

AI Job Risk Report Croatia

Which occupations AI is reshaping — and which stay human

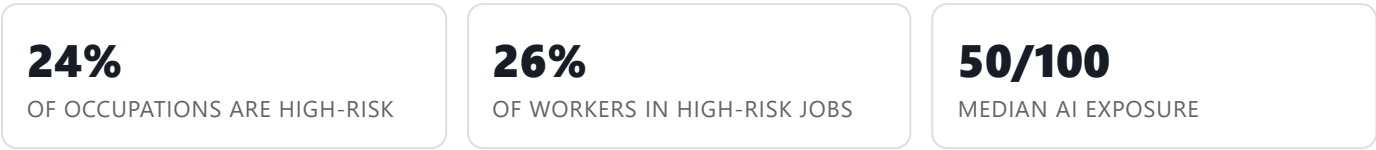
26% of Croatia's covered workforce is employed in occupations with high AI task exposure.

427 OCCUPATIONS	1.6M WORKFORCE COVERED	50/100 MEDIAN AI EXPOSURE	24% HIGH-RISK OCCUPATIONS
---------------------------------------	--	---	---

Published: 2026-08-10 · Data cutoff: 2025 · Web: <https://aijobriskmap.com/reports/croatia/>

Executive summary

Across 427 occupations covering 1.6M workers in Croatia, median AI exposure is 50/100. 24% of occupations — and 26% of workers — fall in the high-exposure band.



Most exposed areas

- Business, Finance & Legal
- IT & Digital
- Education & Community

Most resilient areas

- Trades & Construction
- Agriculture & Environment
- Transport, Logistics & Mining

Risk & pay: Official pay is not published at this occupational granularity for Croatia, so pay-vs-risk analysis is omitted in this edition.

What to watch: Entry-level and routine administrative tasks are narrowing fastest; client-facing, accountability and hands-on work remain the human moat.

How to read this report

Every occupation is scored on how much of its work generative AI can touch, and how much of it stays hard for AI to do. Four ideas run through the report:

- **AI exposure** — how much of the day-to-day tasks AI can already perform.
- **Automation pressure** — how likely those tasks are to be automated in practice.
- **AI augmentation** — where AI makes the worker faster rather than redundant.
- **Job displacement risk** — the combined pressure on the *number* of jobs.

A risk score is not a probability that a job disappears. It is a composite of the occupation's task structure, how automatable those tasks are, workforce demand, and the human moat. High exposure often means AI *augments* the role, not that it vanishes.

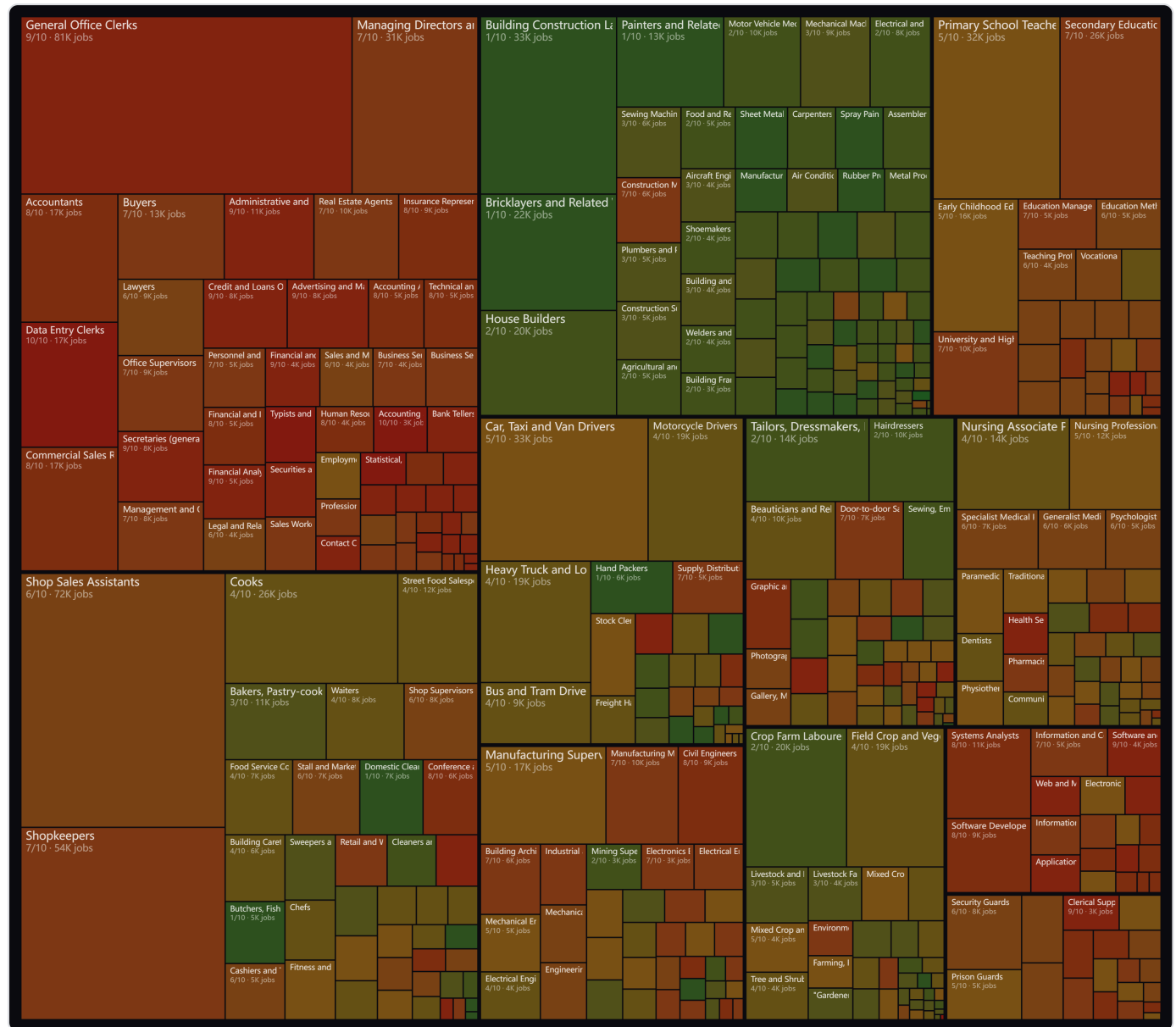
Croatia labour-market snapshot

Occupations analysed	427
Workforce covered	1.6M
Median AI exposure	50/100
High-risk occupations	24%
High-risk workforce	26%
Data year	2025

Croatia has a median AI exposure of 50/100. High-exposure work is concentrated in business, finance & legal and adjacent groups, while trades & construction stays most resilient.

National AI job risk map

Each tile is an occupation; tile area is proportional to the number of people employed, colour is AI task exposure.



■ Low exposure (<40) ■ Medium (40–69) ■ High (70+)

Three things this map shows

- The largest tiles — Business, Finance & Legal and related groups — carry above-median exposure.
- 26% of employment sits in the high-exposure (red) band.
- Trades & Construction forms the biggest low-exposure (green) cluster.

Explore the interactive version at <https://aijobriskmap.com/country/croatia/>.

Risk distribution

Two views tell different stories: how risk spreads across *occupations*, and across *people employed*.

By occupation count

High	24%
Medium	38%
Low	39%

By workforce

High	26%
Medium	42%
Low	32%

Median exposure 50/100 · quartiles Q1 29 / Q3 68. Occupation-count and workforce shares differ because high-employment jobs are not evenly spread across risk bands.

Highest-risk occupations

Ranked by AI task exposure. The right column shows tasks AI is most likely to take over.

#	Occupation	Risk	Workforce	Main exposed tasks
1	Data Entry Clerks	98	16,776	Manually enter data from paper or electronic documents into databases or spreadsheets; Check format and basic accuracy of input data
2	Typists and Word Processing Operators	96	3,899	Generating documents via speech recognition and automatic transcription; Use templates and AI tools to batch create standardized reports and letters
3	Accounting and Bookkeeping Clerks	95	3,411	Automatically classify and enter transaction data; Automated reconciliation and variance report generation
4	Statistical, Finance and Insurance Clerks	95	2,031	Extracting and entering data from formatted tables or documents; Preliminary review and basic information verification of insurance claims
5	Financial Analysts	94	4,605	Automatically generate periodic financial reports and market briefs; Basic data cleaning, standardization, and visualization
6	Securities and Finance Dealers and Brokers	94	3,814	Automatically execute stock, bond, and commodity orders through algorithms, no manual order placement; AI automatically generates market analysis reports and investment briefs
7	Clerical Support Workers Not Elsewhere Classified	94	2,774	Manual data entry and copy-paste operations; Document Classification, Filing, and Retrieval
8	General Office Clerks	93	81,271	Manual data entry: OCR and automated form parsing can directly extract information without manual typing; Paper file archiving; Automatic classification, tagging, and storage via electronic document management systems
9	Credit and Loans Officers	93	7,968	Automatically extract and verify income and asset information from loan applications; Rule engine-based preliminary credit scoring and risk classification
10	Contact Centre Salespersons	93	2,147	AI auto-dials and screens potential customers (reduces manual outbound calls); Real-time recommendation of optimal scripts/products based on customer data analysis
11	Personnel Clerks	93	1,047	Employee file data entry and updates; Standard recruitment notices and onboarding document generation
12	Payroll Clerks	93	476	Attendance data entry and work hour calculation; Single Touch Payroll (STP) data auto-reporting
13	Web and Multimedia Developers	93	2,741	Repetitive UI component writing and style debugging; CRUD code generation for standard REST APIs
14	Advertising and Public Relations Managers	92	598	Automatically generate standardized press releases and social media posts; Analyze advertising performance data and generate reports
15	Translators, Interpreters and Other Linguists	92	348	Standard conference interpreting (e.g., business negotiations); Simple telephone interpreting or community interpreting

#	Occupation	Risk	Workforce	Main exposed tasks
16	Secretaries (general)	91	8,352	Automated meeting schedule coordination and conflict detection; Call screening and standard response generation
17	Bank Tellers and Related Clerks	91	3,224	Standard transaction processing such as cash deposits, withdrawals, and transfers; Account inquiry and balance reconciliation
18	Contact Centre Information Clerks	91	1,490	Answer standard FAQ questions (e.g. account balance, business hours); Handling simple order changes, returns, and exchange requests

Most AI-resilient occupations

Lower task exposure and a stronger human moat. Resilient, not "AI-proof".

Occupation	Risk	Workforce	Human moat
Craft and Related Workers Not Elsewhere Classified	4	246	Highly customized artistic creation and aesthetic judgment; Experience and tactile feel of handling rare materials
Bricklayers and Related Workers	6	21,957	Complex irregular masonry (curved, hollow, historical building restoration) cannot be standardized; Flexible operation in unstructured environments such as bad weather and confined spaces
Painters and Related Workers	6	13,422	Fine manual skills (e.g., French polishing, wood staining cannot be fully automated); On-site adaptability (handling irregular surfaces and unexpected issues)
Window Cleaners	7	45	Handle emergency situations in complex high-altitude work; Fine cleaning of antiques or special material windows
Domestic Cleaners and Helpers	7	6,575	Fine manual cleaning (e.g., antiques, silk, and other special materials); Building long-term trust relationships and personalized services with employers
Kitchen Helpers	7	1,090	Adaptability in emergency situations; Sensory assessment of ingredient quality
Floor Layers and Tile Setters	7	2,024	Manual cutting and fine placement in irregular areas and corners; Removal of old flooring, base treatment, and leveling judgment for uneven floors
Concrete Placers, Concrete Finishers and Related Workers	7	691	Manual finishing of complex curves, artistic shapes, or special textures; Making real-time decisions on unpredictable construction sites
Mining and Quarrying Labourers	7	555	Emergency judgment in complex geological environments; On-site coordination for collaborative operation of multiple devices
Potters and Related Workers	8	1,076	Irreproducible personal style and artistic expression in handmade pottery; Ability for manual adjustments to handle customized, non-standard requirements
Structural Metal Preparers and Erectors	8	1,145	Physical operation and assembly in complex construction site environments; Flexible judgment for handling non-standard or damaged materials
Glass Makers, Cutters, Grinders and Finishers	8	395	Art carving and manual finishing: unique patterns, engraving, etc. rely on creativity and manual dexterity, difficult to automate; On-site installation and repair: architectural glass must adapt to site conditions, requiring flexible adjustments and judgment
Vehicle Cleaners	8	488	Fine interior cleaning: handling special materials such as leather, fabric, and electronic screens; Odor treatment: requires experience to identify pollution source and choose appropriate method
Fishery and Aquaculture Labourers	9	299	On-site response capability for sudden equipment failures, extreme weather, and other abnormal conditions; Manual experience-based judgement of fish and shrimp behaviour and health (e.g., abnormal swimming, colour changes)
Lifting Truck Operators	9	1,950	Precision handling of unstable cargo or non-standard items; Manual Judgment and Adjustment in Confined or Cluttered Environments

Occupation	Risk	Workforce	Human moat
Stonemasons, Stone Cutters, Splitters and Carvers	10	873	Artistic judgment for complex stone carving and hand modeling; Adaptive skills for integrated on-site stone and structure installation
Cement, Stone and Other Mineral Products Machine Operators	10	827	Quick diagnosis and repair of on-site sudden faults; Experience with special materials (e.g., irregular stone) in craftsmanship
Ships' Deck Crews and Related Workers	10	384	Rapid decision-making and team coordination skills in emergency situations; Complex manual operations, such as cable mooring and maintenance

Risk by occupational group

Group	Median risk	High-risk %	Workforce
Business, Finance & Legal	82	77%	350,315
IT & Digital	78	74%	49,596
Education & Community	62	29%	126,143
Government & Public Sector	60	33%	37,573
Engineering & Infrastructure	56	22%	100,237
Creative, Media & Personal Services	50	17%	89,518
Healthcare & Care	50	10%	83,666
Hospitality, Retail & Tourism	42	15%	282,428
Transport, Logistics & Mining	40	10%	119,326
Agriculture & Environment	34	0%	78,385
Trades & Construction	21	0%	248,772

Tasks AI is likely to automate

Representative automatable tasks drawn from the most-exposed occupations. Tasks are an occupation-level characteristic, shared across countries.

Data Entry Clerks

Typists and Word Processing Operators

Accounting and Bookkeeping Clerks

Statistical, Finance and Insurance Clerks

Financial Analysts

Securities and Finance Dealers and Brokers

Clerical Support Workers Not Elsewhere Classified

General Office Clerks

Credit and Loans Officers

Contact Centre Salespersons

Human advantages

What still needs people, even in the most-exposed occupations — the balance to the risk numbers above.

Data Entry Clerks

Typists and Word Processing Operators

Accounting and Bookkeeping Clerks

Statistical, Finance and Insurance Clerks

Financial Analysts

Securities and Finance Dealers and Brokers

Clerical Support Workers Not Elsewhere Classified

General Office Clerks

Credit and Loans Officers

Contact Centre Salespersons

Career transition opportunities

Adjacent, more-resilient roles for people in exposed occupations. Detailed transition plans live on the occupation pages.

Exposed occupation	Adjacent, more-resilient roles
Data Entry Clerks	Filing and Copying Clerks · Accounting and Bookkeeping Clerks · Typists and Word Processing Operators
Typists and Word Processing Operators	Data Entry Clerks · Administrative and Executive Secretaries · Coding, Proofreading and Related Clerks
Statistical, Finance and Insurance Clerks	Statistical, Mathematical and Related Associate Professionals · Financial Analysts · Accounting Associate Professionals
Clerical Support Workers Not Elsewhere Classified	Policy and Planning Managers · Government Social Benefits Officials · Policy Administration Professionals
General Office Clerks	Office Supervisors · Data Entry Clerks · Filing and Copying Clerks
Contact Centre Salespersons	Commercial Sales Representatives · Contact Centre Information Clerks · Insurance Representatives
Advertising and Public Relations Managers	Advertising and Marketing Professionals · Sales and Marketing Managers · Management and Organization Analysts
Secretaries (general)	Administrative and Executive Secretaries · Legal Secretaries · Office Supervisors
Bank Tellers and Related Clerks	Credit and Loans Officers · Financial and Investment Advisers · Insurance Representatives
Contact Centre Information Clerks	Inquiry Clerks · Contact Centre Salespersons · Client Information Workers Not Elsewhere Classified
Scribes and Related Workers	Typists and Word Processing Operators · Data Entry Clerks · Coding, Proofreading and Related Clerks
Financial and Investment Advisers	Financial Analysts · Securities and Finance Dealers and Brokers · Finance Managers

What workers can do

Next 30 days

- Map which of your weekly tasks are most exposed to AI.
- Start using an AI assistant on one recurring task and measure the time saved.

Next 6 months

- Shift effort toward client-facing, judgement and accountability work.
- Earn a recognised credential in your field or an adjacent one.

Next 2 years

- Move toward an adjacent, more-resilient role (see chapter 13).
- Build a verifiable portfolio of outcomes AI cannot claim on its own.

Outlook & scenarios

Rather than a single prediction, we model three AI-adoption scenarios for job displacement by 2030 across Croatia's covered workforce.

CONSERVATIVE 27,293 2% of workforce	BASELINE 54,603 3% of workforce	ACCELERATED 120,114 8% of workforce
--	--	--

Scenario estimates, not forecasts. They express how much of the theoretically-automatable exposure converts to job loss under slow, central and fast adoption — the true path depends on policy, investment and job creation this figure does not net out.

Methodology

- **AI exposure** — generative-AI task-exposure percentile (ILO Working Paper 140, calibrated with Eloundou et al.), mapped to occupations.
- **Occupation classification** — ISCO-08.
- **Workforce & pay** — Croatia official statistics office; official pay not published at this granularity for Croatia — pay-based sections are omitted.
- **Displacement scenarios** — workforce × exposure × automation share × realisation rate (low/mid/high).
- **Tasks, human moat & adjacent roles** — occupation-level AI analysis, shared across countries by occupation code.
- **Cross-country comparability** — classification and pay years differ by country; compare within a country first.

Version 2026.1 · missing values are left blank rather than imputed.

Sources & citation

- Croatia official statistics office
- ILO Working Paper 140 — Generative AI and Jobs: A Refined Global Index of Occupational Exposure.
- Eloundou et al. (2023) — GPTs are GPTs: labor-market impact potential of LLMs. arxiv.org/abs/2303.10130

Suggested citation

AI Job Risk Map (2026). AI Job Risk Report: Croatia 2026. <https://aijobriskmap.com/reports/croatia/>

Appendix

The full occupation-level dataset for all countries — one row per occupation with exposure, pay, workforce and displacement scenarios — is available for download:

<https://aijobriskmap.com/dataset.csv> (CSV, CC BY 4.0)

Risk bands

- High: exposure 70–100
- Medium: 40–69
- Low: 0–39

© 2026 AI Job Risk Map. Estimates only; always check official sources. Generated 2026-08-10.