

European Revenue, Product & Engineering Outlook 2026

Executive Summary

What this report does

A senior-analyst view of the forces reshaping sales, marketing, product and software delivery across Europe — and what they mean for SMB growth operators.

Public executive summary

What matters most right now

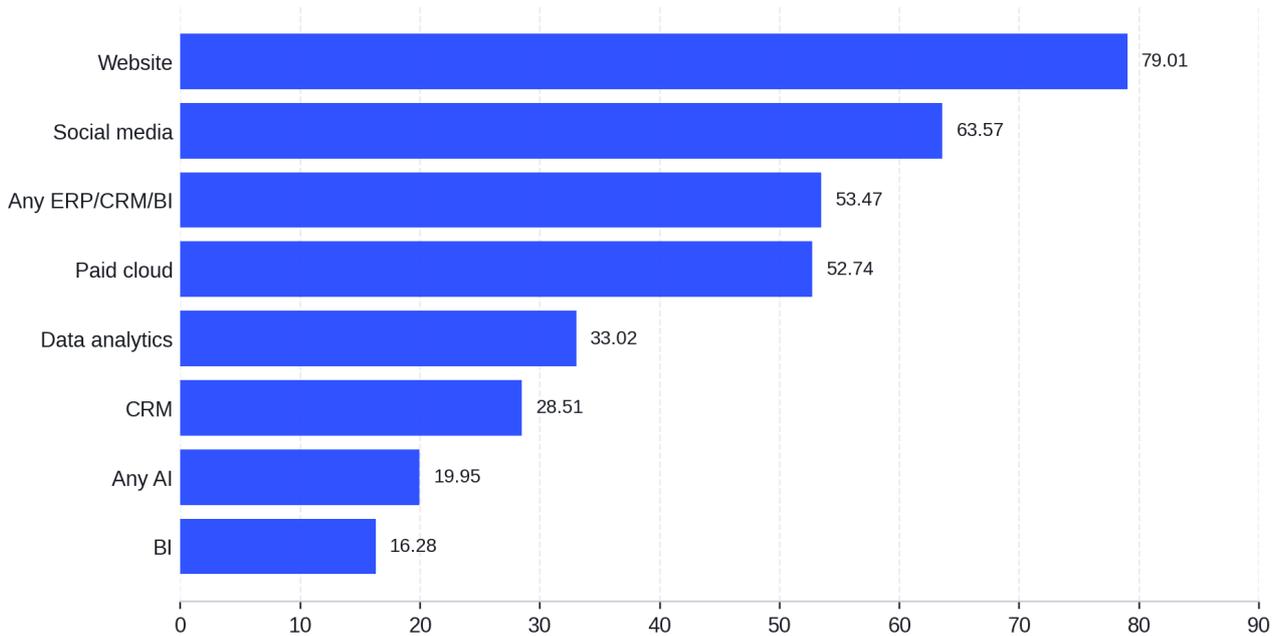
Europe is no longer deciding whether to digitise. It is deciding where to integrate AI, how to build trust under rising regulatory pressure, and how to convert fragmented demand into measurable commercial outcomes. For SMB-focused operators, the opportunity is not broad “transformation.” It is precision: sharper websites, tighter commercial systems, faster product decisions and more disciplined software delivery.

- The commercial stack is widening faster than it is deepening. In 2025, 79.01% of EU enterprises had a website and 63.57% used social media, but only 28.51% used CRM and 16.28% used BI software.[3]
- AI adoption is accelerating quickly. Eurostat reports that 20.0% of EU enterprises with 10+ employees used AI in 2025, up from 13.5% in 2024; among firms already using AI, 34.70% used it in marketing or sales.[1][2]
- Europe’s digital advertising market remains healthy. IAB Europe reports that the market grew 16% in 2024 to €118.9 billion, with social media, video and retail media among the fastest-growing channels.[6]
- The strategic constraint is not only adoption; it is operational depth. The EIB finds 37% of EU firms use generative AI, but only 55% of EU AI users deploy it across more than two business activities, versus 81% in the US.[7]
- Product and engineering teams now have a regulatory clock. The AI Act, Data Act, NIS2 and Cyber Resilience Act mean compliance, security and auditability are part of product strategy—not post-launch clean-up.[10][11][12][13]

Public version note

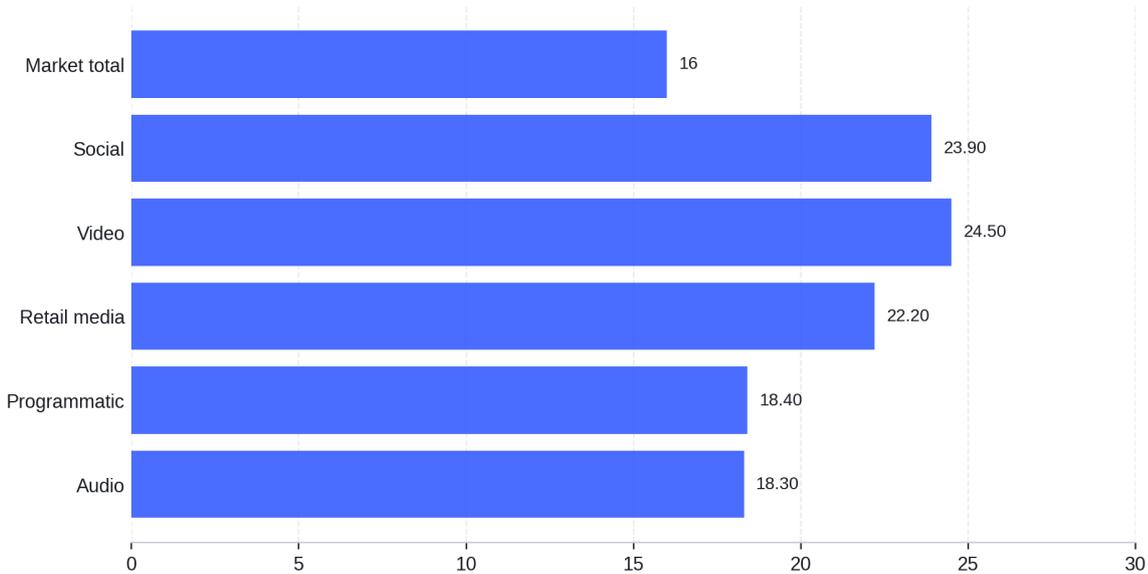
This executive summary is intended to be openly accessible. The full report is designed for gated distribution, subscriber access, or founder-led follow-up.

Figure 1. Europe’s commercial technology stack is broad, but not yet deep
Share of EU enterprises using selected digital tools, 2025 (%)



Source: Eurostat, Digital economy and society statistics - enterprises, data extracted January 2026.

Figure 2. Marketing budgets continue to move toward digital and performance-led formats
Growth of Europe’s digital advertising market and key channels, 2024 (%)



Source: IAB Europe, AdEx Benchmark 2024 Report, May 2025.

Implications for operators

Three practical takeaways for Fintery-style positioning

- Sell precision, not generic transformation. European SMBs are increasingly digital, but many are still commercially under-integrated. Positioning should focus on the right next step, not a vague end-state.
- Use research as proof, not decoration. A public executive summary can validate that Fintery understands the operating environment; the full report becomes a premium asset and conversation starter.
- Make the website an active commercial surface. In a market where most firms already have websites, differentiation comes from sharper authority content, better qualification, and tighter routing into founder conversations.

Recommended public CTA

Download the executive summary, then invite higher-intent readers to access the full report or book a short strategy call with Florian.

Selected sources

[1] Eurostat, 20% of EU enterprises use AI technologies, 11 Dec 2025

[2] Eurostat, Use of artificial intelligence in enterprises, extracted 2026

[3] Eurostat, Digital economy and society statistics - enterprises, data extracted Jan 2026

[4] Eurostat, E-commerce statistics, extracted Mar 2026

[5] Eurostat, Towards Digital Decade targets for Europe, extracted 2026

[6] IAB Europe, AdEx Benchmark 2024 Report, 21 May 2025

[7] European Investment Bank, European firms show resilience, invest in green transition, and match US companies in adopting AI technologies, new EIB survey shows, 2025

[8] European Investment Bank, EIB Working Paper 2026/02 - AI adoption, productivity and employment: Evidence from European firms, 13 Jan 2026