

Digital for SMEs (D4SME) Knowledge event

03 October 2023 | Virtual Webinar

# Access to digital infrastructure & cloud computing for SMEs





## Key Highlights

- **Connectivity is the foundation of digital transformation.** Disparities in high-speed broadband (52% for small firms vs. 80% for large firms) underscore the importance, especially for rural and knowledge-intensive SMEs.
- To equip all SMEs with reliable and affordable access to the internet, **both investments in digital infrastructure** and conducive **policy framework conditions** need to be in place. Those include public collaboration with private actors such as telecommunication operators as well as effective incentives for **infrastructure-based competition** to reduce prices for high-speed broadband access.
- **Cloud computing solutions are specifically suited to accelerate SMEs digital transformation**, allowing them to access digital tools ranging from basic storage to advanced AI functionalities **without the need to face the high fixed cost** of setting up a proprietary data infrastructure (e.g. own servers). **Cloud computing**, with its scalability, data security, and collaboration opportunities, helps to bridge the digital gap between SMEs and larger companies.
- **Challenges** of SME adoption of cloud solutions remain – primarily stemming from issues related to **digital skills, trust in technology, interoperability, data portability and compliance with local regulations**.
- **Stakeholders in the SME ecosystem, as business associations and large companies**, play a pivotal role as knowledge and training partners in helping SMEs to leverage cloud computing technologies by providing them with **digital skills, networking opportunities**, and **support also in cooperation with local and national government**.
- Beyond providing SMEs with access to high-quality, interoperable digital infrastructures, training and network opportunities, **policy makers** should focus on **reducing the urban/rural digital divide in access to digital infrastructure**, on **offering policy continuity**, on **harmonising data protections laws**, and on **promoting the development of managerial and digital skills among SMEs**.



## AGENDA

### **14:00-14:05** Introductory remarks

- **Lucia Cusmano**, Acting Head of SMEs and Entrepreneurship Division, OECD

### **14:05 – 14:35** Panel 1 on Access to digital infrastructure

- **Moderated by Lucia Cusmano**

#### **Panelists:**

- **Alexia Gonzalez Fanfalone**, Economist/Telecommunication Policy Analyst, OECD
- **Andreea Dobra**, Global Policy & Public Affairs, Vodafone Group
- **Jorge Bejarano**, CEO, Tech & Law (*Colombian SME, Bogota Chamber of Commerce*)

### **14:35 – 14:55** Q&A with audience

### **14:55 – 15:05** Coffee Break

### **15:05 – 15:35** Panel 2 on Cloud Computing for SMEs

- **Moderated by Marco Bianchini**, Economist and Coordinator of the D4SME Global Initiative, OECD

#### **Panelists:**

- **Antonia Moreno Garcia**, Future and social adoption of technology, Ministry of Economy and Industry Chile
- **Jeremy Rollison**, Senior Director, Head of EU Policy, Microsoft
- **Alistair Brisbane**, Global Head of Technology, Association of Chartered Certified Accountants (ACCA)
- **Lucia Katriňáková**, Portfolio Manager, League for Digital Boost Lead, SAPIE

### **15:35 – 15:55** Q&A with audience

### **15:55 – 16:00** Wrap-up



## What's the issue?

- **Although more than 90% of SMEs in OECD economies have access to the internet, both through fixed and mobile connections, there remain businesses that are not connected or lack adequate connection speeds to effectively use most digital technologies.** Adequate network access and download/upload speed is essential to fully exploit existing services over the Internet and to foster the diffusion of new ones, and cross-country digital infrastructure differences have an impact on SMEs' capabilities.
- **Emerging cloud-based solutions represent a case in point, since they require quality digital networks to transfer data.** Cloud computing offers affordable and scalable solutions for storing and processing information, leading to reduced operation costs and increased productivity for SMEs. It allows SMEs to access extra processing power, storage capacity, and software based on their specific needs, without upfront investments in hardware or regular maintenance expenses. Higher cloud adoption rates are linked to lower ICT investment in equipment, as firms focus on software acquisition and digital connectivity. It also gives SMEs the ability to access more advanced software, as AI-based digital tools, while ensuring higher digital security standards.
- **Policymakers need to address these disparities in connectivity to bridge the digital divide and ensure SMEs have equal opportunities to leverage cloud computing and other transformative technologies.** By providing SMEs with access to high-speed broadband and promoting robust digital security practices, policymakers can empower SMEs to fully embrace cloud computing, enhance their competitiveness, and drive innovation in the digital age. Additionally, offering tailored support and incentives for cloud adoption can further accelerate SMEs' digital transformation journey, enabling them to optimize their business processes and seize the opportunities presented by the digital economy.





## Ideas from the panellists

- **There is no digital transformation without connectivity.** Investment in high-quality infrastructure is a prerequisite for SMEs to access the digital economy, particularly for many SMEs located in rural areas. **Ms Alexia Gonzalez, Economist/Telecommunication Policy Analyst, Unit Directorate for Science, Technology and Innovation, OECD**, pointed to the crucial role that affordable and high-level connectivity plays for SMEs, for example in boosting innovation and enabling access to markets. The OECD Digital Economy Outlook highlighted disparities in high-speed broadband connectivity between small firms (52%) and large firms (80%). This is particularly important for many of those SMEs located in rural areas and in knowledge intensive industries. The tripling number of gigabit subscriptions from 2020 to 2022 in the OECD is an indicator for strong businesses demand for both upload and download speed.
- **To reduce costs of access to connectivity for SMEs, stable institutional frameworks and incentives for infrastructure-based competition in the market are key.** The majority of investment in the telecommunication sector comes from the private sector, and to help SMEs access high-quality digital infrastructure, the right policy framework conditions need to be in place. **Ms Alexia Gonzalez** advocated for appropriate national frameworks to reduce the high costs of the deployment process. In the context of developing institutional frameworks conducive to the development of broadband suitable for 5G, she emphasised the need for an effective spectrum management and policies (ensuring last mile connectivity between mobile tower and connected devices)<sup>1</sup>. Besides availability of high-quality connectivity, universal broadband policies can have a major impact on the affordability, as they shape the competition in the market and, consequently, the prices. Competition is important to limit the need for public funding, drive innovation and lower prices for users including SMEs. The example of Mexico's constitutional reform in 2013 showed how a competitive telecom market policy decreased the mobile broadband prices from 69%-86% until 2023.
- **Mr Jorge Bejarano, CEO Tech & Law**, pointed to the **efforts of the Colombian national government and the district government of Bogota to reduce the technological**

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<sup>1</sup> Please find more information in *Developments in spectrum management for communication services*, OECD (2022): <https://www.oecd.org/publications/developments-in-spectrum-management-for-communication-services-175e7ce5-en.htm>



**infrastructure access gap between urban and rural areas.** These include initiatives such as the *ICT democratisation line*, a USD 840 million initiative of the ministry of ICT aiming to connect 12 million new users into a secure ecosystem via an agreement with telecommunications operators, thereby, increasing the percentage of connected citizens from 60% to around 85%. Additionally, he discussed the Colombian government efforts to boost spectrum usage for 5G connectivity as well as the initiative *Connected Bogota*, a free public connectivity network which includes 280 public Internet access points including digital inclusion centres.

- **Public-private partnerships can create powerful tools to equip SMEs with the means to navigate the digital landscape.** Ms Andreea Dobra, Global Policy and Public Affairs, Vodafone Group highlighted that 1.2 million European SMEs are not digitalised despite their essential role as beating heart of the economy. To drive the needed digital transformation, she underscored the importance of public-private partnerships. These are exemplified by Vodafone's role as government partner in rolling out digital infrastructure and in developing the *digital toolkit*, a co-creation between Vodafone and the Spanish government funded by the European recovery fund after the pandemic. The digital toolkit offers a comprehensive platform and advisory service designed to offering SMEs guidance to access and invest in digital solutions and services (e.g., through redeemable vouchers) with the objective to improve SMEs' confidence in navigating the digital landscape. Another example she highlighted of Vodafone's work with SMEs is V-Hub, a free pioneering IoT platform supporting already 3.65 million small businesses in Europe. As an impartial digital advisory service designed to help SMEs navigate the digital landscape, V-Hub supports them, saves them time and points them in the right direction for their business success, through a rich Knowledge Centre of information and free dedicated 121 advice call centre. Additionally, Ms Antonia Moreno, Future and social adoption of technology, Ministry of Economy and Industry Chile emphasised the crucial role that cooperation between public, private and academic actors play in fostering SME digitalisation. This is exemplified by the Chilean *Digitalise your Economy programme*, in which the private sector's expertise and connections with SMEs is seen as driving the programme's success.
- **SMEs continue to face challenges in their digitalization effort.** This is highlighted by the latest findings from the European Commission's report on the *State of the digital decade* which states that only 69% of EU SMEs reach a basic level of digital intensity. Thus, there is a strong need for collective prioritisation of deployment of infrastructure and transformational technologies in combination with mitigating market fragmentation. Besides this focus on access to infrastructure, it will be crucial to develop trainings and tailored platforms for SMEs to be able to access digital



skills. **Ms Lucia Katriňáková, Portfolio Manager, League for Digital Boost Lead, SAPIE**, shared insights of their survey of over 500 Slovak SMEs which revealed that only 11% operate within a complex digital ecosystem, 19% are in the process of implementing digital solutions, and SMEs expressed awareness of the need to digitalize but cited funding and limitations as major challenges.

- **Cooperation and collaboration work among diverse stakeholders is essential to build SMEs' capacities, improve connectivity and close the digital divide.** **Mr Jorge Bejarano** described some key strategies and good practises undertaken by the district administration and the chamber of commerce of Bogota that aim to increase the innovation capital of the city by building business networks that drive productivity and competitiveness. The good practises include the establishment of innovation pathways, providing technical assistance for SMEs digital transformation, fostering blockchain adoption, networking, and technology transfer to SMEs as well as the creation of collaborative clusters. Another example from the perspective of the accounting professionals provided by **Mr Alistair Brisbane, Head of Technology Research, ACCA**, illustrates how ACCA is actively facilitating the transition of skill sets among finance professionals, moving them from traditional, usually transaction-focused and reporting roles. They aim to achieve this by engaging in best practice sharing activities and collaborating with industry bodies, with the goal of empowering financial professionals to act as strategic advisors in the context of the digital transformation.
- **Promotion of uptake of cloud computing represents a strong means to bridge the digital divide between SMEs and large companies. To successfully adopt digital technologies the human factor, exemplified by the trust in technology, is key.** **Ms Antonia Moreno** portrayed two key government initiatives to help SMEs accessing high-quality digital infrastructure including access to cloud computing solutions. A ministry of transport and telecommunications led initiative called *Zero Digital Gap Plan*, launched in March 2022, aims to improve connectivity, especially in rural areas with intermittent access to internet, in which 25.5 million Chileans living today. The second strategy outlined by **Ms Antonia Moreno**, the *Digital summit programme*, led by the Ministry of Economy focuses on digitalising SMEs through public-private and academic partnerships. This programme offers digital maturity assessments for SMEs, guidance on digitalisation trends, customised trainings that take SMEs specific barriers into account. In this context trust, establishing trust in technology, achieved through training in cybersecurity and



understanding of cloud technologies, plays a pivotal role in adoption of those digital technologies by SMEs.

- **The scalability, data security and collaboration opportunities offered by cloud solutions offers a significant advantage for SMEs considering their adoption. When it comes to technology adoption, there is not a one size fits it all approach, as different SMEs show a large variety of needs.** **Mr Jeremy Rollison, Senior Policy Director and Head of EU Policy, EU Government Affairs, Microsoft** described the different cloud solutions that Microsoft offers, including some of which are directly tailored towards SMEs. In a broader sense, cloud solutions serve as the foundation for a range of functionalities, spanning from basic file storage to underpinning the infrastructure of any AI service. He drew attention to the benefits of cloud computing solutions and in particular their relevance to SMEs. One of these benefits is scalability, the ability to easily adjust resources according to demand without the need for significant upfront investments. Another is cybersecurity, gained for example through Microsoft's global network of cyber intelligence contributing to improved security in data storage and operations in hybrid cloud environments. Further, the cloud provides a more streamlined platform of collaboration, which is particularly relevant in the light of the 70% of the workforce now working remotely at least one day a week. **Mr Jeremy Rollison** presented Microsoft's training modules, which are especially valuable for SMEs seeking to boost their digital skills, with programs tailored to various needs, acknowledging the differing requirements, for example for a hairdresser's small business compared to an AI startup.
- **Challenges in SMEs' uptake of cloud solutions remain, including in understanding and managing hybrid cloud models and navigating complex regulations.** Regarding the uptake of cloud computing solutions **Mr Alistair Brisbane** emphasised the importance to possess a fundamental understanding of data, its transferability, customisation capabilities and data security measures. Although cloud solutions provide significant benefits in terms of data security, it is crucial to be well-trained in best practices including encryption, backups, and disaster recovery, as well as ensuring that cloud platforms comply with relevant accounting standards and local regulations. Further, ensuring data portability to enable seamless integration across various software solutions proves vital for a smooth transition to a different cloud solution. **Mr Jeremy Rollison** highlighted that SMEs rarely rely on the use of only one cloud service. A challenge consists in understanding and managing hybrid cloud environments and navigating complex regulations and legal vulnerabilities related to data security (e.g., third country access to data in different locations).





- **Business associations and business support services play a crucial role in enabling SMEs to harness the benefits of digitalisation including cloud computing by offering trainings, networking opportunities, policy support and relevant research.** **Ms Lucia Katriňáková, Portfolio Manager, League for Digital Boost Lead, SAPIE**, outlined main activities of the *League for Digital Boost* that centre around supporting digitalisation of SMEs in Central and Eastern European Countries within in the key areas cloud and data, e-commerce, cybersecurity and digital skills. **Ms Lucia Katriňáková** highlighted her organisations main activities for boosting SMEs' digital transformation which encompass education and awareness, policy advocacy, research and data analysis. Another key area to support the digitalisation of SMEs Slovakia and the CEE region represents the ecosystem building and the provision of networking opportunities. In this context, it proves key to facilitate the exchange of best practices and foster connections among SMEs – not only within their region but also with larger companies, tech experts, and potential investors to enable peer learning and identify valuable partners.
- **Finally, to facilitate widespread SME adoption of digital solutions, panellists emphasized the importance of harmonizing data protection laws and maintaining policy continuity.** **Mr Alistair Brisbane** highlighted that the harmonisation of regulations and their standardisation to the extent possible, acts as an enabler for adoption of cloud computing solutions, as this reduces complexity and simplifies compliance and, thus, creates a more conducive environment for adoption. In this context he pointed to the challenge of interoperability of digital solutions as a key area of work which requires collaboration between cloud providers and policymakers. Additionally, **Ms Lucia Katriňáková** indicated that policy continuity in promoting tailored SME support proves essential to guarantee that digital innovation processes continue regardless of the government in power.



## The panellists (alphabetical order)



**Mr Jorge Bejarano**  
CEO, Tech & Law

Tech & Law  
(Colombian SME, Bogota  
Chamber of Commerce)

**Mr Jorge Bejarano** is a Systems Engineer from the Universidad Católica de Colombia with a specialization in Government from the Universidad Externado de Colombia and is a Doctoral Candidate in Computer Engineering from the Pontifical University of Salamanca - Spain.

Within his career of more than 25 years he has worked in multiple positions, mainly as responsible for IT offices of public agencies. His last position in the Government was as IT Standards and Architecture Director in the ICT Ministry of Colombia from which he was responsible for the design and implementation of public policies of Information Technologies aimed at the modernization and transformation of Colombia's technological platforms. He was responsible for leading the formulation of the national Digital Security Policy of Colombia, and he was appointed as representative of Colombia to the United Nations Group of Governmental Experts on Developments in the Field of Information and Telecommunications in the Context of International Security. He also offered inputs for the national policy on Trust and Digital Security.

He is currently CEO of *Tech and Law Abogados Ingenieros Consultores SAS*, a consulting firm for public and private companies in matters related to Digital Transformation, Digital Security, Personal Data Protection and Digital Government and legal compliance in Colombia. He is also external Consultant the Inter-American Development Bank on Digital Government.

Tech & Law is an SME member of the Software & IT cluster of the Chamber of Commerce of Bogotá, Colombia



**Mr Marco Bianchini**  
Economist and Coordinator of  
the "Digital for SMEs" Global  
Initiative

Centre for Entrepreneurship,  
SMEs, Regions and Cities, OECD

**Mr Marco Bianchini** is an Economist of the Centre for Entrepreneurship, SMEs, Regions and Cities of the OECD and the Coordinator of the "Digital for SMEs" Global Initiative. Mr. Bianchini has worked on finance, regulation and innovation policies with a focus on Small and Medium Enterprises. He has published research papers and reports on firms' uptake of digital technologies (including emerging technologies as blockchain and artificial intelligence) and has directly supported governments across the globe (i.e. Western and Eastern Europe, Middle-East, South-East Asia, Central Asia, and South America).

He coordinates the OECD "Digital for SMEs" (D4SME) Global Initiative since its launch in 2019. The D4SME is a multi-stakeholder dialogue among OECD governments, large and small enterprises, business associations, academia and NGOs that aims to promote knowledge sharing and learning on how to enable all SMEs to make the most of the digital transition.

Mr. Bianchini holds a MSc in Economics from Bocconi University and a bachelor's degree in economics from the University of Florence (Italy), both obtained "summa cum laude". Before joining the OECD, Mr. Bianchini worked in strategic consultancy in McKinsey.



**Mr. Alistair Brisbane**  
Head of Technology Research  
Association of Chartered Certified  
Accountants (ACCA)

As the Head of Technology Research within the Policy and Insights team, **Mr. Alistair Brisbane** leads on research that supports the ACCA's global technology and skills agenda.

Alistair joined the ACCA from BDO where he managed the Research and Commercial Insights team, and previously lectured at the University of London. He holds an MSc from University College Dublin and a Doctorate from Royal Holloway, University of London.



**Ms Lucia Cusmano**  
Acting Head of the  
SMEs and Entrepreneurship  
Division  
Centre for Entrepreneurship,  
SMEs, Regions and Cities, OECD

**Ms Lucia Cusmano** is the Acting Head of the SMEs and Entrepreneurship Division at the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE). She leads OECD work on SME and Entrepreneurship Transformations and has authored OECD reports on SME financing, innovation and sustainability, and benchmarking of SME and entrepreneurship policy.

Ms Cusmano has a PhD in Economics from the University of Pavia and has completed a Master of Science in Economics at Warwick University (UK). She has published in international journals on SMEs, entrepreneurship, innovation, structural change and economic development.



**Ms Alexia Gonzalez Fanfalone**  
Economist/Telecommunication  
Policy Analyst  
Directorate for Science,  
Technology and Innovation,  
OECD

**Ms Alexia Gonzalez Fanfalone (PhD)** a Mexican and American national, is a Telecommunication Policy Analyst at the Organisation for Economic Co-operation and Development (OECD) with extensive experience analysing the communication sector during the past ten years.

As an OECD Policy Analyst, she has worked on multiple analytical reports on connectivity (e.g. broadband networks of the future, spectrum management, 5G, IoT, connectivity divides, communication market competition, convergence, interconnection, among others), and has presented OECD work in major events and conferences. She has also contributed to communication policy country and regional reviews (e.g. Brazil 2020, Southeast Asia 2019, Mexico 2017, and Colombia 2014). At present, she is focusing on issues related to the next evolution of wireless networks, digital divides, and the environmental sustainability of communication networks.

In the past, she was an economic advisor to one of the five board members of the former communication regulator in Mexico (Cofetel, 2010-2011) and was a trainee at the Mexican Under-Ministry of Communications (2008). Ms González Fanfalone holds a PhD in Economics from the Toulouse School of Economics (TSE) and a MSc in Economics from the same University. She also holds a dual BA degree in Economics from the Autonomous University of Nuevo Leon and TSE.



**Ms Lucia Katriňáková**  
Portfolio Manager, League for  
Digital Boost Lead

Slovak Alliance for Innovation  
Economy (SAPIE)

**Ms Lucia Katriňáková** joined the team of SAPIE in 2022 as Portfolio Manager and Lead of the League for Digital Boost, a CEE initiative supporting digitalization of SMEs in 4 key areas: cyber security, digital skills, e-commerce, cloud & data. She also manages relations with international experts and communities such as Allied for Startups, European Startup Network, CEE Digital Coalition and others. Lucia has 10+ years experience of working at GLOBSEC, where she was responsible for various projects, including organizing international events and major conferences such as GLOBSEC Forum, Tatra Summit and others and she also led a GLOBSEC office in Banská Bystrica during her university studies.

She has been involved as a volunteer in international conferences and workshops across Europe and in the US, like the Expert Forum during the NATO Summit in Warsaw, Riga Conferences, NATO Days in Ostrava etc. She holds a Master's degree in international relations at the Matej Bel University in Banská Bystrica, Google "Project Management" Certification and "Digital Revolution" Certification.



**Ms ANTONIA MORENO**  
Future and social adoption of  
technology

Ministry of Economy and Industry  
Chile

**Ms ANTONIA MORENO** is currently part of the SME department of the Ministry of Economy, Development and Tourism of Chile, where leads, together with a multidisciplinary team, the Chilean government's digitalization strategy for SMEs.

She also works with new technologies that may boost the economy such as initiatives in Artificial Intelligence, leading the implementation of a regulatory sandbox in AI in the logistics sector and the study of how to avoid harmful biases in AI.

MSc strategic designer and professor. Pro innovation and multi-disciplinarity. She is also a runner and mountaineer.



**Mr Jeremy Rollison**  
Senior Director, Head of EU  
Policy

EU Government Affairs, within  
Microsoft's Corporate, External &  
Legal Affairs (CELA) group

**Mr Jeremy Rollison** is Senior Director, Head of EU Policy, European Government Affairs, within Microsoft's Corporate, External & Legal Affairs (CELA) group. Based in Brussels, his work focuses on policy related to EU regulatory frameworks for digital, cloud, and increasingly AI, take-up for Microsoft's customers in Europe. His background includes particular experience and emphasis on data issues and corresponding public policy covering AI, privacy, cybersecurity, cloud and intellectual property and copyright.

Prior to joining Microsoft, he worked in the Government Relations team at Nokia in the company's EU representative office and was previously Director of the online services association Dot.Europe in Brussels. He has over 15 years of experience in Brussels at the company, association, and consultancy levels, focusing and engaging with EU stakeholders and regulators on issues related to the development and delivery of digital technologies in the Internal Market and corresponding EU regulatory policy.





**Ms Andreea Voicu  
(Dobra)**

Global Policy & Public Affairs

Vodafone Group

**Ms Andreea Voicu (Dobra)** is Senior Public Affairs Manager for Vodafone Group, leading pan-European and global policy & public affairs campaigns, as well as key thought leadership initiatives. She previously worked for the UK's Financial Conduct Authority and Open Banking Implementation Entity as Senior Policy Adviser. Prior to that, she was Head of Public Policy at Mastercard in CEE (covering Romania, Hungary, Slovenia and Croatia), after several years as senior policy & public affairs consultant representing organisations across multiple industries (technology, financial services, retail & FMCG, automotive, energy, etc).

Andreea is a Romanian national, with a double Bachelor's degree in Economics (Academy of Economic Studies, Bucharest) and Political Studies (National School of Political Studies and Administration, Bucharest), as well as a Master's in Public Relations from the University of Bucharest.



## The D4SME Initiative

The “**Digital for SMEs**” Global Initiative (D4SME) is a multi-stakeholder dialogue engaging governments, large and small businesses, industry experts and associations on how to enable all SMEs to seize the benefits of digitalisation.

This initiative is coordinated by the **OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE)** in cooperation with **Business at OECD**.

For more information on the D4SME initiative, please visit: <https://www.oecd.org/digital/sme/>

## For further reading



### SME Digitalisation to Build Back Better (D4SME Policy Paper)

<https://doi.org/10.1787/f493861e-en>

This policy paper aims to improve understanding on how SMEs responded to the COVID-19 crisis and adapted to the new environment, and how different players in their ecosystems are contributing to their digital transition. The paper focuses on some of the main trends emerging from - or being strongly accelerated by - the COVID-19 crisis, including access to digital infrastructure, e-commerce and teleworking. International practices in SME digitalisation policies and original evidence from the “rescue” and “recovery” packages launched by OECD governments to face the crisis are presented; as well as case studies and qualitative evidence from private-sector programme provided by partners of D4SME.



### The Digital Transformation of SMEs

<https://doi.org/10.1787/20780990>

Despite potentially tremendous benefits, small and medium-sized enterprises (SMEs) lag in the digital transformation. This report looks at recent trends in SME digital uptake, including in the context of the COVID-19 crisis. It focuses on issues related to digital security, online platforms, block chain ecosystems, and artificial intelligence. It identifies opportunities, risks of not going digital; barriers to adoption and policy actions to speed up SME transformation.



### SMEs in the era of hybrid retail: Evidence from an OECD D4SME survey

<https://doi.org/10.1787/882f30b0-en>

Digitalisation has triggered a profound transformation of the retail sector, primarily composed of SMEs. While retail businesses are embracing more hybrid practices of managing online and brick-and-mortar channels, getting more traditional SME retailers fit for the hybrid era could open up new opportunities, with far reaching implications on the local economy. Through a novel survey conducted in six OECD countries (France, Germany, Italy, Japan, Korea, and Spain) in co-operation with e-commerce platforms, this report provides new insights to better understand retail SMEs’ perceived advantages and challenges of operating online sales through these platforms, with a particular spotlight on hybrid SME retailers.



# Contact

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