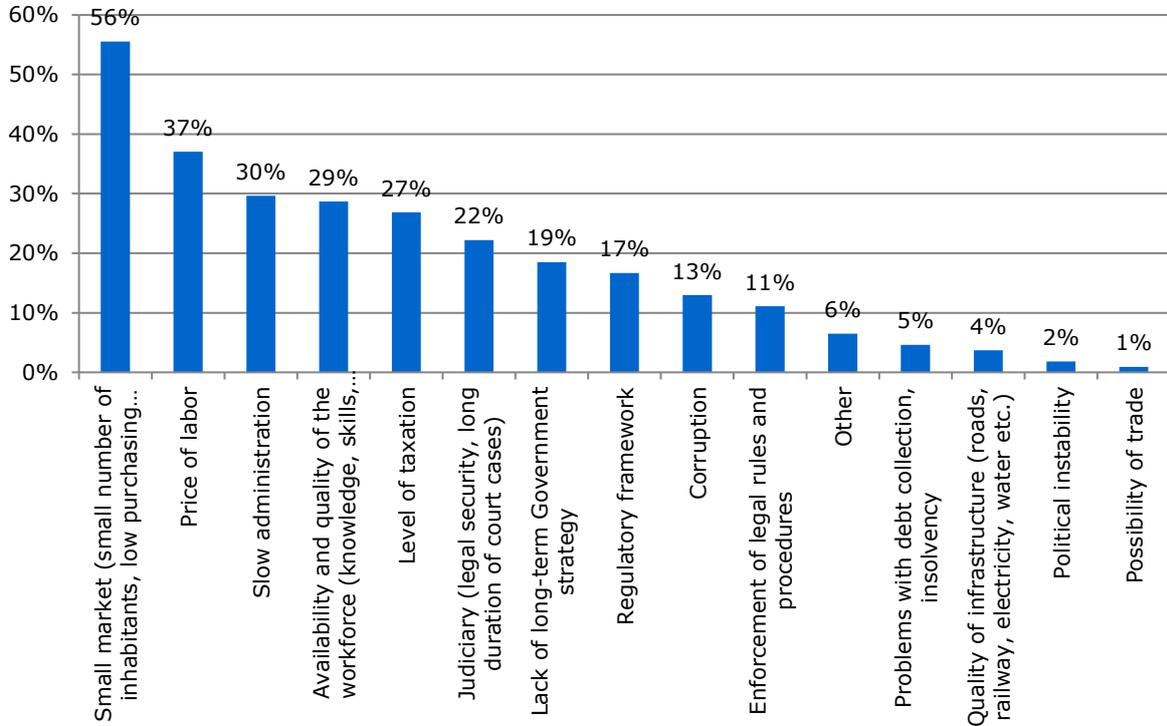
As many as 74% of the participating AmCham member companies also conduct business in other countries in Central and Eastern Europe, with 56% of them operating in more than five countries in the region.

How would you compare overall business conditions in Croatia with other countries in Central and Eastern Europe in which your company operates?



38% of respondents believe that business conditions in Croatia are more favorable than in other countries in Central and Eastern Europe, an increase compared to 32% in 2024. The share of negative ratings remained unchanged at 15%. Additionally, 46% of respondents rated business conditions as comparable to the rest of the Central and Eastern Europe region, representing a decrease compared to 53% in the previous year.

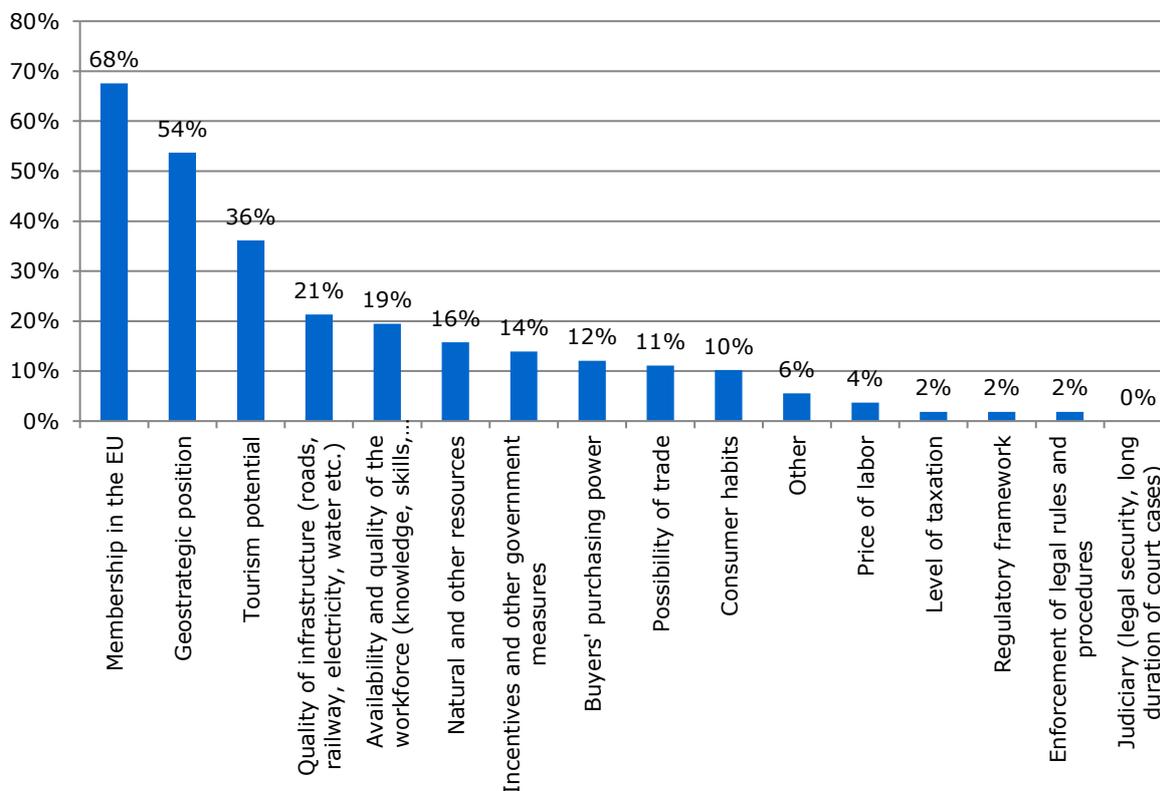
Which three of the following problems would you say are the biggest shortcomings when it comes to business conditions in Croatia compared to the countries in the region?



The small market continues to be recognized as Croatia's biggest disadvantage compared to other countries in the region. Price of labor has moved into second place - rising from fourth place last year - while slow administration ranks third.



What are the three things you see as an advantage when it comes to business conditions in Croatia compared to the countries in the region?



As the biggest advantages of Croatia, respondents point out EU membership, the geostrategic position, and the country's tourism potential, as in the previous years.

The biggest business shortcomings in Croatia in comparison to other CEE countries:

- 1) Small market
- 2) Price of labor
- 2) Slow administration

The biggest business advantages in Croatia in comparison to other CEE countries:

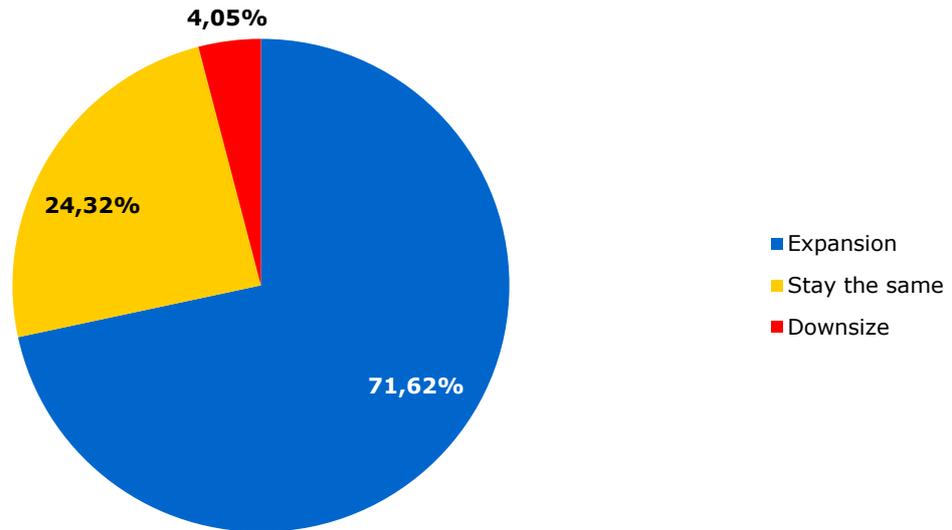
- 1) Membership in the EU
- 2) Geostrategic position
- 3) Tourism potential of the country



Business expectations

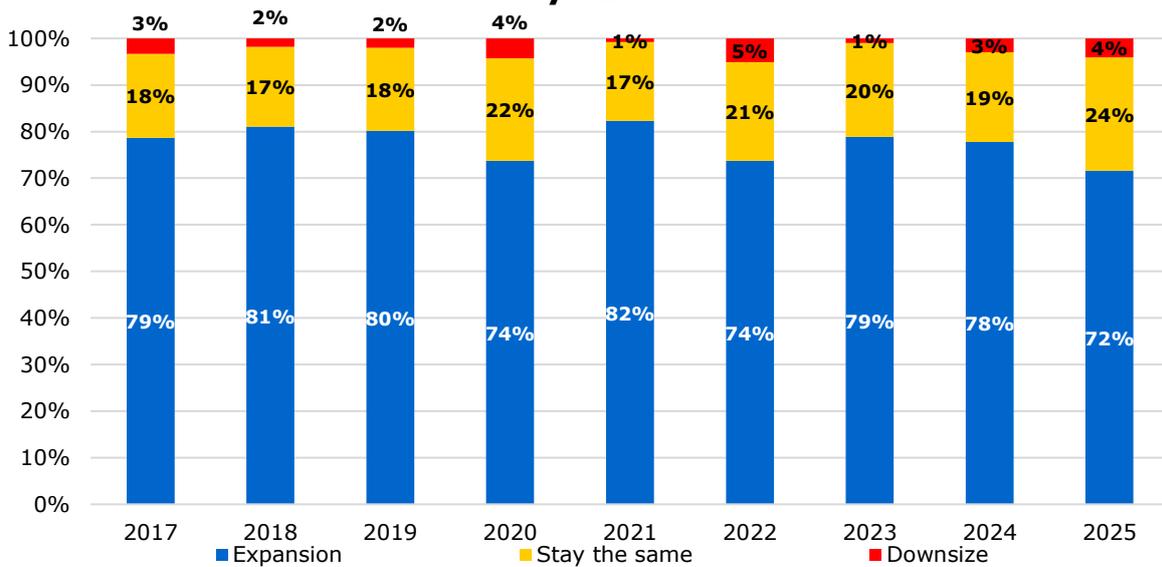
For the upcoming three-year period, around 72% of AmCham member companies plan to expand their business in Croatia, representing a slight decrease compared to last year's survey (78%). A marginal increase is also visible in the share of respondents planning to reduce the scope of their operations, which now stands at 4% compared to 3% in 2024.

What are your company's plans for its Croatian operations in the next 3 years?



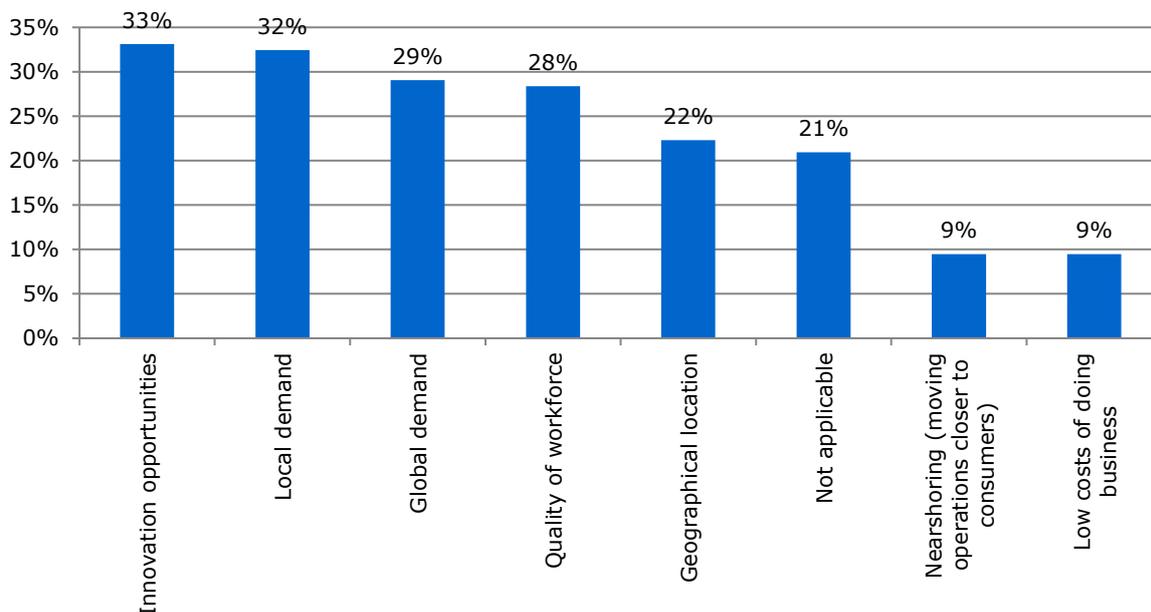
Although the majority of companies still plan to expand their business in Croatia, their share has decreased by 6% compared to last year.

Company's plans for Croatian operations over the years



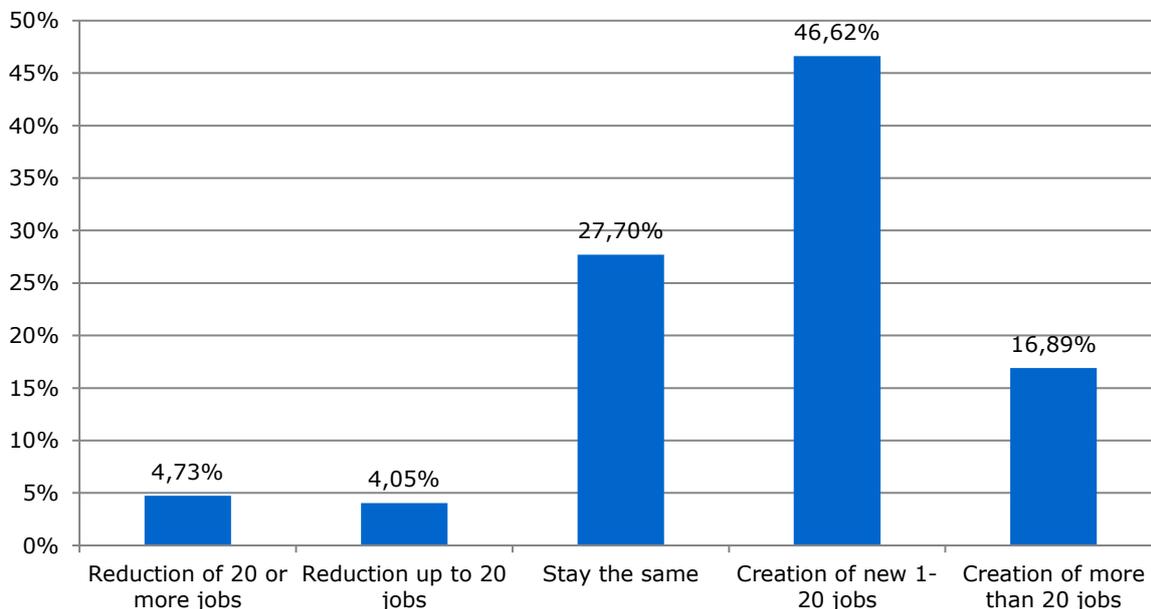


If your company plans to expand/invest in Croatia, what are the key drivers?



The main drivers for business expansion and investment in Croatia are similar to those identified in last year's survey - opportunities for innovation, as well as domestic and global demand.

Does your company plan a reduction/creation of new jobs in Croatia in the next 3 years?

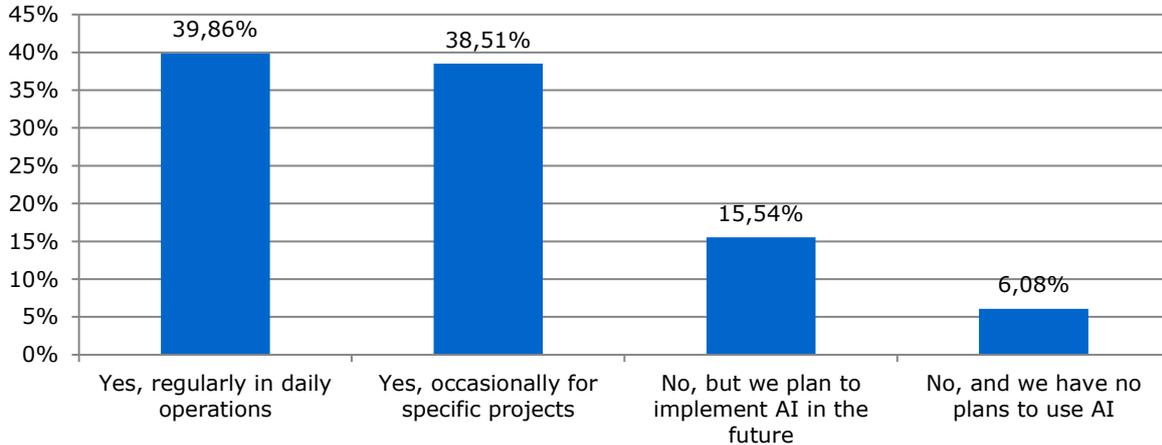


In the upcoming three-year period, around 64% of companies plan to hire new employees, with 17% planning to hire more than 20 new employees, which is a slight decrease compared to the previous survey. At the same time, the percentage of companies planning to reduce the number of employees has increased slightly from 8% to 9%.

Application of AI in business & workforce readiness

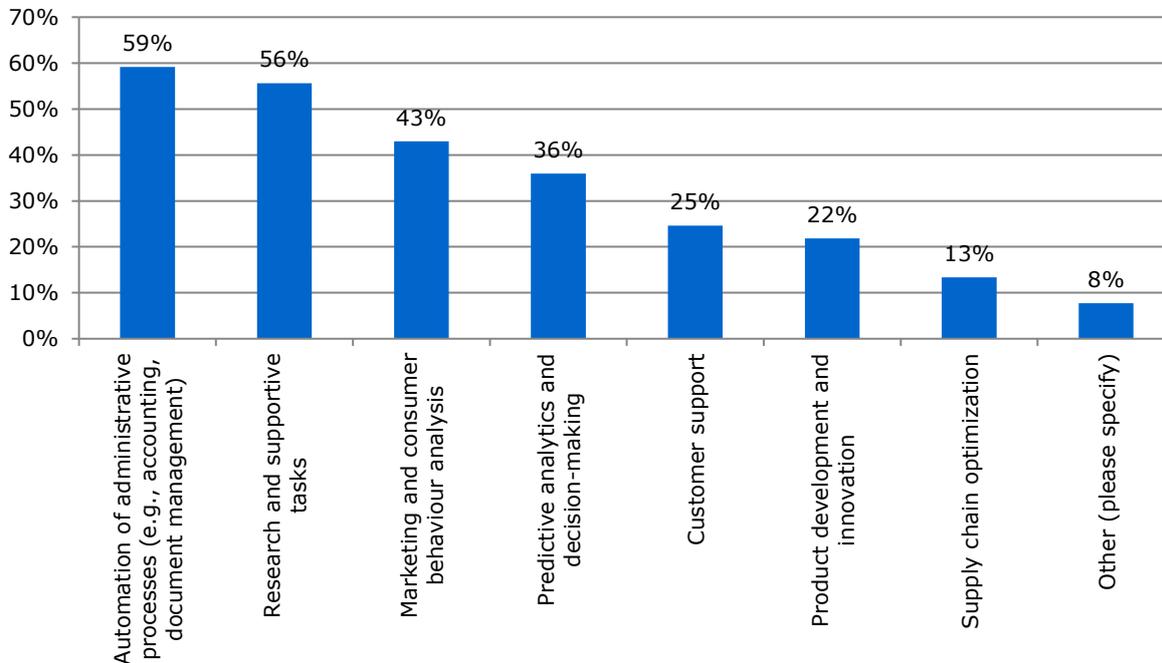
A large majority of the participating AmCham member companies (78%) already use artificial intelligence (AI) in their operations. One half in everyday business activities and the other half occasionally for specific projects.

Does your company use AI in its operations?



An additional 16% of surveyed companies that currently do not use AI plan to implement it in the future, while only 6% of respondents have no plans to apply AI.

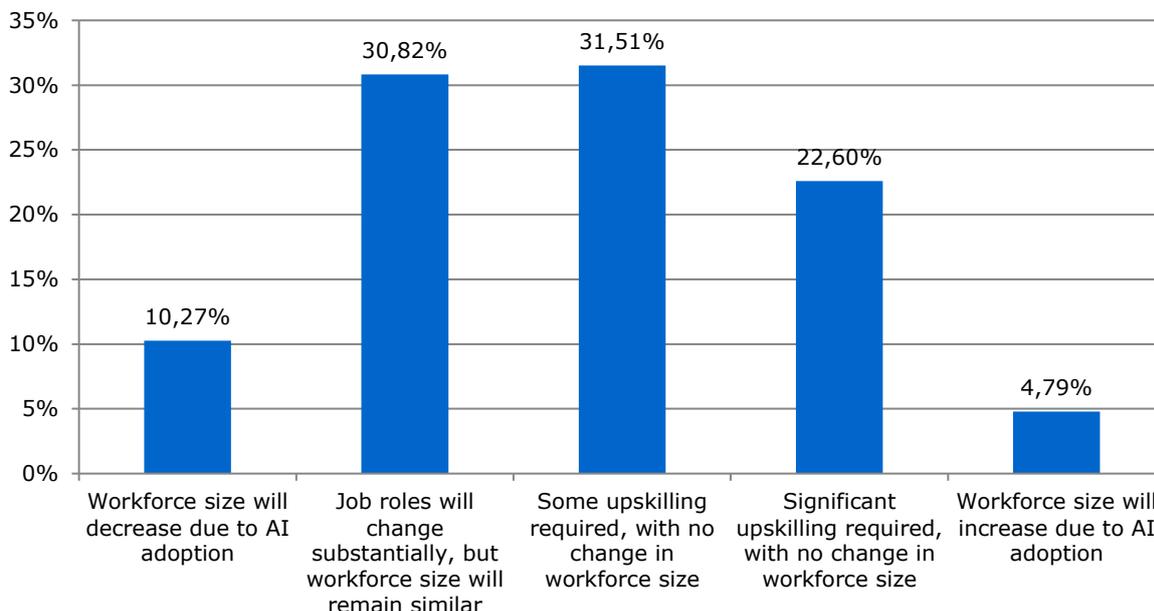
For which types of tasks does your company use or plan to use AI?



By type of task, AI is most commonly used for automating administrative processes, such as accounting and document management, as well as for research and support activities, with these two categories represented in nearly equal proportions. Marketing and consumer behavior analysis rank third, followed by predictive analytics and decision-making support in fourth place.



How do you expect AI to impact your workforce structure, size and skill needs in the next 3 years?



A significant majority of companies surveyed (85%) do not expect AI adoption to affect the number of employees. About 10% of companies estimate that the number of employees will decrease due to the introduction of AI, while 5% believe that AI implementation could lead to an increase in staff.

Regarding required skills, 32% of surveyed companies expect a need for additional workforce training to support AI adoption. On the other hand, 31% of respondents believe that job roles will change significantly under its influence.

Conclusion

Although the majority of companies (58%) report improved performance compared to the previous year, since 2021 there has been a gradual increase in the share of those whose results have remained at the same level, indicating a slowdown in economic growth. At the same time, the share of companies whose business situation has deteriorated does not show a growth trend but remains relatively stable with minor fluctuations.

Slightly less than 40% of companies employed additional staff in the previous year, and their share decreased from 50% in 2024. At the same time, there was an increase in the share of companies that maintained the same number of employees (from 40% to 49%) and those that decreased the number of employees from 11% to 13%.

Compared to the previous year, the share of companies that believe business conditions in Croatia have improved over the past five years has decreased (by 9%). At the same time, the share of those who believe that business conditions have deteriorated during that period has increased by 6%.

As in the previous year, the lack of an adequate workforce remains the top limiting factor for business, followed by complex and lengthy administrative procedures and inflation.

As in the previous year, the price of labor continues to represent the biggest deterioration in business conditions in the last five years, along with the availability and quality of the workforce, the judiciary, enforcement of legal rules and the quality of the legal framework.

38% of respondents believe that business conditions in Croatia are among the most favorable in the Central and Eastern Europe, an increase compared to 32% in 2024. The share of negative ratings remained unchanged, while 46% of respondents rated business conditions as comparable to the rest of the region. Croatia's main disadvantages compared to other countries in the region relate to its small market, labor costs, and slow administration.

For the upcoming three-year period, around 72% of AmCham member companies plan to expand their business in Croatia, which is a slight decrease compared to 78% last year.

In the next three years, around 64% of companies plan new hires, with 17% intending to employ more than 20 new employees, which is a slight decrease compared to the previous survey.

Regarding the use of artificial intelligence and workforce readiness, a large majority of the participating AmCham member companies (78%) already use AI in their operations. One half in everyday business activities and the other half occasionally for specific projects.

By type of task, AI is most commonly used for automating administrative processes, such as accounting and document management, as well as for research and support activities.

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For additional information, please contact: American Chamber of Commerce in Croatia

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