Transcending Resilience and Sustainability for Modernizing Employment

T R A N S 4 M

RESEARCH REPORT

Project name	**Transcending Resilience and Sustainability for Modernizing Employment**
Project acronym	**TRANS4M**
Project number	101197686
Implementation period	01.05.2025 – 30.04.2027
Call	SOCPL-2024-SOC-DIALOG
Topic	SOCPL-2024-SOC-DIALOG
Type of action	SOCPL-PJG

Deliverable description: **D2.1 – RESEARCH REPORT**	
Filename	Research report
Work Package	WP2: Analysis and recommendations
Dissemination level	Public (PU)
Initial due date (month)	12

Version	Institution	Last Updated
0.1 Draft 1	ZDOPS	20.03.2026
0.2 Draft 2	All PP	23.04.2026
Final version	ZDOPS/OZS	29.04.2026

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Content

1. PROJECT INTRODUCTION 1
2. INTRODUCTION TO RESEARCH REPORT 3
3. DESK RESEARCH FINDINGS 4
3.1. SLOVENIA 4
3.1.1. DIGITALISATION OF SMEs IN SLOVENIA 4
3.1.2. GREEN TRANSITION OF SMEs IN SLOVENIA 11
3.1.3. ROLE OF SOCIAL PARTNERS 16
3.1.4. CONCLUSION 17
3.2. SPAIN 18
3.2.1. DIGITALISATION OF SMEs IN SPAIN 18
3.2.2. GREEN TRANSITION OF SMEs IN SPAIN 25
3.2.3. ROLE OF SOCIAL PARTNERS 28
3.2.4. CONCLUSION 29
3.3. GREECE 29
3.3.1. DIGITALISATION OF SMEs IN GREECE 29
3.3.2. GREEN TRANSITION OF SMEs IN GREECE 33
3.3.3. ROLE OF SOCIAL PARTNERS 35
3.3.4. CONCLUSION 36
4. COMPARATIVE ANALYSIS 36
4.1. DIGITALISATION OF SMEs IN SLOVENIA, SPAIN AND GREECE 36
4.2. GREEN TRANSITION OF SMEs IN SLOVENIA, SPAIN AND GREECE 37
5. SELECTION OF THEMATIC AREAS 39
6. STAKEHOLDER AREAS 39
7. STAKEHOLDER IDENTIFICATION 40
8. GUIDELINES FOR DATA COLLECTION 43
7.1. Questionnaires 43
7.2. Focus groups 43
7.3. Workshops 44
9. ANNEXES 45
Annex 1 - Questionnaire 45
Annex 2 – Focus groups 49
Annex 3 – Workshops 51
10. SOURCES 53

1. PROJECT INTRODUCTION

TRANS4M - Transcending Resilience and Sustainability for Modernizing Employment is a two-year EU project, consisting of 4 national social partners from 3 European member countries. TRANS4M will operate across three countries (Slovenia, Spain, and Greece) with support from a European-level partner, SME United.

The main goal of the project is to strengthen the resilience and sustainability of small and micro enterprises (especially in the craft and small business sector) by supporting their adaptation to digitalization and the green transition, enhancing social dialogue as a tool to modernize employment practices, equipping social partners with the tools, skills, and strategies needed to face ongoing and future labour market challenges.

The objectives of the projects are:

1. To improve social partners' abilities to adjust to shifts in the labour market and related difficulties at work.
2. To promote sustainability and exchange of best practices inside and outside of the chosen professions.
3. To improve social dialogue between social partners and decision-makers. To enhance communication and collaboration, the project will organize a series of conferences, workshops, and events that bring together social partners and decision-makers.
4. Provide policy suggestions and how-to manuals for adjusting to digitization. The project will engage in rigorous research and analysis to develop policy recommendations and how-to manuals specifically addressing the challenges of digitization.
5. Develop a toolkit with sustainable practices that can be regularly updated with new trends and techniques.
6. Analyse the impact of the project and disseminate through articles or publications. To assess the project's impact, an analysis will be conducted to measure the outcomes and identify the project's contribution to the project goals.

Expected overall outcomes:

- Strengthened capacity of social partners
- Modernization of employment practices
- Adoption of sustainable and digital practices
- Improved stakeholder collaboration
- Wilder dissemination and policy influence
- Resilience and future preparedness

In short, TRANS4M aims to deliver both immediate tools and training, and long-term structural improvements in how SMEs engage with the labour market, sustainability, and social dialogue processes.

Concept and methodology:

The project adopts a comprehensive approach and methodology to ensure the achievement of its objectives. The following outlines the key components of the approach and explains why they are the most suitable for the project:

1. **Needs Analysis**: The project begins with a thorough needs analysis to identify the specific challenges, gaps, and opportunities related to the impact of digitalization and the transition to a green economy on different professions and the capacity of social partners to adapt to

changing employment landscapes. This analysis helps in understanding the unique needs and requirements of stakeholders, enabling the project to tailor its activities and outcomes accordingly.

2. **Research and Analysis**: The project conducts research and analysis to gather evidence-based insights and data on the impact of digitalization and the green economy transition in the selected professions. This includes studying the current state of these professions, identifying emerging trends, and evaluating the effectiveness of existing practices. This approach ensures that the project's recommendations and strategies are grounded in empirical evidence and provide practical solutions to the identified challenges.
3. **Stakeholder Engagement**: The project actively engages with social partners, policymakers, experts, and other relevant stakeholders throughout its implementation. By fostering collaboration and dialogue, the project ensures that the activities and outcomes are informed by diverse perspectives and benefit from the expertise and experiences of key stakeholders. This participatory approach enhances the relevance and applicability of the project's outputs.
4. **Capacity Building:** To address the challenges identified, the project focuses on capacity building initiatives. This includes developing a toolkit, providing training programs, and facilitating knowledge exchange among social partners. The approach emphasizes empowering stakeholders with the necessary skills, knowledge, and resources to adapt to digitalization, promote sustainability, and address emerging work-related challenges. By enhancing the capacity of social partners, the project aims to foster long-term resilience and sustainability in the selected professions.
5. **Dissemination and Communication:** The project employs a comprehensive dissemination and communication strategy to ensure the wide reach and utilization of its outcomes. This includes the development of a project website, social media campaigns, publications, and organizing conferences and workshops. By effectively disseminating the project's results, best practices, and policy recommendations, the approach aims to create awareness, promote adoption, and encourage the replication of successful strategies in other contexts.

Project partners:
The consortium of TRANS4M project consists of 4 partners from 3 European member countries and associated partner SMEUnited. All of the national partners are holding social partner status representing employers' organisations. SMEUnited, as European social partner advocating craft sector and SMEs will be monitoring the project implementation and will support that project activities will be aligned with the latest European policies and strategies.

The project's goal is to ensure clear communication channels, promote timely and informed decision making, and foster effective collaboration by putting these management structures and decision-making mechanisms in place. The strategy acknowledges the significance of proactive planning, regular monitoring, and honest communication to accomplish the project's goals successfully and efficiently.

Consortium set-up:

1. **The Chamber of Craft and Small Business of Slovenia (OZS)**
2. **The Association of employers in craft and small business of Slovenia (ZDOPS)**
3. **Pimec Petita i Mitjana Empresa da Catalunya, Spain (PIMEC)**
4. **Hellenic Confederation of Professionals, Craftsmen & Merchants, Greece (GSEVEE)**
5. **Associated Partner SMEUnited**

2. INTRODUCTION TO RESEARCH REPORT

This research report is developed within the framework of Work Package 2 (WP2) – *Analysis and Recommendations*. WP2 represents a core analytical component of the project, providing the evidence base for subsequent activities, including stakeholder engagement, development of practical tools, and policy recommendations.

The main purpose of WP2 is to analyse the impact of digitalisation and the green transition on micro as well in small and medium-sized enterprises (SMEs), particularly in selected traditional and craft-based sectors. In parallel, WP2 aims to assess the role and capacity of social partners in supporting these transitions and addressing related labour market challenges. The findings of this work package are intended to support the development of targeted, practical and evidence-based recommendations for strengthening SME resilience and sustainability.

The research report serves as important deliverable within WP2, consolidating the results of the initial analytical phase of the project. It provides a structured overview of the current situation in participating countries (Slovenia, Spain and Greece), identifies common trends and challenges, and establishes a foundation for further research activities.

Objectives of the research report:
The main objectives of this research report are:

- to analyse the current state of digitalisation and green transition among SMEs, with a focus on micro and small enterprises;
- to identify key strategic, legal and policy frameworks influencing these transitions at national and EU level;
- to examine existing support measures, programmes and instruments available to SMEs;
- to identify main barriers, challenges and enabling factors affecting implementation;
- to assess the role of social partners in supporting SMEs in both transitions;
- to identify initial examples of good practice that illustrate feasible approaches for SMEs.

Methodological approach:
The research report is based primarily on desk research, complemented by an initial mapping of stakeholders and practices. The methodology includes:

- review and analysis of national and EU-level strategic documents, policies and legislation;
- analysis of available statistical data and reports on SME performance, digitalisation and sustainability;
- review of existing support measures, programmes and institutional frameworks;
- identification of relevant sectoral insights for selected professions (e.g. floristry, jewellery, catering, retail, optometry);
- collection of publicly available examples of practices related to digitalisation and green transition.

The desk research is designed to provide a comprehensive and comparable overview across the three participating countries, while also capturing country-specific characteristics and differences.

Link to further project activities:
This research report represents the first step in a broader, multi-phase analytical process within WP2. The findings presented in this document will be further validated, complemented and deepened through:

- questionnaires targeting SMEs and relevant stakeholders;
- focus groups involving social partners and sectoral representatives;

- workshops aimed at discussing findings and co-creating solutions.

These subsequent activities will provide additional qualitative insights, allowing for a more detailed understanding of SME needs, challenges and opportunities in both transitions.

Expected contribution of the report:
The results of this research report will serve as a basis for:

- the identification of priority thematic areas within the project;
- the development of practical tools, including guidelines and handbooks;
- the formulation of policy recommendations aimed at supporting SMEs;
- strengthening the role of social dialogue in addressing digital and green transitions.

By combining analytical evidence with stakeholder input in later phases, the TRANS4M project aims to ensure that its outputs are both relevant and applicable to real business environments, particularly for micro and small enterprises.

3. DESK RESEARCH FINDINGS

This chapter presents the main findings from the desk research conducted in Slovenia, Spain and Greece, providing a comparative overview of the digital and green transitions of SMEs across the three countries. The analysis is based on a review of relevant national and EU-level strategic and policy documents, legal frameworks, reports, statistical data, and publicly available information from business support institutions, social partners and selected sectoral sources. The findings are structured to reflect key aspects of the national contexts, including the current state of development, support measures, challenges and the role of social partners, with the aim of identifying common patterns and issues that will be further explored in the next phases of the project through questionnaires, focus groups and workshops.

3.1. SLOVENIA

3.1.1. DIGITALISATION OF SMEs IN SLOVENIA

3.1.1.1. General state of SMEs digitalisation

SMEs, particularly micro and small enterprises, represent the backbone of the Slovenian economy in terms of employment, value creation and regional development. They represent 99.8 % of all companies in Slovenia and employ nearly 70 % of the workforce and generating around 65 % of total business revenues.

Recent data indicate a growing gap between Slovenia's digital policy objectives and the actual level of digitalisation among businesses, particularly small and medium-sized enterprises. According to Slovenia's 2024 Digital Decade Country Report, the share of SMEs reaching at least a basic level of digital intensity remained below the EU average (50.4% compared to 57.7%). By 2025, this share increased to 66%. Similarly, the uptake of advanced digital technologies, such as artificial intelligence, cloud computing and data analytics, in 2024 was lower than the EU average (44.7% versus 54.6%), with particularly low adoption rates for data analytics (19.1%).

These quantitative findings are consistent with assessments by the Association for Informatics and Telecommunications at the Chamber of Commerce and Industry of Slovenia (GZS-ZIT), which point to a deterioration in Slovenia's relative position in the field of business digitalisation in recent years.

While Slovenia performed above the EU average in 2022, more recent assessments indicate weaker performance across most indicators of digital intensity in the economy, with particularly poor results in several key areas.

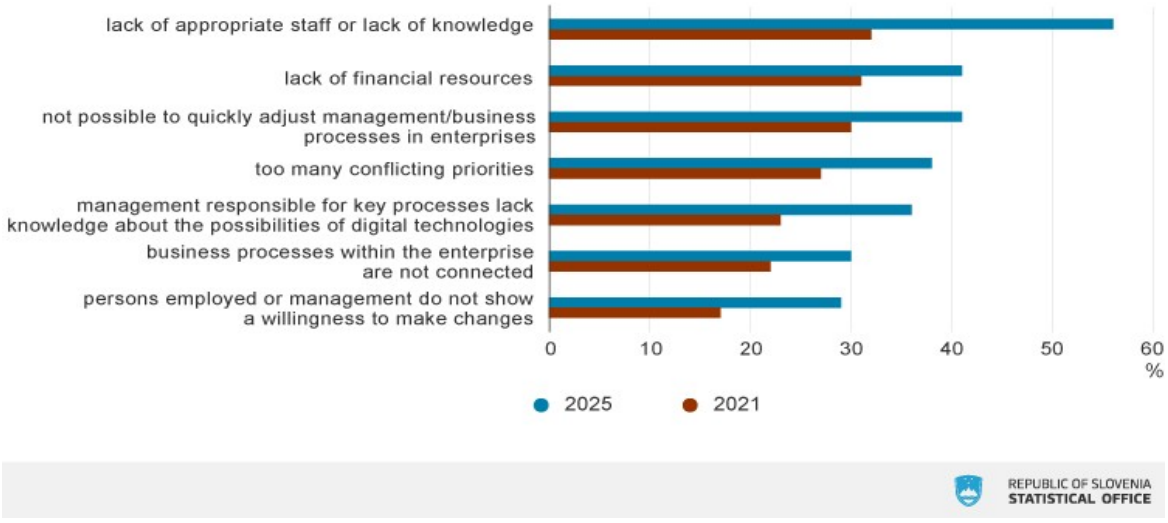
This negative trend is linked to a decline in institutional and financial support for the digital transformation of the economy, especially for small and medium-sized enterprises. Several support instruments that had previously proven effective, including digital vouchers and calls for digital transformation, have not been active in the past years and no comparable new measures have been introduced. Additional constraints arise from the allocation of funds under the Recovery and Resilience Plan, where only a limited share is dedicated to digitalisation, and the majority of this funding is directed towards the digital transformation of the public sector. As a result, direct support for the digital transformation of businesses remains limited.

According to Statistical Office of the Republic of Slovenia the share of companies with 10 or more employees and self-employed persons that have encountered difficulties in digitalisation is increasing and in 2025 exceeded three-quarters at 76 % (60 % in 2021) – 75 % of small, 80 % of medium-sized, and 82 % of large companies. By sector, 77 % of companies in manufacturing and 75 % in services reported challenges.

The most common problem (56 % of companies) was a lack of appropriate personnel or knowledge in this area, followed by a lack of financial resources (41 % of companies) and the inability to quickly adapt management or operations, e.g., to experiment with digital technologies (also 41 %).

Table 1:

Share of enterprises with 10 or more employees and self-employed by problems limiting digital business transformation, Slovenia

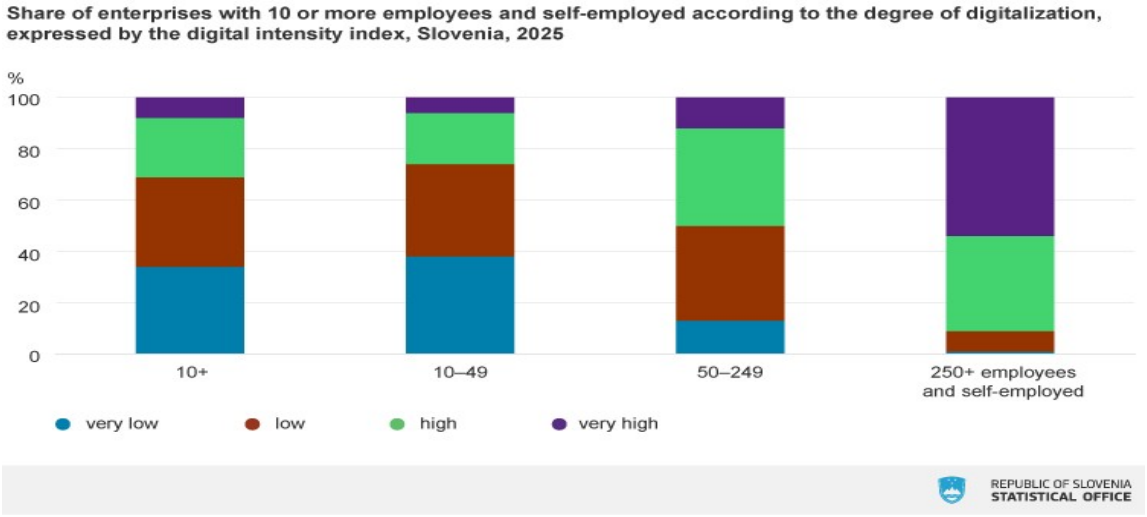


Source: Republic of Slovenia Statistical Office

Just over half (53 %) of companies stated that digital transformation of business is not essential for their successful operation – 57 % of small, 39 % of medium-sized, and 20 % of large companies.

In 2025, most companies with 10 or more employees and self-employed persons had a low digital index (35 %), a third (33 %) had a very low, almost a quarter (23 %) had a high, and 8 % a very high digital index. The digital index reflects the level of digital maturity of companies, i.e., the extent to which companies use information and communication technology (ICT) in a given year. This year's data is most comparable with 2023, when the use of the same types of ICT was measured.

Table 2:



Source: Republic of Slovenia Statistical Office

3.1.1.2. Digitalisation in selected sectors

Floristry in Slovenia is characterised by a very high prevalence of micro and very small enterprises, which significantly shapes its level of digitalisation. According to a business listing database, as of October 2025 there are approximately 77 florists operating in Slovenia, over 90 % of which are single-owner businesses with minimal staff and resources. Among these businesses, around 51 have their own website, while many are active on social media platforms such as Facebook, Instagram and TikTok, and some also maintain YouTube channels. This suggests that digitalisation in the sector is primarily limited to basic online presence and marketing activities.

Although other sector-specific official statistics on floristry are not available, broader data on Slovenian SMEs indicate that micro and small enterprises generally display lower digital maturity and limited uptake of advanced digital technologies, such as artificial intelligence, data analytics, and integrated digital systems. Many small firms also report persistent barriers related to limited financial resources and insufficient digital skills, and a significant share does not perceive digital transformation as essential for business success. Given that florists in Slovenia almost exclusively operate as micro or small craft businesses, it is reasonable to conclude that they follow this broader SME pattern of limited digital business transformation.

According to a business listing database, as of October 15, 2025, there are approximately 37 **jewellery** stores in Slovenia. Of these, 27 (73 %) are single-owner operations, with the remaining 10 (27 %) part of larger brands which indicates that the majority are micro or very small businesses with limited internal resources. Many of these jewellery stores already maintain a basic digital presence (website, Facebook, Instagram, LinkedIn, etc.) This suggests that basic online visibility and social media engagement are widespread in the sector, which is an important first step in digitalisation. However, these forms of digital presence are primarily marketing and communication tools rather than indicators of deeper digitalisation of business processes (e.g., integrated e-commerce, CRM, analytics). The same could be said for **goldsmiths**.

While national statistics do not provide a complete count of **optometry** practices across the country, business directory data for Ljubljana City Municipality, which is the largest metropolitan area in Slovenia, indicates that there are around 20 optometrists operating as of late 2025. The majority of these are independently owned small businesses, and nearly all maintain a website and social media presence, reflecting a notable level of basic digital engagement among optometry service providers.

According to business directory data compiled by RentechDigital, there are approximately 292 grocery stores operating in Slovenia as of October 2025, with around 55 % functioning as independent, single-owner enterprises. This estimate provides a useful proxy for assessing the number of **grocery retail** SMEs in the Slovenian market. Many of these stores also maintain a digital presence through websites and social platforms, indicating a baseline level of digital engagement in the grocery retail sector.

3.1.1.3. Strategic and legal frameworks

National strategic framework

National strategic frameworks Slovenia's digital transformation is guided by several national strategic frameworks, which together define objectives, implementation measures and support mechanisms relevant for SMEs.

The main framework is the **National Digitalisation Strategy – Digitalna Slovenija 2030**, adopted in 2023. It follows the objectives of the EU Digital Decade and sets long-term goals for digital infrastructure, digital skills, digital public services and the digital transformation of enterprises. For SMEs, the strategy is particularly relevant because it aims for more than 90% of SMEs to reach at least a basic level of digital maturity. It also promotes the use of advanced technologies, such as cloud computing, artificial intelligence and big data analytics, digital skills development, innovation, e-commerce and new digital business models.

The **Action Plan for the Implementation of Digital Slovenia 2030 for the period 2025–2026** translates the strategy into concrete measures, timelines and responsibilities. For SMEs, it includes support instruments such as digital vouchers, financial incentives, training and upskilling programmes, advisory services and mentoring support. These measures address key barriers such as limited financial resources, lack of digital skills and insufficient access to expert support. The implementation and impact of the measures are expected to be reviewed after the completion of the action plan period.

The Strategy of Digital Transformation of the Economy provides a specific framework for the digital transformation of enterprises. It highlights the importance of integrating digital technologies into business processes, strengthening digital skills and creating a supportive environment for innovation and technology uptake. SMEs are recognised as an important part of Slovenia's digital ecosystem, alongside startups and larger companies.

The Recovery and Resilience Plan (RRP) also support enterprise digitalisation. Under the Digital Transformation of the Economy pillar, it includes targeted investments for the adoption of advanced digital technologies, such as cloud computing, artificial intelligence and data analytics, as well as measures for improving digital skills and organisational digital competencies. These investments contribute to increasing the digital intensity and competitiveness of Slovenian SMEs.

The Smart Specialisation Strategy (S5) promotes innovation-driven growth and the uptake of advanced technologies across priority sectors. For SMEs, it creates opportunities to participate in innovation projects, access research and development support, and integrate digital solutions into products, services and business models.

Digitalisation measures are also embedded in the broader **National SME and Entrepreneurship Support Framework**, implemented through institutions such as SPIRIT Slovenia and the Slovenian Enterprise Fund. This framework includes financial incentives, advisory services, training programmes, digital vouchers and support for productivity and innovation. It is particularly important for micro and small enterprises, as it provides practical support for introducing digital tools, improving digital competencies and modernising business operations.

Finally, **Slovenia's E-government and Digital Public Services Framework** support digital interaction between businesses and public administration through platforms such as the SPOT portal, e-Tax portal and AJPES electronic services. For SMEs, these services encourage basic digital adoption by requiring or enabling digital communication with public authorities, while also contributing to more efficient administrative procedures.

National Legal Frameworks

Digitalisation of SMEs in Slovenia is supported by a national legal framework regulating electronic transactions, online commerce, digital trust, data protection and cybersecurity. These laws create the conditions for SMEs to operate digitally, interact with public authorities and participate in the digital single market.

Key legislation includes **the Electronic Commerce and Electronic Signature Act** (ZEPEP), which establishes the legal validity of electronic documents and signatures, enabling SMEs to carry out transactions digitally and reduce administrative burdens. **The Electronic Commerce Market Act** (ZEPT) regulates online commercial activities and provides legal certainty for e-commerce, supporting SME participation in domestic and cross-border digital markets.

The Electronic Identification and Trust Services Act (ZEISZ), aligned with the EU eIDAS framework, enables secure digital identification and transactions, which is essential for accessing e-government services and participating in public procurement. In addition, the Conditional Access to **Protected Electronic Services Act** (ZPDZES) supports secure access to digital systems, particularly in interactions with public administration.

Data protection and cybersecurity are regulated by **the Personal Data Protection Act** (ZVOP-2), implementing the GDPR, and **the Information Security Act** (ZInfV-1). These frameworks are increasingly relevant for SMEs as digitalisation involves the processing of personal data and exposure to cybersecurity risks. While compliance may represent a challenge, it also strengthens trust and supports secure digital operations.

The Websites and Mobile Applications Accessibility Act (ZDSMA) introduce accessibility requirements for digital services, which are particularly relevant for SMEs working with public sector clients, while **the Digital Inclusion Promotion Act** (ZSDV) contributes indirectly by improving digital skills among the population and workforce.

Overall, the legal framework provides a solid basis for SME digitalisation, but also introduces compliance requirements that may be challenging, especially for micro and small enterprises.

EU-level Strategic and Legal Frameworks

At EU level, SME digitalisation is shaped by a combination of strategic frameworks and binding legal instruments, which guide national policies and define the regulatory environment for digital transformation.

Key strategic frameworks include the **Digital Decade Policy Programme 2030**, which sets targets such as achieving at least 90% of SMEs with a basic level of digital intensity, and the **EU SME Strategy**, which focuses on improving competitiveness, access to finance, reducing administrative burdens, and supporting digital and green transitions. These frameworks are not legally binding but strongly influence national strategies, funding priorities and support measures.

EU legal frameworks establish binding rules that are directly applicable or transposed into national legislation. The **General Data Protection Regulation (GDPR)** is particularly relevant, as it governs the processing of personal data and affects SMEs using digital tools such as websites, e-commerce

platforms and CRM systems. While compliance can be challenging, it also enhances trust in digital services.

Additional frameworks, such as the **NIS/NIS2 Directive** and the **Digital Services Act**, set requirements for cybersecurity, reliability and transparency of digital services. Although SMEs are often not directly subject to all obligations, they are increasingly affected indirectly through supply chains and market requirements.

Overall, EU-level frameworks shape national digitalisation policies, funding mechanisms and regulatory requirements. For SMEs, they provide opportunities through access to support and the digital single market, while also introducing new compliance obligations that require adequate support and simplified implementation.

3.1.1.4. Government support measures and programmes

Digital transformation support for Slovenian SMEs is provided through a combination of financial and non-financial instruments, including grants, vouchers, loans, guarantees, advisory services and training. Key institutions involved in implementation include the Ministry of Economy, Tourism and Sport, SPIRIT Slovenia, the Slovenian Enterprise Fund, SID Bank, DIH Slovenia and the SPOT network.

One of the main current measures is P4D 2025, a public call supporting comprehensive digital transformation of SMEs. The programme has a total budget of €17.8 million, including €15 million from the European Regional Development Fund, and supports the digitalisation of business and production processes, introduction of digital tools, software and hardware, development of digital business models, cybersecurity, employee training and Industry 4.0 projects.

Digitalisation vouchers, implemented by the Slovenian Enterprise Fund, provide co-financing of up to 60% for specific digitalisation activities. They cover four main areas: raising digital competencies, preparation of digital strategies, digital marketing and cybersecurity. These vouchers are particularly relevant for micro and small enterprises, as they provide targeted support for initial steps in digital transformation.

SID Bank supports digitalisation through financing programmes for innovation and digital transformation. Under the SID DIGITAL programme, supported by an EIF guarantee under InvestEU, loans are available under favourable conditions for SMEs investing in digitalisation and innovation. The guarantee arrangement is expected to unlock up to €72 million in new loans for micro, small and medium-sized enterprises.

SPIRIT Slovenia has supported SME digitalisation through calls such as E-business 2019–2022, which co-financed electronic data exchange, websites for foreign markets, online stores, digital promotion materials and training for digital competencies. These measures aimed to improve competitiveness and support internationalisation.

Non-financial support is provided through DIH Slovenia and the SPOT network. DIH Slovenia acts as a national one-stop-shop for digital transformation, offering access to knowledge, technologies, pilot environments, best practices and connections with research institutions and ICT providers. SPOT provides free information, advisory and mentoring services, support with electronic procedures, training and guidance on available support instruments.

3.1.1.5. Impact of digitalisation on SMEs and implementation barriers

Digital transformation is increasingly recognised in Slovenia as both an opportunity and a challenge for SMEs. The introduction of digital technologies can strengthen competitiveness by enabling faster responses to market changes, supporting innovation and facilitating new business approaches. Digital

tools can also improve internal organisation by connecting workflows, reducing errors, increasing transparency and supporting more efficient day-to-day operations.

For micro and small enterprises, digitalisation can be particularly important in improving visibility and access to customers. Through websites, social media, online promotion and digital sales channels, even smaller companies can reach beyond their local markets. At the same time, digital tools can support better decision-making by providing insight into customer behaviour, market trends and operational performance. Higher digital maturity can also contribute to greater resilience, including improved data protection, business continuity and awareness of cybersecurity risks.

However, the implementation of digital solutions among Slovenian SMEs remains limited by several structural barriers. Although public support programmes exist, they are often relatively small, fragmented and focused mainly on advisory services or vouchers. Current voucher schemes rarely cover the full implementation of digital strategies or the purchase of necessary technologies, which limits their practical impact. In addition, the scope of support is often narrow and focused on specific areas such as marketing or cybersecurity rather than comprehensive digital transformation.

Other important barriers include administrative complexity, limited digital skills, insufficient awareness of available support, financial constraints and organisational or cultural resistance. Micro and small enterprises often lack the internal expertise to identify digital needs, prepare projects or manage implementation. Even where co-financing or subsidised loans are available, upfront costs can remain too high. In traditional sectors, owners and managers may also be cautious about investing in digital solutions if they are perceived as disruptive, risky or not directly relevant to everyday business.

3.1.1.6. Best practices

While digitalisation has been increasingly promoted in Slovenia, there is limited publicly available evidence of concrete, sector-specific best practices in niche sectors such as floristry, jewellery, goldsmithing, catering, and optometry. Despite this gap, valuable insights can be drawn from broader SME examples and cross-sector initiatives, which illustrate how digital technologies can improve business processes, productivity and competitiveness. The best practices identified in this report therefore represent an initial mapping based on desk research. Through the subsequent research steps, including questionnaires, focus groups and workshops with SMEs and stakeholders, the project aims to identify additional practice-based examples grounded in real business experience, which will further enrich and validate the findings.

Selected examples of good practice include:

- **Rogač (textile printing and embroidery)** – introduced integrated digital systems linking internal operations with suppliers, enabling automated data flows, reducing manual processing, errors and administrative workload, while improving production tracking and employee digital skills.
- **LED Luks (LED design and production)** – implemented a phased digital transformation including upgraded IT infrastructure, a 3D product configurator, augmented reality tools and an automated production line with MES, resulting in improved planning and a reduction of production time by approximately 40%.
- **Migi (orthopaedic footwear production)** – digitalised customer communication and production planning, enabling real-time data exchange, more accurate order tracking and the development of a data repository to support future product development.
- **Schiki (Conveyor and drive belts manufacturer)** – Schiki introduced a comprehensive MES system integrating warehouse management, inventory tracking and production planning. Digitalisation enabled the company to establish structured processes, resulting in improved time management, product quality and operational precision.

3.1.2. GREEN TRANSITION OF SMEs IN SLOVENIA

The transition to a green economy has become an increasingly important policy priority in Slovenia, driven by EU-level climate objectives, national strategic documents, and rising market expectations related to sustainability and environmental responsibility.

In practice, the level of green transition among Slovenian SMEs remains uneven. While awareness of environmental issues is generally high, implementation is often limited to low-cost and incremental measures. These typically include energy-saving practices, waste separation, reduced paper use and basic efficiency improvements. More advanced investments, such as renewable energy systems, circular business models or eco-design solutions, are less common among micro and small enterprises. The main barriers are financial constraints, administrative complexity and limited internal capacity.

For SMEs in craft, retail and service-oriented sectors, the green transition is often perceived simultaneously as an opportunity and a burden: an opportunity to improve reputation, meet customer expectations and reduce long-term costs, but also a challenge due to regulatory complexity, upfront investments and limited access to tailored support.

Slovenia's green transition is strongly aligned with European Union climate and sustainability objectives, including the European Green Deal and climate neutrality targets for 2030 and 2050. National implementation is supported through legislation, strategic frameworks, and a range of financial and advisory instruments.

Slovenian SMEs, particularly micro and small enterprises in craft and service sectors, typically:

- implement basic environmental measures such as energy saving and waste separation,
- face difficulties in undertaking capital-intensive green investments,
- depend on public incentives, grants, and advisory services,
- operate with limited administrative, human, and time resources.

A distinctive feature of the Slovenian context is the strong role of chambers, public agencies, and public financial institutions (e.g. Eko Sklad, SID Bank) in supporting SMEs during the green transition.

3.1.2.1. Policy and regulatory framework

The green transition of SMEs in Slovenia is shaped primarily by EU-level legislation and policy frameworks, which are transposed into national law and strategic planning documents. Key EU frameworks include the European Green Deal, the Fit for 55 package, the Circular Economy Action Plan, and the European Climate Law, all of which set long-term objectives for climate neutrality, resource efficiency and emissions reduction.

Although most EU legislative instruments are primarily targeted at large enterprises, their impact on SMEs is predominantly indirect. SMEs are increasingly affected through evolving market requirements, supply-chain obligations and customer expectations related to environmental performance and sustainability standards. Sustainability reporting requirements under the Corporate Sustainability Reporting Directive (CSRD) mainly apply to large companies but increasingly affect SMEs as suppliers, who are required to provide environmental data and comply with sustainability-related criteria.

At national level, EU objectives are translated into Slovenian legislation and strategic policy documents that shape the regulatory and support environment for SMEs. While these frameworks provide a clear strategic direction for the green transition, SMEs often face difficulties in interpreting legal

requirements and understanding how high-level policy objectives translate into concrete operational changes.

This highlights the importance of policy coherence, simplification and targeted support measures to ensure that SMEs, especially micro and small enterprises, can effectively participate in the green economy without disproportionate administrative or financial burdens.

European-level framework

At EU level, the green transition is guided by a set of legislative and strategic instruments, including:

- **European Climate Law (Regulation (EU) 2021/1119)**
  Establishes the legally binding objective of climate neutrality by 2050 and sets interim emission reduction targets, influencing long-term planning and investments by SMEs.
- **Energy Efficiency Directive (EU) 2023/1791**
  Sets energy efficiency targets and obligations, encouraging SMEs to improve energy management, reduce consumption, and invest in efficient technologies.
- **Renewable Energy Directive (EU) 2018/2001, revised by (EU) 2023/2413 (RED III)**
  Promotes the use of renewable energy and self-consumption, creating opportunities for SMEs to adopt renewable solutions and reduce energy costs.
- **Industrial Emissions Directive (EU) 2010/75/EU**
  Sets environmental performance standards for industrial activities; while mainly targeting larger installations, it also affects SMEs operating in regulated sectors.
- **Waste Framework Directive (EU) 2008/98/EC**
  Establishes principles of waste prevention, reuse, recycling and circular economy practices that SMEs must integrate into their operations.
- **Ecodesign Directive (EU) 2009/125/EC**
  Sets eco-design requirements for energy-related products, affecting SMEs involved in manufacturing, distribution or product design.
- **Corporate Sustainability Reporting Directive (EU) 2022/2464 (CSRD)**
  Introduces sustainability reporting requirements primarily for large companies but indirectly impacts SMEs through supply chain transparency and data requests.
- **EU Taxonomy Regulation (EU) 2020/852**
  Defines criteria for environmentally sustainable economic activities, influencing SME access to sustainable finance and investment.
- **Circular Economy Action Plan (2020)**
  Although not a directive, it provides a strategic framework that shapes legislation affecting SMEs in areas such as product sustainability and resource efficiency.

While most of these instruments directly apply to large enterprises, they generate significant indirect effects on SMEs through:

- supply-chain sustainability requirements,
- conditions for access to finance,
- expectations related to environmental performance and transparency.

Additional EU circular economy policies relevant for SMEs

In addition to core climate, energy and waste legislation, the EU is increasingly advancing a comprehensive circular economy policy framework that integrates sustainability requirements across the entire product life cycle. Emerging regulatory initiatives extend beyond traditional environmental compliance and increasingly influence how businesses design products, manage materials, report sustainability data and organise supply chains.

Recent and forthcoming EU instruments, such as the **Ecodesign for Sustainable Products Regulation (ESPR)**, introduce requirements related to product durability, repairability, recyclability and resource efficiency, while also establishing **Digital Product Passports** to improve transparency across value chains. Although these requirements primarily target manufacturers and large market actors, SMEs are affected indirectly as suppliers, distributors or service providers.

Furthermore, sustainability governance initiatives such as the **Corporate Sustainability Reporting Directive (CSRD)** and the **Corporate Sustainability Due Diligence Directive (CSDDD)** embed circular economy principles into corporate reporting and supply-chain management. While SMEs are often exempt from direct reporting obligations, they are increasingly required to provide environmental and material-related data to larger business partners.

The evolving EU circular economy framework signals a shift towards lifecycle-based regulation, where access to markets, finance and public support is increasingly linked to sustainable and circular practices. For SMEs, this creates both challenges in terms of compliance and data management, and opportunities to develop circular business models, strengthen supply-chain positioning and improve long-term competitiveness.

National legislative framework

The green transition of SMEs in Slovenia is primarily shaped by national legislation and policy frameworks that transpose EU climate, environmental and energy objectives into the domestic regulatory environment. While these frameworks apply to all economic actors, their impact is particularly significant for micro and small enterprises due to limited administrative, financial and human resources.

The **Environmental Protection Act (ZVO-2)** represents the central legal framework governing environmental protection in Slovenia. It defines obligations related to emissions, waste management, environmental monitoring and compliance reporting, directly affecting SME operations, particularly in craft, retail and service sectors. Compliance with environmental standards under ZVO-2 is also increasingly a prerequisite for access to public funding and support schemes.

Slovenia is in the process of adopting a comprehensive **Climate Act**, which will establish a long-term governance framework for climate policy and climate neutrality. Although primarily strategic, the act will influence future policy instruments, financing priorities and support mechanisms relevant to SMEs.

Energy-related regulation is primarily governed by the **Energy Act (EZ-1)**, which promotes energy efficiency and the use of renewable energy sources. The act provides the legal basis for incentives supporting investments in energy-efficient technologies and renewable energy solutions. For SMEs, this represents both an opportunity to reduce long-term energy costs and a challenge due to required upfront investments.

Waste management and circular economy obligations are regulated through national acts and implementing decrees aligned with EU legislation. These rules impose requirements related to waste separation, recycling and extended producer responsibility, increasing administrative and operational demands, especially for micro enterprises.

Overall, the national legislative framework provides a clear strategic direction towards sustainability and climate neutrality. However, regulatory complexity and compliance costs remain significant challenges for SMEs, highlighting the importance of simplified procedures, targeted guidance and accessible support measures tailored to the needs of small and micro enterprises.

3.1.2.2. Impact on SMEs

Impacts on cost structures

The transition to a green economy affects SME cost structures in two main ways:

- short-term increases in costs due to investments in energy-efficient equipment, sustainable materials, and compliance measures,
- long-term cost reductions resulting from improved energy efficiency, reduced resource consumption, and more efficient processes.

For many SMEs, access to subsidies, grants, and favourable financing remains a decisive factor in enabling green investments.

Impacts on competitiveness

Environmental performance is becoming an increasingly important factor of SME competitiveness. SMEs that successfully implement green measures can:

- improve their position within value and supply chains,
- gain access to environmentally sensitive markets,
- strengthen their reputation and customer trust.

Conversely, SMEs that lag risk exclusion from supply chains and reduced market opportunities.

Impacts on business models

The green transition encourages gradual changes in SME business models, including:

- a shift from linear to circular economy models,
- greater emphasis on repair, reuse, and local sourcing,
- integration of digital tools to monitor and optimise environmental performance.

Digitalisation plays a supporting role by enabling measurement, reporting, and optimisation of sustainability-related processes.

3.1.2.3. Incentives and support measures

A range of financial incentives and support schemes exists in Slovenia to encourage green investments among SMEs. Key actors include the Eco Fund (Eko sklad), Borzen, and the Slovenian Enterprise Fund (SPS), which offer grants, vouchers, subsidies and favourable loans for energy efficiency, renewable energy adoption, sustainable mobility and circular economy measures.

These instruments play an important role in reducing financial barriers and investment risks. However, access to funding remains uneven, particularly for micro enterprises. Administrative complexity, co-financing requirements and limited awareness of available instruments often prevent SMEs from fully benefiting from existing support schemes. As a result, many SMEs rely on smaller-scale measures with immediate cost savings rather than strategic, long-term green investments.

Typical forms of support include:

- grants for energy efficiency improvements and renewable energy adoption,
- subsidies for digitalisation supporting resource efficiency,
- tax reliefs and investment incentives for sustainable technologies,
- support for research, development and eco-innovation.

Despite this support, SMEs frequently identify challenges such as:

- administrative complexity of funding schemes,
- fragmentation of support measures,

- limited time and access to clear information.

For SMEs, such incentives can significantly enhance competitiveness and resilience, although access to information and administrative complexity remain recurring obstacles. These challenges indicate the need for more coordinated, simplified, and SME-tailored support mechanisms.

Also access to finance remains one of the most critical factors influencing SME participation in the green economy.

Various financing mechanisms have been developed to support green investments:

- EU and national funding programmes,
- loans and guarantees for sustainable investments,
- green and blended finance instruments,
- technical assistance and investment advisory services.

Well-designed financing mechanisms can reduce financial risks, mobilise private investment and support the scaling-up of green business models among SMEs.

3.1.2.4. Regulatory requirements and challenges

Regulatory requirements related to environmental performance affect SMEs primarily through obligations concerning waste management, energy efficiency, resource use and, increasingly, transparency within supply chains. While these regulations contribute to improved environmental outcomes, they also generate additional administrative and compliance costs.

For micro and small enterprises, regulatory complexity is often perceived as disproportionate to their size and capacity. Limited internal expertise, lack of time and insufficient access to tailored guidance make compliance more challenging. This can result in delayed implementation of environmental measures or a preference for minimum compliance rather than proactive green transformation.

These requirements often relate to:

- emissions control and environmental monitoring,
- energy efficiency and resource use,
- waste reduction and circular economy practices,
- sustainability reporting and transparency obligations.

While these regulations contribute to improved environmental outcomes, SMEs may experience increased compliance costs and administrative burdens.

3.1.2.5. Institutional and organisational support

Institutional and organisational support plays a crucial role in enabling SMEs to engage in the green transition. Chambers of commerce, craft associations, social partners and advisory organisations in Slovenia provide information, training, counselling and networking opportunities related to sustainability and environmental compliance.

These initiatives often involve:

- national and regional agencies promoting sustainability and innovation,
- business support organisations and chambers of commerce,
- digital and green innovation hubs,
- training and capacity-building programmes.

Despite these efforts, gaps remain between available support and SME needs. SMEs frequently emphasise the need for more practical, sector-specific guidance, simplified procedures and hands-on advisory services that translate policy objectives into concrete, feasible actions at company level.

3.1.2.6. Best practices

Several examples of good practice illustrate feasible pathways for green transition among Slovenian SMEs:

- **Energy efficiency improvements in small service enterprises**, such as the introduction of LED lighting, smart energy management systems and improved insulation, leading to measurable reductions in operating costs.
- **Local sourcing and circular practices in retail and craft sectors**, reducing transport emissions while strengthening local value chains.
- **Digitalisation as an enabler of green transition**, including paperless administration, digital invoicing and optimised logistics, contributing to both environmental and efficiency gains.

These practices demonstrate that incremental, well-targeted measures can deliver tangible benefits without requiring large-scale investments.

Desk research identifies several indicative examples of green transition practices among Slovenian SMEs:

- energy renovation of business premises,
- adoption of sustainable and recycled packaging,
- development of local and short supply chains,
- digital monitoring of energy and material consumption,
- circular practices such as repair and reuse services.

These practices will be further validated and analysed through questionnaires, focus groups, and workshops.

3.1.3. ROLE OF SOCIAL PARTNERS

Social dialogue in Slovenia is organised within a tripartite framework involving the government, employers' organisations and trade unions. The Economic and Social Council is the main tripartite body, bringing together representatives of employers, trade unions and the government to discuss labour market, social and economic issues. Employers' organisations represented in this framework include, among others OZS and ZDOPS, which represent the interests of craft, micro, small and medium-sized enterprises.

In relation to the digital and green transitions, the role of social partners in Slovenia is mainly indirect and supportive. These topics are linked to broader discussions on labour market adaptation, skills development, competitiveness, regulatory changes, working conditions and business support measures. However, available evidence suggests that the specific needs of micro and small enterprises in digitalisation and green transition have not yet been systematically addressed as a separate and central topic within social dialogue structures.

Within this context, the government primarily shapes strategies, legislation and financial support measures. Employers' organisations, including OZS and ZDOPS, can contribute by communicating the practical needs of SMEs, informing members about available support, identifying administrative barriers and promoting feasible measures for digital and green transition. Trade unions mainly

contribute from the perspective of workers, skills needs, changing work processes, job quality and working conditions.

For SMEs, the added value of social partners lies in translating broad policy objectives into practical and sector-specific guidance. This is particularly relevant for micro and small enterprises, which often lack internal expertise, time and resources to follow complex regulatory and funding frameworks. Nevertheless, social dialogue alone cannot accelerate the digital and green transition of SMEs without being complemented by targeted policies, accessible financial instruments, simplified procedures and practical advisory support.

This starting point provides an important basis for the TRANS4M project. Further project activities will help identify how social partners can contribute more effectively to supporting SMEs in both transitions, particularly through awareness-raising, practical guidance, training, dissemination of good practices and the development of realistic policy recommendations.

3.1.4. CONCLUSION

The desk research shows that Slovenia has established a comprehensive strategic, legal and institutional framework supporting both the digital and green transition of SMEs. National strategies, action plans, regulatory frameworks and support programmes provide a solid policy basis for improving digital maturity, strengthening environmental performance and enhancing overall SME competitiveness.

However, the actual level of implementation remains uneven, particularly among micro and small enterprises in traditional sectors. In the field of digitalisation, SMEs often rely on basic tools such as online presence, communication platforms and administrative digital services, while the uptake of advanced technologies remains limited. Similarly, in the green transition, most SMEs apply incremental and low-cost measures, while more comprehensive sustainability practices require additional resources, knowledge and support.

Across both transitions, SMEs face similar structural barriers, including limited financial capacity, lack of skills, administrative complexity, insufficient internal resources and limited awareness of available support measures. Existing support instruments, although relevant, are often fragmented and not fully adapted to the practical needs of micro and small enterprises, particularly when it comes to the implementation phase.

Social partners have the potential to play a more active role in supporting both transitions, particularly through awareness-raising, training, dissemination of information and feedback to policymakers. However, desk research indicates that the digital and green transition of SMEs has not yet been systematically addressed within social dialogue structures, suggesting scope for a more targeted and coordinated approach.

The findings of this desk research provide an important foundation for the next phases of the TRANS4M project. Building on this analysis, and complemented by data from questionnaires, focus groups and workshops, the project will develop practical recommendations, identify additional good practices and propose measures to better support SMEs in both digital and green transitions.

3.2. SPAIN

3.2.1. DIGITALISATION OF SMEs IN SPAIN

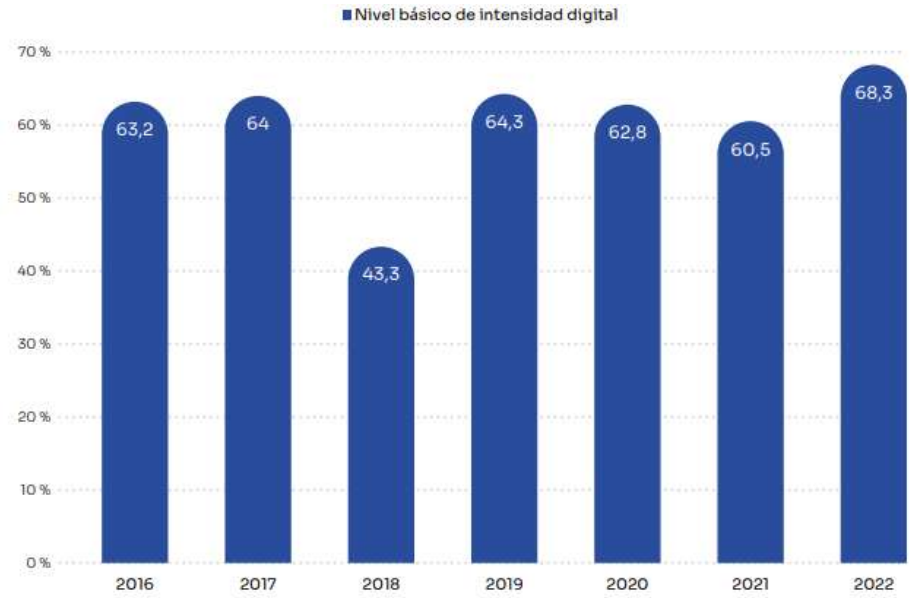
3.2.1.1. General state of SMEs digitalisation

Digital transformation has been progressing for several years within the Spanish business sector, and with the arrival of the Covid-19 pandemic, SMEs have felt an even greater need to accelerate the digitalisation process. The pandemic has not only brought changes for businesses but also for society as a whole, and consequently, for consumers.

In the report published last year, it explains how companies' digital intensity is measured using Eurostat's Digital Intensity Index (DII), which assesses how many digital technologies firms use. Based on this, companies are classified into four levels (very low, low, high, and very high) depending on the number of technologies adopted. A "basic" level refers to companies with low, high, or very high intensity.

In Spain, since 2016, more than 60% of companies (with 10 or more employees) have had at least a basic level of digitalization, except in 2018. The highest value was recorded in 2022 (68.3%), close to the EU average (69%), although comparisons over time are limited due to methodological changes.

The European Commission notes that business digitalization—especially among SMEs—remains insufficient and uneven, and recommends that Spain continue promoting digitalization policies, support advanced technologies, and create favourable conditions for business growth.



Fuente: ONTSI a partir de Eurostat
Base: Total de pymes y grandes empresas

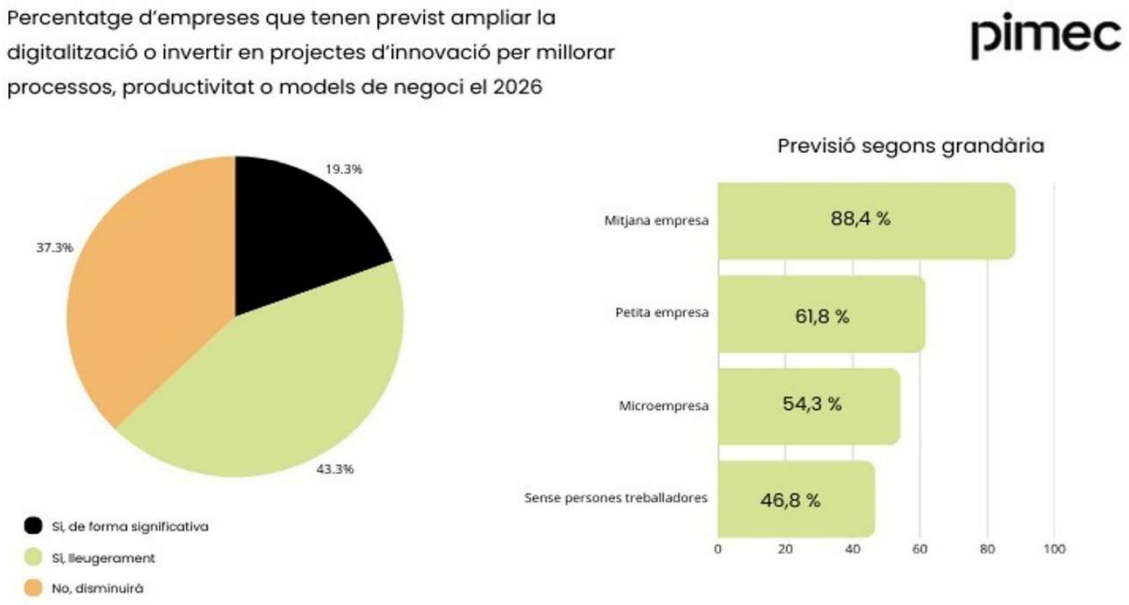
Moreover, the 37.3% of small and medium-sized enterprises (SMEs) in Catalonia expect to keep their current level of digitalization or investment unchanged, compared to 62.6% of SMEs that plan to increase it, according to business outlook survey data shared by Pimec on Wednesday in a statement.

The employers' association notes that these figures point to "a possible slowdown in the pace of digital transformation among a significant part of the business sector" and has warned of the need to strengthen public policies that facilitate technology adoption among SMEs.

Based on the same data, the organization highlights a gap by company size: while 54.3% of microenterprises expect to increase this type of investment, the figure rises to 61.8% and 88.4% in the case of small and medium-sized enterprises, respectively.

In this context, the president of Pimec's Digitalization and Innovation Commission, Juanjo Berbel, stated that "promoting digital transformation and innovation is key to increasing productivity, strengthening the competitiveness of the business sector, and ensuring sustainable economic growth."

The association also emphasized the value of the National Pact for Industry, which includes a dedicated program in this area, as well as the importance of strengthening collaboration between public administrations and economic stakeholders.



In this context, many SMEs, like florists, goldsmiths, jewellers, grocers, caterers and opticians, that previously lacked digital processes and resources have begun their digital transformation, while those that were already implementing digitalisation continue to integrate it and further enhance its development. According to the 2020 Digital Economy and Society Index (DESI) report, Spanish SMEs still have yet to fully exploit the potential of e-commerce, cloud services, and data utilisation, placing Spain 11th in the European digitalisation ranking.

These sectors are quite different in terms of the levels of digitalisation and also how the digital tools will apply in the near future as there are sector specific barriers.

3.2.1.2. Impact of digitalisation on targeted sectors

Digital transformation is increasingly recognised in Spain as both an opportunity and a responsibility for SMEs.

Florists: In recent years, Spain's floristry sector has undergone a significant process of digital transformation. Traditionally characterised by small, local shops with highly artisanal practices, the sector has adapted to shifting consumer behaviour, new technological tools and the broader digitalisation of retail. This evolution has accelerated since the pandemic and is now reshaping business models, supply chains and the way florists interact with customers. Insights from the ABC article "La digitalización trae una nueva primavera al negocio de las floristerías" illustrate the depth and direction of these changes.

One of the most visible aspects of this transformation is the expansion of online sales and the adoption of omnichannel strategies. Increasingly, florists use their websites as digital catalogues where customers can browse arrangements, place orders or reserve products for later collection. Operational processes have similarly evolved. Digital procurement systems now allow florists to order flowers and complementary products online, eliminating the need to purchase supplies in person and streamlining stock management. Inventory systems help shops manage non-perishable goods more efficiently, while the rise of digital delivery solutions has improved distribution capacity, particularly during high-demand periods such as Mother's Day or Valentine's Day. These tools help to minimise waste in a sector where product perishability poses a constant challenge.

Digitalisation has also stimulated innovation in business models. A new generation of florists and floral entrepreneurs has emerged, prioritising design, customer experience and sustainability. Many of these businesses focus on locally sourced flowers, reducing dependence on imports while appealing to environmentally conscious consumers. They often combine floral products with decorative items or curated collections, and use storytelling to differentiate themselves from more traditional floristry formats. According to the ABC article, these new approaches are revitalising the sector and attracting younger professionals who view floristry as a contemporary, creative enterprise rather than a purely traditional craft.

Goldsmiths and jewellers: The jewellery and watch sector in Spain is undergoing a clear digital and structural transformation. The rise of online commerce, growth in sector turnover, and restructuring of retail formats reflect a market adapting to new consumer habits, technological possibilities, and competitive pressures. What emerges is a more consolidated, hybrid sector — blending traditional retail, online commerce, chain formats and multi-channel business models.

Digitalisation is not only changing how jewellery is sold, but also who sells it, how they reach customers, and how consumers perceive and purchase jewellery. For stakeholders — from small retailers to large chains — this implies both opportunities (wider reach, lower costs, more data) and risks (competition, loss of traditional craftsmanship, pressure to adapt).

Caterers and grocers: In Spain, the grocery retail and catering/food-services sector is undergoing a clear digital transformation. Historically dominated by small, local businesses — many of them micro or small enterprises — this sector is now integrating digital tools, new business models and digital infrastructure to adapt to changing consumer behaviours and competitive pressures.

Beyond back-office management, many grocers and caterers have increasingly shifted toward digital sales channels or online customer interaction. The broader food and beverage retail sector in Spain

has seen strong growth in e-commerce: in recent years, online food and beverage sales have increased significantly, with Spain emerging as a leader in European food/Beverage e-commerce growth. Digital tools enable grocers and catering businesses to meet those expectations: online ordering platforms, digital menus, mobile apps, electronic payment systems, and integrated order-processing. These changes help adapt traditional food retail / catering to a more digital-first consumption environment.

Opticians: The optical sector in Spain — eyeglasses, contact lenses, optician shops, and related vision/optical services — has gone through a significant transformation in recent years, accelerated by technology adoption and changing consumer expectations. The case studied in the master's thesis by Beatriz Rodríguez-Rodríguez ("Transformación digital aplicada al sector óptico: El paso a la nube de Óptica Lledó") exemplifies how a family-run optical business pivoted to a digital model during the COVID-19 era.

In the study, the business implemented several key digital moves: migration of its customer database to the cloud; adoption of an online appointment system; and allowing ordering and purchase of certain products through a digital platform. This shift reflects a broader trend in the sector: opticians increasingly combine traditional in-store service with online and data-driven tools. According to one sector overview, Spain is "at the forefront" of this digitalisation, with optical professionals evolving from mere optometrists to data managers, using digital tools for customer care, monitoring visual health, and managing business operations.

This hybrid model — often referred to as omnichannel — allows optical businesses to blend physical presence (eye exams, fittings, personalized service) with online convenience (ordering lenses or sunglasses, booking appointments, digital customer records, remote follow-up). Experts in the sector consider omnichannel as "the perfect format for optical retail."

3.2.1.3. Strategic and legal frameworks

Spain's legal framework for business digitalisation includes several laws:

Law 18/2022 on Business Creation and business growth: This is currently one of the most influential laws driving the digitalisation of businesses, especially SMEs in Spain. Its main objectives are to reduce the administrative barriers, promote business growth and accelerate the adoption of digital tools. More concretely, this regulation entails significant changes in the way companies and self-employed workers manage their invoices. One of its key measures is the mandatory use of electronic invoicing for all transactions between businesses and professionals, aimed at modernising and streamlining invoicing processes.

Law 11/2021 on Measures against Tax Fraud: (in transposition of the Directive 2016/1164), which aims at strengthening tax compliance and combating various forms of tax evasion. This law introduces a broad set of measures designed to prevent tax fraud, increase transparency and improve the effectiveness of Spain's tax system. One of the main highlights are: first, tightened control over cash payments, reducing the maximum permitted cash transaction between entrepreneurs and professionals and second, strengthened oversight of digital invoicing and accounting software, prohibiting systems that allow data manipulation.

Law 3/2018 Data protection: While not exclusively aimed at digitalisation, these rules govern the use of digital tools, data systems and online services by all companies. It establishes: digital protection of personal data, minimum cybersecurity standards and requirements for secure digital systems and cloud services.
Law 56/2007 on Measures to promote the information society: One of the earliest laws to promote business digitalisation in Spain. Although it is old, many of its obligations remain in force and have

laid the foundations for current digital transformation policies. The main digitalisation obligations are to offer e-invoicing in several sectors, promotion of programmes for SME's digitalisation, encouragement of e-commerce.

3.2.1.4. Government support measures and programmes

Current and near-future digitalisation measures

In Spain there has been a "digital package", thanks to the funding of the EU, which is a government grant programme for digitalising SMEs and self-employed people. The companies had access to vouchers, subsidies for digital solutions: websites, e-commerce, digital marketing, business management software, to improve their capacity to adopt digital tools. A total of 860,000 SMEs participated on these programmes.

The SME Digitalization Plan will promote—among other aspects—the creation of websites and their promotion.

The SME Digitalization Plan foresees public investment of close to €5 billion until 2025, with the aim of accelerating the digitalization of 1.5 million small and medium-sized enterprises. At least 1.2 million of these are expected to be self-employed workers and microenterprises, representing 80% of the total.

This Digitalization Plan is part of Component 13 of the Recovery, Transformation and Resilience Plan presented by the Government on October 7, 2020, focused on supporting SMEs. To achieve these objectives, four main lines of action and a fifth cross-cutting axis have been established:

- Promoting basic business digitalization has a budget of more than €3 billion to ensure that as many SMEs as possible adopt existing digital solutions to modernize, for example, internal management, relationships with customers and public administrations, and digital marketing, while also boosting connectivity, cybersecurity, and tools for developing collaboration networks and business clusters.
- Supporting change management, with a budget of €656 million, will promote training for managers and staff in digital business management, with particular attention to reducing the gender digital gap and training young digital experts who can act as agents of SME transformation.
- Disruptive innovation and digital entrepreneurship will receive €439 million so that SMEs and startups can take advantage of opportunities in the green and data-driven digital economy.
- Supporting sectoral digitalization has a budget of €450 million aimed at promoting digitalization in the industrial, commercial, and tourism sectors.
- Reforming support instruments and networks for entrepreneurship, innovation, and SME digitalization to enhance their complementarity and effectiveness across the entire country.

Key measures of the SME Digitalization Plan

- Digital Toolkit is the most ambitious program of the plan, with €3 billion allocated. It aims to finance the integration of basic digital packages in SMEs (enabling tools, training, websites, ERP systems, CRM systems, e-commerce, digital marketing, cybersecurity). These measures will foster the effective and secure adoption of e-commerce, digital interactions with public administrations and customers, paperless internal processes, e-invoicing, and digital marketing. Public-private partnerships will be used to accelerate implementation, especially for microenterprises and the self-employed.
- Connectivity Vouchers is a program that will provide financial support to SMEs so they can access internet connectivity and adopt basic digital solutions to increase productivity through remote work, communication with clients and suppliers, and the use of new technologies. This program has a planned investment of €50 million.

- Change Agents is a €300 million program to fund the incorporation of digital transformation professionals into SMEs to develop and accelerate their digitalization plans. These professionals may be trained through the Experts Program, which has €100 million to train young specialists in SME digitalization.
- Business Entrepreneurship Support Programs include measures to promote digital entrepreneurship and fast-growing companies such as startups. These include the creation of the National Entrepreneurship Office as a virtual platform for SMEs, self-employed workers, and new firms; support programs for women-led startups; a startups web portal to showcase the Spanish ecosystem; and the development of a network of public and private hubs (incubators, accelerators, and entrepreneurship centers). This program is expected to invest €182 million.

The digital transformation of SMEs is a process of innovation and organizational change driven by the integration of digital capabilities, technologies, and services. It is a key factor for increasing productivity, internationalization, potential growth, and reducing social, territorial, and gender gaps.

In addition to promoting basic digitalization, the Plan also supports disruptive innovation (Artificial Intelligence, Internet of Things, Big Data) to leverage opportunities in the data economy through scalable programs implemented via public-private collaboration.

For next year, the Spanish government published in July 2025 another set of package called the “Data spaces” for aiding public and private entities, including SMEs to joint “data spaces”, with up to 60 million euros in aid. The subsidies cover part or all of the cost of integration. This aims to foster data-driven business models, shared data infrastructures, potentially benefiting sectors that rely on data exchange or digital supply chains.

Also, under the España Digital 2026 agenda, the government will keep advancing: further upgrade of infrastructures, expansion of e-services (justice, employment, social services), and improving digital public services’ accessibility. Goals include full digital coverage, reducing administrative burden, and ensuring that public services are accessible through multiple digital channels, including mobile apps and secure online platforms.

Reasons for non-implementation or poor implementation and possible solutions

The digital transformation of small and medium-sized enterprises (SMEs) is widely recognised as a key driver of productivity, competitiveness, and economic resilience. Despite the availability of digital technologies and increasing policy support, many SMEs still struggle to adopt or effectively implement digital solutions. This chapter examines the main reasons for non-implementation or poor implementation of digitalisation in SMEs and proposes a set of targeted solutions to address these challenges.

The main challenges that SMEs encounter are:

- Skills gaps and human capital limitations: Many SMEs lack the necessary digital skills within their workforce. This includes both basic digital literacy and more advanced capabilities such as data analytics, cybersecurity, and digital management. Additionally, SMEs often face difficulties in attracting and retaining skilled professionals due to limited resources.
- A related challenge is that even when SMEs gain access to digital tools or software, they may lack the technical knowledge or personnel required to implement and use them effectively.
- The lack of awareness about the programme and also how to apply to it: application procedures can be complex for SMEs without any administrative support.
- Matching solutions to the needs: many digital tools offered may not fully suit sector-specific requirements.
- Technical skills gap: SMEs may receive the software, but lack the knowledge or personnel to implement it effectively.
- Sustainability and long term integration: some SMEs adopt tools temporarily.

In Spain, the main barriers to SME digitalisation are not technological but structural and organisational: lack of awareness, skills gaps, administrative complexity, and weak strategic integration. Effective solutions require simplified access to support, targeted training, and long-term accompaniment, rather than one-off financial incentives.

3.2.1.5. Best practices

1. Skin Tech Pharma Group: It uses digitalisation because it is essential for the type of products it manufactures and the global markets in which it operates. As a producer of Class II and III medical devices, injectables and pharmaceutical grade formulations, the company must comply with strict international regulations that require complete traceability, rigorous quality control and precise documentation. Digital systems allow Skin Tech to monitor every stage of production, ensure product safety, reduce human error and maintain the high standards demanded by ISO, CE and GMP certifications.

2. CA Sports Marketing: CA Sports Marketing uses digitalisation because it is fundamental to how modern sports marketing operates and to the value the company provides to its clients. As an agency that works with brands, athletes, events and sports properties, CA Sports Marketing depends on digital tools to analyse audiences, measure impact and design strategies that are both data driven and highly targeted. Digitalisation allows the company to track consumer behaviour, monitor engagement across platforms and evaluate the performance of sponsorships and campaigns with a level of precision that traditional methods cannot offer. This data-based approach strengthens decision making and ensures that clients receive clear, measurable results.

3. Grupo Hotusa: Its structure is organised around several key business areas. The most prominent is Eurostars Hotel Company, the group's hotel division, which manages more than 200 hotels in over 20 countries. Eurostars operates a wide portfolio ranging from boutique properties to upscale urban hotels, positioning the group as a major operator in Europe and Latin America. Another core pillar is Restel, one of the largest hotel distribution platforms in Spain, which connects thousands of hotels with travel agencies and tour operators worldwide. Through Restel and other B2B services, Grupo Hotusa plays a significant role in the global tourism supply chain. The group is also known for its commitment to innovation and digital transformation. It promotes tourism tech development through initiatives such as the Hotusa Ventures investment programme and the Tourism Innovation Summit, supporting startups and fostering technological solutions for the hospitality sector.

4. Manufactures Arpe: Arpe is a highly illustrative example of how digitalisation can transform a traditional manufacturing SME. Although it operates in the textile sector — a field often associated with manual processes and low technological intensity — Arpe has integrated digital tools across its production chain to remain competitive, sustainable and internationally relevant. Digitalisation is essential for the company because it allows it to manage a fully in house manufacturing process with high levels of precision, customization and efficiency. Through digital printing technologies, automated production planning and digital design systems, Arpe can offer short production runs, personalised products and rapid turnaround times, something that would be impossible with analogue methods.

5. EPI INDUSTRIES: EPI Industries is highly relevant for understanding digitalisation because it operates in a sector where efficiency, traceability and real time information are essential. As a supplier of industrial components and maintenance solutions, the company manages thousands of references, complex logistics flows and highly technical customer requirements. Digitalisation allows EPI Industries to optimise inventory management, automate ordering processes and ensure rapid delivery, which is critical for clients whose production depends on the availability of spare parts and technical components.

3.2.2. GREEN TRANSITION OF SMEs IN SPAIN

3.2.2.1. General state of SMEs green transition

Spain is accelerating its green transition at an unprecedented pace, consolidating its position as one of Europe's renewable energy leaders. In 2024, renewable sources represented **53.1% of the national electricity mix**, marking the first time clean energy surpassed fossil fuels in Spain's history. According to the latest *OBS Business School* report, this upward trajectory will continue in 2025, when renewables are expected to exceed **149 TWh**, reaching **56% of total electricity generation**. Wind energy remains the backbone of the system, contributing **23%** of the national mix, while solar photovoltaic has become the fastest-growing technology, achieving a record **45 TWh** in 2024 and surpassing combined-cycle gas plants to become the third-largest source of electricity. These advances place Spain firmly on the path toward its ambitious **81% renewable electricity target for 2030**, as outlined in the National Energy and Climate Plan. Combined with a strengthened circular economy strategy and increasing industrial competitiveness, Spain's rapid expansion of wind and solar power demonstrates a structural shift toward a cleaner, more resilient and economically robust energy model.

Spain is actively advancing its **green transition**, aligning with the European Green Deal and national sustainability goals. The green transition involves reducing carbon emissions, increasing energy efficiency, promoting circular economy practices, and fostering sustainable consumption. It spans legislation, public investment, climate policies, and sectoral strategies. In general, in the specific sectors to analyse consider that the way to be more sustainable relied on the packaging as they want to be more eco-friendly.

Figura 01 → EVOLUCIÓN DE LA POTENCIA INSTALADA RENOVABLE (MW)

Fuente: REE

Durante 2023 se integraron en el parque generador español aproximadamente 6.300 MW renovables, de los que casi C 5.600 MW corresponden a tecnología solar fotovoltaica, valor máximo histórico.



Fuente: OBS Bussines School

3.2.2.2. Strategic and legal frameworks

Spain's green transition is embedded in a multi-level regulatory framework combining EU directives, national climate legislation, and sector-specific measures. These policies aim to decarbonise the

economy, promote energy efficiency, and foster a circular economy, while also reshaping the regulatory environment for businesses.

Although many legal obligations formally target large firms, small and medium-sized enterprises (SMEs) are increasingly affected indirectly through supply chains, financing conditions, and market access requirements. This chapter analyses the main legislative pillars and their implications for SMEs.

Royal Decree 214/2025, of March 18, which establishes the Register of Carbon Footprint, Compensation, and Carbon Dioxide Absorption Projects, and sets the obligation to calculate the carbon footprint and to prepare and publish greenhouse gas emission reduction plans, requires companies to calculate, register, and publish their carbon footprint along with an emissions reduction plan. This obligation applies exclusively to companies required to submit Non-Financial Information Statements (EINF); therefore, in the case of SMEs, it targets listed companies. However, anticipating this obligation can improve access to sustainable financing and green public tenders.

Law 7/2022 of April 8, 2022 creates an excise tax on non-reusable plastic packaging and a tax on waste sent to landfill, incineration and co-incineration, which will come into force on January 1, 2023. It moreover imposes an obligation on local authorities to charge a fee in relation to waste treatment, modifies the rules on the charge on the use of inland water for electricity generation and adds amendments to the VAT rules for gifts of products.

The Corporate Sustainability Reporting Law is the Spanish transposition of the European Directive (EU) 2022/2464, better known as the CSRD. It is part of the European Union's efforts to create a more responsible business environment committed to sustainable objectives. This legislative framework replaces the previous Non-Financial Reporting Directive (NFRD), which was transposed in Spain under Law 11/2018, expanding the scope and requirements for sustainability reporting.

3.2.2.3. Consequences of transitioning to a green economy for SMEs

Sustainability in companies, normally translated as ESG criteria is no longer just a concern for large firms. Many SMEs owners and leaders are now asking whether they should start sustainability initiatives, the evidence suggests they increasingly are. In the article on how sustainability affects SMEs, gives the emphasis that new environmental and social regulations are pushing sustainability onto the SME agenda. Relevant European rules include:

- Corporate Sustainability Reporting Directive (CSRD) — requires certain companies to report on sustainability risks and opportunities.
- Corporate Sustainability Due Diligence Directive (CSDD) — will impose environmental and social due-diligence responsibilities, including along supply chains.
- EU Circular Economy Plan — pushes member states to introduce rules on product market placement and waste handling.

Even if these apply directly only to larger companies or those in certain sectors, many SMEs will be affected indirectly because they are part of the supply chains of regulated buyers.

After the mentioned legislation, SMEs have to comply with costs and administrative burdens. SMEs must adapt operations to meet recycling, packaging, energy and emissions standards. These companies may face difficulties understanding and implementing complex requirements. That's why they demand more help and incentives from the governments.

Also, the green economy changes market expectations; for instance, consumer preferences are shifting to more green products: eco-friendly products, low-carbon and sustainably sourced products. For example, florists offer locally grown or biodegradable wrapped flowers, jewellers use recycled metals, grocers sourcing local or organic products. At the same time, they also struggle with the raising competition from the large companies.

Spain's Recovery, Transformation and Resilience Plan (PRTR) constitutes a central policy instrument supporting the green and digital transition of SMEs. Designed as part of the EU's NextGenerationEU framework, the PRTR combines regulatory reforms, financial support, and targeted programmes to transform the productive structure.

From its inception, the PRTR has explicitly prioritised SMEs, which represent 99% of Spain's business fabric, positioning them as key actors in the twin green and digital transition. In other words, around 39.5% of allocated funds have gone directly to SME and more than 528,000 SMEs have received funding, meaning roughly 1 in 5 Spanish SMEs has benefited from the plan.

Near Future Impact:

SMEs will need systems to monitor emissions, track data, and submit reports to clients or partners (e.g., larger buyers). The Spain Circular 2030 Strategy (EEEC) provides a long-term vision for the country's transition to a circular economy. It will be implemented through successive three-year action plans, allowing adjustments and course corrections to ensure the full transition by 2030. It calls for the development of successive three-year action plans. These plans are intended to:

- Specify and coordinate the measures of the General State Administration (AGE).
- Promote and integrate circular economy (CE) principles across different sectoral policies.
- Advance the adoption of a sustainable economic, social, and environmental model.

The First Circular Economy Action Plan: The First Action Plan is a structured instrument that organizes 116 measures proposed by eleven ministries, creating a coordinated and complementary response. The plan strengthens individual measures to ensure that 2030 objectives are met. It maintains coherence with initiatives and policies undertaken at the European Union level, aligning with EU circular economy priorities.

3.2.2.4. Best practices

Sylvia Calvo BCN: A strong example of circular economy practices, transforming waste materials (e.g. discarded coffee sacks) into high-quality products. The company combines environmental sustainability with local production, reduced transport emissions and social impact through collaboration with artisans and vulnerable groups, reflecting a holistic ESG approach.

TIRGI: A good practice example in waste management and circular economy, providing services such as collection, sorting and recycling of materials. The company demonstrates practical circular solutions by reintroducing waste into production cycles, contributing to resource efficiency and reduced environmental impact.

Manufacturas ARPE: Integrates sustainability across operations through local production, use of recycled materials (e.g. rPET), eco-design, renewable energy and sustainable packaging. The company actively manages its environmental impact and holds recognised certifications, demonstrating a structured and long-term sustainability approach.

LC Paper: A leading example of industrial sustainability, addressing environmental impacts across the entire production cycle. The company uses renewable energy, recycled materials, closed-loop water systems and sustainable logistics, supported by certifications and a strong focus on transparency and resource efficiency.

3.2.3. ROLE OF SOCIAL PARTNERS

In Spain, social partners play a central role in shaping labour, economic, and increasingly sustainability-related policies through structured systems of social dialogue. Employers' organisations and trade unions collaborate with public authorities to design and implement measures related to employment, training, and economic development.

In Catalonia, this role is particularly institutionalised, with organisations such as Pimec representing the interests of SMEs within key bodies like the Consell de Relacions Laborals de Catalunya (CRL) and the Consell de Treball Econòmic i Social de Catalunya (CTESC). Through these platforms, social partners contribute to policy discussions, provide recommendations, and promote consensus on economic and social priorities, including the green and digital transitions. In the field of sustainability, their role has expanded significantly: they act as intermediaries between policy and businesses—especially SMEs—by translating complex regulatory frameworks into practical guidance, promoting training and skills development in areas such as green and digital competences, supporting social dialogue within companies, and advocating for balanced and inclusive approaches to the transition.

As a result, social partners in Catalonia are key actors in ensuring that sustainability policies are not only ambitious but also feasible and adapted to the realities of SMEs.

Pimec plays an active role in supporting the green and digital transition of SMEs in Catalonia, acting as a bridge between public policy and business practice. Through its participation in institutional bodies such as the CRL and CTESC, it contributes to shaping policies related to sustainability, skills development and economic growth, ensuring that SME needs are taken into account.

In addition to its institutional role, Pimec provides practical support through guidelines, tools, training and participation in European projects such as TRANS4M. It also organises workshops and courses on digital transformation, green skills and ESG practices, helping SMEs adapt to new requirements.

Pimec further supports SMEs by improving access to funding, raising awareness and promoting the integration of sustainability into business strategies. It also facilitates dialogue and the exchange of good practices, contributing to a more practical and achievable transition for SMEs.Spanish social partners participate in tripartite dialogue with the government to shape national digitalisation policies. They contribute to the design and monitoring of the SME Digitalisation Plan 2021–2025, which addresses the digital gap and supports small firms in adopting new technologies. They also provide input on labour market implications of digital transformation, ensuring that digitalisation policies align with employment, training, and competitiveness goals. Through sectoral agreements, they help tailor digitalisation strategies to industries such as manufacturing, tourism, retail, and logistics.

The Spanish government "Digitalisation plan" wants to keep empowering the role of social partners in digitalisation as agent who teach and improve the digital and green skills. In our case, Pimec offers different courses during the year about, for example: How to use IA to increase the productivity of the businesses, digital transformation, the use of media as a took for marketing. So in this case, social partners have the responsibility to keep the SME's up to date and to adapt to the new reality. Social partners in Spain, trade unions and employer's representatives, organise workshops, webinars and sector-specific training for SMEs.

In relation with the unsuccessful cases, probably the lack of information about these courses are not sufficiently spread and also the lack of funding to provide hands-on digital implementation support.

3.2.4. CONCLUSION

The desk research shows that Spain is making significant progress in the green transition, supported by a strong policy framework, substantial public investment and a rapidly expanding renewable energy sector. SMEs are recognised as key actors in this transition, with a considerable share of funding from the Recovery, Transformation and Resilience Plan directed towards supporting their adaptation.

At the same time, the transition presents both opportunities and challenges for SMEs. On the one hand, increasing demand for sustainable products, access to funding and participation in circular economy initiatives can strengthen competitiveness and open new market opportunities. On the other hand, SMEs face growing regulatory requirements, administrative burdens and the need to adapt business models, processes and supply chains to meet sustainability standards. These challenges are particularly relevant for micro and small enterprises with limited resources and expertise.

The findings also highlight that, while awareness of sustainability is increasing, practical implementation often relies on incremental, low-cost measures, such as energy efficiency improvements, waste reduction and more sustainable sourcing. More advanced solutions require stronger support, clearer guidance and easier access to financing.

Overall, Spain provides a relatively strong framework for supporting the green transition of SMEs, but further efforts are needed to simplify access to support, reduce administrative complexity and ensure that measures are tailored to the realities of SMEs. Strengthening practical support, skills development and sector-specific guidance will be essential to ensure that SMEs can fully benefit from the transition while remaining competitive.

3.3. GREECE

3.3.1. DIGITALISATION OF SMEs IN GREECE

3.3.1.1. General state of digitalisation

This introductory chapter of the desk research report aims to give an overview of the state of digitalisation in Greece, particularly in relation to small and medium-sized enterprises (SMEs), especially small and micro companies in the craft and small business sectors, such as florists, goldsmiths and jewellers, grocers, caterers, and opticians.

Greece may be making some progress in digitalisation, however, according to the Digital Economy and Society Indicators (DESI) from 2023, with data referring to 2022, Greece, compared to the EU average, seems to lag behind in most aspects concerned, scoring overall 38.9 (EU average: 52) and ranking 25th out of the 27 EU member states.

Regarding SMEs digitalisation the table below reveals a similar picture: SMEs with at least basic level of digital intensity stand at 41.2% (EU average 69%), 16.9% of SMEs sell online (EU average: 19.2%), and SMEs' turnover that stems from e-commerce is 7.3% (EU average: 11.5%).[1]

[1] Eurofound (2025).

DESI indicators	Greece	EU-27
SMEs with at least basic level of digital intensity	41.2 %	69.0 %
SMEs selling online	16.9 %	19.2 %
SME e-commerce turnover	7.3 %	11.5 %
ICT training provision (all enterprises)	13.4 %	22.4 %
Big data use (all enterprises)	12.9 %	14.2 %
AI use (all enterprises)	2.6 %	7.7 %
ICT specialists (% of employment)	2.5 %	4.6 %

It should be mentioned at this point, that, according to the most recent SME Factsheet by the European Commission (2025), SMEs in Greece account for 99.9% of all companies; 94.5% are micro enterprises, 4.9% are small enterprises, and 0.5% medium enterprises.[2] The same source in 2021 identified digitalisation among the key challenges, citing a telecommunications provider that at that time only 1 in 8 Greek SMEs could be regarded as digitally advanced, while just 50% were only at an initial stage of digital maturity, and that only 9% of SMEs sent e-invoices and only 11% used their websites or apps for sales.[3]

On a sectoral level, in the retail sale of flowers, plants, seeds etc. sector (NACE.2: 47.76) in 2023, 4,459 enterprises were active with a turnover of 710.11 million euros and 9,597 employees. In the retail sale of watches and jewellery in specialized stores sector (NACE.2: 47.77) in 2023, 3,738 enterprises were active with a turnover of 594.72 million euros and 9,186 employees. In the manufacture of jewellery and related articles sector (NACE.2: 32.12) in 2023, 1,534 enterprises were active with a turnover of 149.86 million euros and 3,318 employees. In the retail sale in non-specialized stores with food, beverages or tobacco predominating sector (NACE.2: 47.11) in 2023, 14,646 enterprises were active with a turnover of 18.7 billion euros and 132,642 employees. In the event catering activities sector (NACE.2: 56.21) in 2023, 380 enterprises were active with a turnover of 174.75 million and 4,310 employees. In the other retail sale of new goods in specialized stores sector (NACE.2: 47.78) which includes retail sale of photographic, optical and precision equipment (together with souvenirs, craftwork and religious articles, retail sale of household fuel oil, bottled gas etc.) in 2023, 9,459 enterprises were active with a turnover of 1.31 billion euros and 22,489 employees.

To our knowledge to date there are no thorough data regarding the digitalisation aspect in relation to florists, goldsmiths and jewellers, grocers, caterers, and opticians.

3.3.1.2. Legal frameworks for digitalisation of SMEs

At this point we will try to point out the legal frameworks in Greece that define the measures related to digitalisation, specifically those relevant to SMEs.

First of all, some Laws that are relevant for the issue in question are the so-called “Developmental Law” (Nr 4887/2022), the e-government Law (Nr 4727/2020), and a recent labour law (Nr 4808/2021). The first aforementioned one refers also to the digital and technological development of modern enterprises, support for innovative investments (to introduce Industry 4.0 technologies, robotics and

[2] European Commission (2025).
[3] European Commission (2021).

AI), with specific funding provisions for SMEs, incl. incentives for investments in digital technologies as well as grants and tax exemptions for digital transformation projects. The second Law has to do with digital governance in the public sector, as a basis for a Digital State during the next decade. E-government forms a core element for digital transformation, and the promotion of digital tools and services to be taken up by public and private entities. Last, the Labour law, with its article 67 in particular regulated aspects pertaining to telework.[4]

The main regulatory framework for digital transformation in Greece is its National Recovery and Resilience Plan ("Greece 2.0"). Digital transformation is one out of the four in total pillars of the Plan, with the overall aim to raise awareness and encourage the adoption of digital technologies by enterprises to enhance their digital presence and customer interaction through innovative digital channels, and several initiatives (provision of digital products and services, digital marketplace platform, tax incentives).[5]

In terms of national strategies, country-specific policies and programmes that can be mentioned is the 2021 Digital Transformation Bible by the Ministry of Digital Governance, which outlines the Greece's strategy to achieve the Digital Decade targets proposing measures to create a favourable regulatory and investment framework for digitalizing enterprises, both large and small. In 2019 there has been also a Memorandum of Cooperation between the General Secretariat for Industry and the Ministry of Digital Governance in order to establish a Digital Industry 4.0 platform, simplifying the business licensing process in the industrial sector. The Ministry of Digital Governance also launched in 2021 the KEP Plus pilot programme, which enhances the network of Citizen Support Centres in order to support start-ups and young entrepreneurs, promoting digital transformation and a more efficient business environment. Other plans and programs include the National Broadband Plan, with initiatives such as UltraFast Broadban, Wifi for Greece, the SuperFast Broadband.[6]

3.3.1.3. Impact of digitalisation on SMEs

This section will try to identify the impact of digital transformation on business processes, productivity, and competitiveness of SMEs in Greece in particular, and within the selected sectors to the extent possible.

Digital transformation is commonly recognized as bringing radical changes in small and medium-sized enterprises by reducing operational costs and saving time through automation, increasing sales or productivity, and improving decision-making and customer experience through data, making them more competitive, flexible, and adaptable to modern markets. At the same time, most commonly reported challenges that SMEs encounter have to do with digital skills need and cybersecurity issues.

However, SMEs digitalisation is a broad and multidimensional concept; on the one hand it regards the conditions for their participation in the current technological developments through the possibilities of incorporating new technologies, and on the other hand it has to do with the changes on a macro level as far as the structure and the operation of the activities in certain sectors (e.g. restructuring of business models and existing sectors, trends for concentration) is concerned. Under this perspective,

4 Eurofound (2025).
5 Eurofound (2025).
6 Eurofound (2025)

the technological adjustment of small enterprises, most of which are users of technology, is a major challenge.[7]

3.3.1.4. Digitalisation measures

Regarding digitalisation measures that have been or are currently implemented at state level, or are planned for the near future we could outline the following.

"Digital Transformation of SMEs" actions bundle, consisting of the following three actions, has been reported[8] as probably the most comprehensive one; its actions have to do with (a) basic, (b) advanced, and (c) cutting-edge digital transformation of SMEs.

In the framework of the National Recovery and Resilience Plan ("Greece 2.0"), funded by the NextGenerationEU, there are three programmes under "Digital Transformation of SMEs":

- **Programme I:** "Digital Tools for SMEs", to support small and medium-sized enterprises of the country to use new digital products and services, providing vouchers to obtain new digital tools,
- **Programme II:** "Development of Digital Products and Services", supporting private companies to implement investment plans that cover the whole cycle for the development of digital products and services ("new product development"),
- P**rogramme III:** "Digital Transactions", supporting small and medium-sized enterprises throughout the country to adopt contemporary digital tools that will support the processes regarding invoicing, issuing and handling tax documents, and conducting electronic payments, providing vouchers to obtain nee digital tools.

New cycles have been launched for Programmes I and III, for the years 2024-2025, and 2025, respectively.

In the same context, the "Digitalisation Co-Financing Loans" programme by the Hellenic Development Bank is reported, and the Research-Innovate 2021-2027 Programme, aimed to link research and innovation organisations with SMEs. Last but not least, the major programmes that have to do with digital skills are "Skills Upgrade" and "Retraining Programmes for Employees in All Sectors of the Economy with an Emphasis on Digital and 'Green' Skills", funded by the Recovery and Resilience Fund and implemented by the Public Employment Service. [9]

Through questionnaires and focus groups to follow it will be further explored which measures should be implemented but face challenges in execution, what are the reasons for non-implementation or poor implementation, and how these issues could be overcome. As reported,[10] a general remark could be that programmes mainly focus on medium-sized and small technology-intensive enterprises, within a very competitive environment, limiting thereby micro and small enterprises' access, especially in more "traditional" sectors. All the more so, taking into account the background of economic crisis in the country that also hit SMEs, with lack of capital and funding (and limited access to finance), leading to limited investment in digital infrastructure. However, as the overall situation evolves and changes,

[7] IME GSEVEE (2021)
[8] Eurofound (2025).
[9] Eurofound (2025).
[10] Ibid.

not being the same as during the crisis, focus should also be given to awareness raising and similar activities towards SMEs to improve their technological understanding, and active involvement.[11]

3.3.1.5. Best practices

At this early stage of the research, it was deemed both challenging and maybe also premature to come out with two or more concrete best practices or examples in the country regarding digital transformation in SMEs in relevant sectors.

There is a trust that out of the questionnaires filled out and the focus group to be held, there will be interesting examples and initiatives that constitute or can form a best practice and example. Having said that, and based on previous relevant initiatives and a recent EU-funded social dialogue project, we could mention a company that has been identified as a good practice example in this framework on similar issues.

Yodeck, a private company that is a leading provider of digital signage solutions, offering an affordable and user-friendly platform for creating and managing digital displays. The company is recognized not only for its innovative product but also for the best practices they follow to boost team morale and employee engagement

3.3.2. GREEN TRANSITION OF SMEs IN GREECE

3.3.2.1. General state of SMEs green transition

Greece is the country with the largest percentage of SMEs in total enterprises. Based on the most recent available data (2024), 94.5% of enterprises (774,137) are very small (0-9 employees), 4.9% (40,158) are small (10-49 employees) and 0.5% (4,452) are medium (50-249 employees). Overall, 99.9% of enterprises (818,747) are SMEs.

In the retail sale of flowers, plants, seeds etc. sector (NACE.2: 47.76) in 2023, 4,459 enterprises were active with a turnover of 710.11 million euros and 9,597 employees. In the retail sale of watches and jewellery in specialized stores sector (NACE.2: 47.77) in 2023, 3,738 enterprises were active with a turnover of 594.72 million euros and 9,186 employees. In the manufacture of jewellery and related articles sector (NACE.2: 32.12) in 2023, 1,534 enterprises were active with a turnover of 149.86 million euros and 3,318 employees. In the retail sale in non-specialized stores with food, beverages or tobacco predominating sector (NACE.2: 47.11) in 2023, 14,646 enterprises were active with a turnover of 18.7 billion euros and 132,642 employees. In the event catering activities sector (NACE.2: 56.21) in 2023, 380 enterprises were active with a turnover of 174.75 million and 4,310 employees. In the other retail sale of new goods in specialized stores sector (NACE.2: 47.78) which includes retail sale of photographic, optical and precision equipment (together with souvenirs, craftwork and religious articles, retail sale of household fuel oil, bottled gas etc.) in 2023, 9,459 enterprises were active with a turnover of 1.31 billion euros and 22,489 employees.

So far, there is no specialized research showing the degree of green transition in the aforementioned sectors. Based on broader experience, we can say that the green transition concerns: energy upgrading and energy saving in buildings, facilities, equipment and means of transport. To a lesser

[11] Ibid.

extent, it concerns the implementation of a circular economy and recycling and the certification of products, services and processes.

3.3.2.2. Legal framework related to green transition

The legal framework for the green transition in Greece is mainly described by the National Energy and Climate Plan (NECP 29/12/2024). NECP includes long-term and short-term goals and measures for both households and small and large enterprises.

The expansion of the housing renovation programme to enterprises had a positive impact on small and medium-sized enterprises. Within its framework, the energy upgrade of small and medium-sized enterprises was subsidized with a budget of over 64 million euros. It includes interventions such as replacement of window frames, thermal insulation, upgrading of heating/cooling systems, and smart systems (smart home/smart office), with the aim of reducing energy consumption. The goal was energy savings, reducing operating costs and improving the competitiveness of small and medium-sized enterprises.

Also, in a number of technical professions (car and motorcycle maintenance workshops, electricians, plumbers, etc.) there are laws on the mandatory recycling of materials.

3.3.2.3. Impact of the green transition on SMEs

As far as the legal framework is concerned, the most important impact is the change in the energy mix towards enrichment with Renewable Sources and reduction of lignite production. This change is necessary to reduce greenhouse gases that contribute to climate change.

At the same time, however, energy poverty has increased significantly in Greece, both in households and in small and medium-sized enterprises. Greece has a record in unpaid energy bills and in another critical dimension: the inability to keep the house warm. It is an unpleasant reality that also affects hundreds of thousands of self-employed people.

As far as demand is concerned, there is still no strong demand for ecological products. Consumer demands are limited to waste reduction and packaging recycling. The vast majority of businesses meet these requirements in the HORECA sector.

3.3.2.4. Measures

In Greece, the energy transition has been implemented effectively, with the share of RES constantly increasing. The expansion of the emissions trading system, beyond the energy sector, will further reduce emissions of hazardous gases.

Particular attention should be paid to the adaptation of many financial tools to SMEs (renovation and energy upgrading of facilities or mechanical equipment). They usually overlook that reducing the annual turnover is not enough for small businesses to join. In order for SMEs to benefit, flexibility in the conditions is needed.

The biggest weakness in the context of the energy transition in Greece is the inability to develop energy communities. Although there is a basic institutional framework, even these energy communities are unable to find space in the network. The result is that the energy democracy that the green transition promised remains an empty letter.

3.3.2.5. Best practices

Several good practices related to the green transition can be highlighted:

- **Municipality of Elefsina** was recognised for an environmental action that began in kindergartens and expanded to primary schools. The aim is to develop environmental awareness from an early age and strengthen children's connection with the natural environment through modern pedagogical practices and experiential activities.
- **A non-profit organisation from the Municipality of Vari - Voula - Vouliagmeni** was awarded for a programme reconstructing old furniture. The programme reduces bulky waste and promotes recycling and the circular economy. The restored furniture is often turned into works of art and exhibited to citizens in a special area.
- **Clean Athens** was recognised for its contribution to sustainable and digital management of urban cleanliness. The project uses AI, GIS, IoT and cloud technologies to optimise collection routes, reduce fuel consumption and CO_2 emissions, limit unnecessary travel and strengthen the participation of citizens and businesses.

3.3.3. ROLE OF SOCIAL PARTNERS

Social partners in Greece include, on the employees' side, the Greek General Confederation of Labour (GSEE), and, on the employers' side, SEV (Hellenic Federation of Enterprises), GSEVEE (Hellenic Confederation of Professionals, Craftsmen and Merchants), ESEE (Hellenic Confederation of Commerce and Entrepreneurship), SETE (Greek Tourism Confederation) and SVE (Federation of Industries in Greece).

They participate in social dialogue through institutional structures such as the Superior Council for Labour and jointly sign the National General Collective Agreement. More recently, they have also joined the Social Pact, a Ministry-led initiative aimed at strengthening collective agreements.

Social dialogue in Greece covers a broad range of social, employment and labour-market issues. However, desk research indicates that there is currently no concrete structure or dedicated initiative focusing specifically on the digital or green transition of SMEs. Digitalisation is mainly addressed through related topics such as telework, platform work, occupational health and safety, artificial intelligence, digital skills, digital tools and support for enterprises. The green transition is also addressed indirectly, mainly through broader regulatory, employment and business adaptation issues.

A relevant development is the implementation of the European Framework Agreement on Digitalisation. In Greece, the agreement was translated and included among the bargaining issues of the National General Collective Labour Agreement (EGSSE) 2021. Social partners agreed to adopt the agreement and to prepare an action plan, with priority given to establishing a joint working group on digital skills and employment.

In relation to the green transition, the role of social partners could be further strengthened beyond consultation on draft legislation. More active initiatives, information provision and support to members would help SMEs better understand regulatory changes, funding opportunities and practical measures. Existing structures, including Economic and Social Councils, could provide a useful platform for developing a more systematic approach to both digital and green transitions.

3.3.4. CONCLUSION

The desk research shows that Greece is making progress in both digitalisation and the green transition, but SMEs still face significant structural challenges. Digitalisation remains below the EU average, with only 41.2% of SMEs reaching at least a basic level of digital intensity, compared with the EU average of 69%. This is particularly relevant given the structure of the Greek economy, where micro and small enterprises represent the vast majority of businesses.

In the field of digitalisation, Greece has developed several relevant legal and policy frameworks, including the National Recovery and Resilience Plan "Greece 2.0", the Digital Transformation Bible and specific programmes supporting digital tools, digital transactions and digital skills. However, the uptake of digital technologies remains limited, especially among micro and small enterprises in traditional sectors. Key barriers include limited access to finance, lack of digital skills, cybersecurity concerns and the fact that some support programmes are more accessible to technology-intensive or larger SMEs.

The green transition in Greece is strongly linked to energy efficiency, renewable energy and the upgrading of buildings, facilities and equipment. The National Energy and Climate Plan provides the main policy framework, and measures such as energy renovation support for SMEs represent an important step. At the same time, high energy costs, energy poverty, limited demand for ecological products and insufficiently adapted financial tools continue to limit the capacity of SMEs to engage in deeper green transformation.

Social partners in Greece are involved in broader social dialogue structures and have addressed certain aspects of digitalisation, particularly through the implementation of the European Framework Agreement on Digitalisation and discussions on digital skills and employment. However, desk research indicates that there is no dedicated structure focusing specifically on the digital or green transition of SMEs. Their role could therefore be strengthened through more targeted initiatives, information provision and practical support for SMEs.

The findings suggest that Greece needs more accessible, flexible and SME-oriented support measures, particularly for micro enterprises and traditional sectors. The next phases of the TRANS4M project, including questionnaires, focus groups and workshops, will help validate these findings and identify practical recommendations, good practices and support measures for both digital and green transitions.

4. COMPARATIVE ANALYSIS

4.1. DIGITALISATION OF SMEs IN SLOVENIA, SPAIN AND GREECE

Digitalisation is relevant for SMEs in all three countries, but the level of progress differs. Slovenia, Spain and Greece all have strategies, laws and support measures aimed at helping SMEs adopt digital tools. However, SMEs still face many difficulties in practice, especially in more traditional sectors.

A common issue across the three countries is that digitalisation is not only a question of access to technology. SMEs also need skills, knowledge, time, funding and practical support. The main barriers are similar: limited digital skills, lack of internal expertise, financial constraints and administrative

complexity. Slovenia also points to fragmented support and limited awareness among SMEs. Spain highlights skills gaps, lack of awareness about programmes, complex application procedures and weak long-term integration of digital tools. Greece emphasises digital skills, cybersecurity, limited access to finance and the weaker position of micro and small enterprises in traditional sectors.

The selected sectors show similar patterns, especially because many businesses are micro or small enterprises. In Slovenia, florists, jewellers, goldsmiths, grocers, caterers and opticians mostly use digital tools for basic online visibility, such as websites and social media. Spain shows a more developed use of digital tools in these sectors, including online sales, digital catalogues, online ordering, digital menus, electronic payments, cloud databases and appointment systems. For Greece, the available information gives economic data for the selected sectors, but there is no detailed data on their specific level of digitalisation.

There are also differences in the scale of support. Spain's support framework is presented as broad and financially significant, especially through the SME Digitalization Plan, the Digital Toolkit and almost €5 billion in planned public investment until 2025. Slovenia also has several instruments, including P4D 2025, digitalisation vouchers, SID Bank financing, DIH Slovenia and SPOT, but support is described as relatively small and fragmented. Greece has several programmes under Greece 2.0, including Digital Tools for SMEs, Development of Digital Products and Services, and Digital Transactions, but access for SMEs remains a concern.

The role of social partners also differs. In Spain, social partners are involved in national digitalisation policies, the SME Digitalisation Plan and training activities such as workshops, webinars and sector-specific courses. In Slovenia, social dialogue covers broader topics such as skills, labour market adaptation, regulation and data protection, but SME digitalisation is not a central or systematic topic. In Greece, social partners are active in social dialogue and have included the European Framework Agreement on Digitalisation in the National General Collective Labour Agreement, but there is no concrete structure focused specifically on digitalisation.

Overall, the three countries face similar challenges, but at different levels. Spain presents the most extensive support framework, Slovenia has several measures but also a fragmented system, and Greece faces stronger structural challenges linked to low digital intensity, limited finance and the dominance of micro-enterprises. Across all three countries, there is a clear gap between policy ambition and practical implementation. Strategies, programmes and funding instruments exist, but many SMEs still struggle to translate these opportunities into concrete and lasting digital transformation, especially when support is difficult to access, insufficiently tailored or limited to initial steps rather than full implementation.

For all three countries, the main challenge is therefore to move beyond basic digital presence and help SMEs use digitalisation in a more practical, strategic and long-term way. The findings of the desk research will be further explored through the next phases of the TRANS4M project, including questionnaires, focus groups and workshops. These activities will help validate the identified barriers, collect direct input from SMEs and social partners, identify additional good practices and support the development of practical recommendations for strengthening SME digitalisation in the selected sectors.

4.2. GREEN TRANSITION OF SMEs IN SLOVENIA, SPAIN AND GREECE

The green transition is important for SMEs in all three countries, but the situation is not the same everywhere. Slovenia, Spain and Greece all connect SME sustainability with broader EU climate goals,

especially energy efficiency, renewable energy, circular economy and resource efficiency. Still, micro and small enterprises often struggle to move beyond basic environmental measures.

A shared challenge is that green transition requires money, knowledge, time and administrative capacity. In Slovenia, the main barriers are financial constraints, administrative complexity and limited internal capacity. In Spain, SMEs face high upfront costs, lack of technical knowledge, limited time, difficulties accessing funding and administrative burdens. In Greece, the main issues are energy costs, energy poverty, unpaid energy bills and financial tools that are not sufficiently adapted to small businesses.

Regulation plays an important role in all three countries. Slovenia's green transition is strongly shaped by EU frameworks and national legislation such as the Environmental Protection Act, the Energy Act, waste management rules and the planned Climate Act. Spain also combines EU and national rules, including carbon footprint obligations for certain companies, taxes on non-reusable plastic packaging and waste, and sustainability reporting rules. In Greece, the main framework is the National Energy and Climate Plan, which includes measures for households, small enterprises and large enterprises.

In practice, many SMEs start with relatively simple measures. In Slovenia, these include energy saving, waste separation, reduced paper use, local sourcing, recycled packaging, repair and reuse. Spain lists similar everyday actions, such as reducing energy and water use, recycling, using digital documents, reusing packaging, choosing local suppliers, using digital invoicing and optimising delivery routes. In Greece, the green transition is mainly linked to energy upgrading and energy saving in buildings, facilities, equipment and transport, while circular economy practices, recycling and certification are present to a lesser extent.

Support measures differ between the countries. Slovenia has several support actors, including Eko Sklad, Borzen, the Slovenian Enterprise Fund, SID Bank, SPIRIT Slovenia, chambers and advisory organisations. Support includes grants, subsidies, favourable loans, vouchers, tax reliefs, investment incentives, training and advisory services. Spain's support is strongly connected to the Recovery, Transformation and Resilience Plan, the Spain Circular 2030 Strategy and the Circular Economy Action Plan. Greece focuses mainly on energy transition measures, including the extension of the housing renovation programme to enterprises, which subsidised SME energy upgrades with a budget of more than €64 million.

There are also differences in market demand. In Slovenia, green measures are linked to reputation, customer expectations, competitiveness and long-term cost reduction. In Spain, consumer preferences are shifting towards greener products, such as eco-friendly, low-carbon and sustainably sourced products. In Greece, there is still no strong demand for ecological products, and consumer expectations are mostly limited to waste reduction and packaging recycling.

The role of social partners is strongest in Spain, especially in Catalonia, where Pimec supports SMEs through policy dialogue, training, toolkits, self-assessment tools, access to funding and awareness-raising. In Slovenia, chambers, social partners and advisory organisations provide information, training, counselling and networking, but SMEs still need more practical and sector-specific guidance. In Greece, social partners are active in wider social dialogue, but there is no specific structure focused on the green transition.

In general, the three countries face similar problems, especially costs, limited knowledge, administrative burden and the difficulty of turning sustainability goals into everyday business practice. Slovenia has a broad but complex support environment, Spain presents a more developed policy and funding framework, and Greece focuses mainly on energy transition and the need for more flexible tools for SMEs. Across all three countries, there is a clear gap between policy ambition and practical implementation: while strategic frameworks, regulations and support measures exist, many micro and small enterprises lack the resources, knowledge and capacity to implement more advanced green measures beyond basic, low-cost actions.

SMEs therefore need simpler procedures, clearer information and practical support to participate more effectively in the green transition. The findings from the desk research will be further explored in the next phases of the TRANS4M project through questionnaires, focus groups and workshops. These activities will help validate the identified barriers, collect direct input from SMEs and social partners, identify additional good practices and support the development of practical recommendations for strengthening SME participation in the green transition.

5. SELECTION OF THEMATIC AREAS

The thematic areas for the research report are defined in line with the framework of Work Package 2 of the TRANS4M project and are based on the findings of the desk research conducted in Slovenia, Spain and Greece. The research focuses on two key transitions affecting SMEs: digitalisation and the green transition, with particular attention to micro and small enterprises in selected sectors, namely floristry, jewellery and goldsmithing, grocery retail, catering and optometry.

The desk research confirms the relevance of these thematic areas across all three countries. SMEs are increasingly required to adapt to digital and green transitions, while facing common structural barriers such as limited financial resources, lack of skills, administrative complexity, limited internal capacity and difficulties in accessing support measures. These challenges are particularly pronounced in traditional and small-scale sectors.

Based on these findings, the following thematic areas have been selected for further research:

- Digitalisation of SMEs, including the use of digital tools, development of digital skills, online sales and communication, business process modernisation, access to digital support measures and barriers to digital adoption.
- Green transition of SMEs, including energy efficiency, waste reduction, circular economy practices, sustainable packaging, local sourcing, regulatory requirements, access to green investment support and barriers to implementation.
- Role of social partners and support structures, including how chambers, employer organisations, trade unions, public institutions and training providers can support SMEs in both transitions.

These thematic areas reflect both policy priorities and practical challenges identified through desk research and are therefore considered highly relevant for the target groups of the project. They will guide the design of questionnaires, focus groups and workshops, as well as support the identification of good practices and the development of practical recommendations within the TRANS4M project.

6. STAKEHOLDER AREAS

The stakeholder areas were defined in line with the TRANS4M research design and the needs identified through desk research. The aim is to involve actors who can provide relevant information on the digital and green transition of SMEs in the targeted sectors.

The main stakeholder areas are:

- **SMEs in the targeted sectors**: florists, jewellers and goldsmiths, grocers, caterers and opticians. These stakeholders are central to the research because they can provide first-hand information on current practices, barriers, needs and possible solutions.
- **Social partners and sector representatives**: employer organisations, trade unions, chambers and sectoral associations. Their role is important for understanding how social dialogue can support SMEs in digitalisation and the green transition.
- **Public institutions and policy actors**: ministries, public agencies, local and regional authorities and institutions responsible for SME policy, digitalisation, sustainability, labour market issues and funding programmes.
- **Business support organisations and chambers**: organisations that provide information, advisory services, mentoring, training and support with access to funding or public programmes.
- **Training providers, consultants and technical experts**: actors that can support SMEs with digital skills, green skills, technical knowledge and practical implementation of digital or sustainable solutions.
- **Financial institutions and funding bodies**: public funds, development banks, enterprise funds, commercial banks and other organisations providing grants, loans, vouchers, subsidies or investment support.

The aim is to include SMEs at different stages of digitalisation and green transition, as well as organisations that can help identify barriers, good practices and realistic support measures.

7. STAKEHOLDER IDENTIFICATION

Based on the defined stakeholder areas, the identification of relevant stakeholders was carried out by all project partners at national level in Slovenia, Spain and Greece. The process aimed to ensure the inclusion of organisations and individuals with direct experience, knowledge and influence related to the digital and green transition of SMEs in the selected sectors.

Stakeholders were identified using a combination of desk research, existing networks, institutional contacts and sectoral knowledge of project partners. Particular attention was given to selecting stakeholders who can provide practical insights into current challenges, support needs, policy implementation and examples of good practice.

The identification process also aimed to ensure a balanced representation of different stakeholder groups, including SMEs at different levels of digital and green maturity, social partners, public institutions, business support organisations and other relevant actors. This approach ensures that the subsequent research activities (questionnaires, focus groups and workshops) will capture diverse perspectives and provide a comprehensive understanding of the issues addressed in the project.

A consolidated list of identified main stakeholders is presented below.

No.	Stakeholder type	Organisation	Focus group suitability	Workshop suitability	Country
1	Employers' Association and Chambers	Chamber of Craft and Small Business of Slovenia (OZS)	Yes	Yes	SI
2	Employers' Association and Chambers	Regional Chambers of Craft and Small Business of Slovenia (OOZs)	Yes	Yes	SI
3	Employers' Association and Chambers	Association of Employers in Craft and Small Business of Slovenia (ZDOPS)	Yes	Yes	SI
4	Employers' Association and Chambers	Chamber of Commerce and Industry of Slovenia (GZS)	Optional	Yes	SI
5	Employers' Association and Chambers	Chamber of Commerce of Slovenia (TZS)	Optional	Yes	SI
6	SME representative	Micro and small enterprises (craft and service sectors)	Yes	Yes	SI
7	Trade Union	Trade Union of Crafts and Small Business of Slovenia (SOPS)	Yes	Yes	SI
8	Trade Union	Association of Free Trade Unions of Slovenia (ZSSS)	No	Yes	SI
9	Trade Union	Confederation of Trade Unions of Slovenia PERGAM	No	Yes	SI
10	Government	Ministry of the Environment, Climate and Energy	No	Yes	SI
11	Government	Ministry of the Economy, Tourism and Sport	No	Yes	SI
12	Government	Ministry of Digital Transformation	Optional	Yes	SI
13	Government	Ministry of Cohesion and Regional development	Optional	Yes	SI
14	Government	Ministry of Labour, Family, Social Affairs and Equal Opportunities	No	Yes	SI
15	Government	Labour Inspectorate of Republic of Slovenia	No	Yes	SI
16	Government	Office for the Promotion of the Green Transition (MOPE)	Optional	Yes	SI
17	Government	Ministry of Public Administration	No	Yes	SI
18	Government	Ministry of Higher Education, Science and Innovation	No	Yes	
19	Financial institution	Slovene Enterprise Fund (SPS)	No	Yes	SI
20	Financial institution	Eko Sklad (Environmental Public Fund of Slovenia)	Yes	Yes	SI
21	Financial intermediary	Commercial banks offering green loans	No	Yes	SI
22	Financial intermediary	Slovenian Regional Development Fund (SRRS)	No	Yes	SI
23	Representing body of social partners	Economic and Social Counsil of Slovenia	No	No	SI
24	Training / advisory provider	Vocational and lifelong learning centres / training providers	Yes	Yes	SI
25	Local authorities	Municipalities and local development agencies	Optional	Yes	SI
26	Research institution	Institute for Economic Research	No	Yes	SI
27	Independent government office	Institute of Macroeconomic Analysis and Development (UMAR)	No	Yes	SI
28	Research institution	Jožef Štefan Institute	Optional	Yes	SI

29	Non-government organisation	Institute for the Development of Social Responsibility (IRDO)	No	Yes	SI
30	Employers' Association and Chambers	Pimec; micro, small and medium-sized companies in Catalonia	Yes	Yes	ES
31	Trade Union	Catalan Trade Union UGT	Yes	Yes	ES
3233	Trade Union	Catalan Trade Union CCOO	Yes	Yes	ES
34	Government	Barcelona city council	Yes	Yes	ES
35	Government	Labour Relations Council	Yes	Yes	ES
36	Government	Catalan Council for Economics, Labour and Social affairs	Yes	Yes	ES
37	Employers' Association and Chambers	HORECA Federation	Yes	Yes	ES
38	Employers' Association and Chambers	Pimec's self-employed representative	Yes	Yes	ES
39	Government	Catalan Tribunal for labour relations	Yes	Yes	ES
40	Employers' Association and Chambers	Sustainability Commission	Yes	Yes	ES
41	SME representative	La Canonge- flowers and agrochemicals	Yes	Yes	ES
42	Sectoral organisation	Catalan Florist Association	Yes	Yes	ES
43	Employers' Association and Chambers	Professional College of Opticians and Optometrists of Catalonia	Yes	Yes	ES
44	Employers' Association and Chambers	Federation of Grocers of Vic	Yes	Yes	ES
45	Sectoral organisation	Catalan Association of Butchers	Yes	Yes	ES
46	Sectoral member	Ametller càtering	Yes	Yes	ES
47	Employers' Association and Chambers	Head of the Business Energy Transition Office-Pimec	Yes	Yes	ES
48	Sectoral member	Hidalgo jewerly	Yes	Yes	ES
49	Sectoral member	Innovative optician store	Yes	Yes	ES
50	Employers' Association and Chambers	Hellenic Confederation of Professionals, Craftsmen & Merchants (GSEVEE)	Yes	Yes	EL
51	Research institute of social partner-employer organisation	Small Enterprises' Institute of the Hellenic Confederation of Professionals, Craftsmen, and Merchants (IME GSEVEE)	Yes	Yes	EL
52	Research institute of social partner-trade unions organisation	GSEE Labour Institute	Yes	Yes	EL
53	Government	Ministry for Development	Yes	Yes	EL
54	Government	Ministry for Digital Governance	Yes	Yes	EL
55	Government	Ministry for Environment and Energy	Yes	Yes	EL
56	Academia	Aristotle University of Thessaloniki	Yes	Yes	EL
57	Academia	University of Crete	Yes	Yes	EL
58	Sectoral member	Panhellenic Federation of Florists	Yes	Yes	EL
59	Sectoral member	Panhellenic Federation of Silversmiths and Goldsmiths, Jewellers and Watchsellers	Yes	Yes	EL
60	Sectoral member	Panhellenic Federation of Restauranteurs and Associate Professions	Yes	Yes	EL
61	Sectoral organisation	National Union of Opticians and Optometrists (est. 1924)	Yes	Yes	EL
62	Sectoral organisation	Association of Opticians and Optometrists of Greece (est. 1989)	Yes	Yes	EL

8. GUIDELINES FOR DATA COLLECTION

The data collection phase builds on the desk research findings and follows the methodological framework defined in the TRANS4M Research Design. Its purpose is to validate preliminary findings, gather direct input from SMEs and stakeholders, and identify practical barriers, needs, good practices and possible support measures related to digitalisation and the green transition.

Data will be collected through three complementary methods: questionnaires, focus groups and workshops. Questionnaires will provide structured information from SMEs, focus groups will allow more detailed discussion with selected stakeholders, and workshops will be used to validate findings and develop concrete recommendations.

The full questionnaire, focus group and workshop templates are included in the annexes to ensure that all partner countries use a common structure and that the findings remain comparable. The collected data will be used to prepare national findings, identify good practices, develop policy recommendations, and contribute to the TRANS4M Handbook and Green Agreements.

7.1. Questionnaires

The questionnaires will be used to collect structured information from SMEs in the targeted sectors: florists, jewellers and goldsmiths, grocers, caterers and opticians. Each partner country should aim to include micro and small enterprises, with coverage of different business types, geographical areas and levels of digital and green transition.

The questionnaire should cover four main areas:

- **Digital transformation**, including digital tools currently used, effects on operations and customer relations, barriers to adoption, future digital needs and possible negative consequences.
- **Green transition**, including environmental measures already implemented, planned measures, effects on costs and operations, barriers and possible negative consequences.
- **Competences and training**, including future skills needs, difficulties in acquiring skills and current sources of knowledge.
- **Support**, including assessment of current support from institutions, chambers and social partners, and incentives that would help SMEs implement digital and green practices more easily.

The purpose of the questionnaire is to identify the current situation, main gaps, support needs and examples of good practices among SMEs. Questionnaire guidelines and template are included in Annex 1.

7.2. Focus groups

Focus groups will be used to validate and deepen the findings from desk research and questionnaires. Each partner country should organise at least one focus group with at least 10 participants.

The participant structure should include:

- **SME owners or managers** from the targeted sectors, representing the largest share of participants;

- **social partners and sector representatives**, such as employer organisations, trade unions and chambers;
- **support providers**, such as training providers, consultants or technology suppliers.

The focus group should discuss practical experiences with digitalisation and the green transition, including what works, what does not work, what barriers SMEs face, and what kind of support would be useful. It should also collect examples of good practices and explore how social partners and support organisations can help SMEs more effectively.

The full focus group guideline is included in Annex 2.

7.3. Workshops

Workshops will be used to validate preliminary findings and gather concrete proposals for improvement. Each partner country should organise at least one workshop with around 15–20 participants.

Participants should include **SMEs, social partners, chambers, support organisations, consultants, experts and relevant local or public authorities**. The workshop should combine presentation, discussion and group work.

The workshop should focus on:

- validating findings from desk research, questionnaires and focus groups;
- identifying the most urgent barriers in digitalisation and the green transition;
- proposing concrete support measures;
- prioritising recommendations;
- identifying examples of good practices;
- discussing the role of social partners and support organisations;
- collecting possible inputs for Green Agreements.

The expected outputs include a validated list of challenges, stakeholder-proposed solutions, prioritised measures, examples of good practices, suggestions for Green Agreements and notes on the role of social partners.

The full workshop guideline is included in Annex 3.

9. ANNEXES

Annex 1 - Questionnaire

The goals of the questionnaire research are:

- to reach a broad, statistically meaningful mix of SMEs in the relevant sectors,
- to identify the current situation and challenges regarding digitalisation and green transition in SMEs, where the gaps are, and how SMEs believe these challenges could be overcome,
- to determine who demonstrates very good practices regarding digitalisation and green transition and who has a lower level of implemented practices (the identification of SMEs with different level of digitalisation and green transition is also important for focus groups where we will bring together SMEs that are at different levels)

The partner countries should ensure that the following SMEs are included in the questionnaires:

- Small and micro enterprises in the craft and small business sector, specifically florists, goldsmiths & jewellers, grocers, caterers, opticians
- Business size:
  - Micro: 1-9 employees
  - Small: 10-49 employees
- Geographical spread: coverage across urban and rural areas in each partner country
- Ownership type: family-owned and non-family-owned SMEs

Each partner country should aim for at least 20-30 SMEs to obtain meaningful comparison. Businesses at different digitalisation/green transition stages should be included.

QUESTIONNAIRE (sample questions for preparing the questionnaire)

1. Digital transformation

- Which digital technologies do you use in your company? Choose from the list bellow.*
- How have these technologies affected your business operations and customer relationships? (e.g. time savings, cost reduction, better communication with customers, increased sales or visibility, better organisation or fewer mistakes, other)
- What obstacles are preventing you from introducing digital solutions / why are some digital solutions not being implemented? (e.g. costs, knowledge, access to technology, administrative barriers, lack of time to learn new technologies, lack of staff or difficulty hiring skilled workers, insufficient government support, other)
- Which digital solutions would you like to introduce in the future? Choose from the list bellow.*
- What would help you implement digital technologies faster or easier? (e.g. training for employees, practical manuals or step-by-step instructions, free or cheap tools, financial support/subsidies, help from chambers/associations, simpler administrative processes, other).
- Have you experienced any negative consequences of digitalisation in your company? (e.g. higher costs for software or equipment, increased workload or administrative tasks, difficulties using digital tools, technical failures, cyber-security concerns, dependency on external providers, employees resisting new technologies, problems in customer communication, other).

2. Green transition

- Which environmental measures have you already implemented in your company? (e.g. saving electricity, waste separation, waste reduction, environmentally friendly packaging, reusable materials, water-saving measures, use of electric vehicles, local sourcing, recycling or reuse of products, proper disposal of hazardous waste, other). Choose from the list bellow.**
- Which environmental measures do you plan to implement in the next three years? (e.g. energy-efficient equipment, solar panels, digital documentation instead of paper, environmentally friendly packaging, optimisation of delivery routes, green mobility solutions, supplier sustainability requirements, other). Choose from the list bellow.**
- What effects have these measures had on your company's costs and operations? (e.g. lower energy costs, lower waste-management costs, higher purchase costs at the beginning, better company reputation, improved customer satisfaction, savings in the long term, no visible impact, other).
- What obstacles are preventing you from introducing environmental measures? (e.g. high initial investment, lack of financial support, lack of time, lack of information or knowledge, limited access to green suppliers or services, administrative barriers, customer resistance, other).
- Have you experienced any negative consequences of introducing environmental measures? (e.g. higher initial costs, lack of suppliers, reduced profitability, complicated regulations, customer resistance to higher prices, increased workload, difficulties with waste handling, shortages of eco-materials, other).

3. Competences and training

- In your opinion, which skills are key for the future of your company? (e.g. digital skills, online customer communication, product development, eco-design, sustainable sourcing, financial management, HR skills, other).
- Are you successful in acquiring such skills? If the answer is no: what are the main reasons for not successfully acquiring them? (e.g. lack of time, lack of training opportunities, high training costs, lack of qualified trainers, lack of interest among employees, other).
- How, in your opinion, could you acquire such skills? (e.g. online courses, short practical workshops, training from chambers/associations, peer-to-peer mentoring with other SMEs, in-house training, other).
- Where do you currently acquire knowledge (e.g. in-house training, external consultants, chambers of commerce, sector associations, online platforms, vocational schools, other)?

4. Support

- How do you assess the current support from state institutions/chambers/social partners for the digital and green transition? (e.g. simpler procedures, tax relief, financial incentives, practical training, mentoring, digital tools, sector-specific support, other).
- What would help SMEs implement sustainable and digital practices more easily? (e.g. simpler procedures, tax relief, financial incentives, practical training, mentoring, digital tools, sector-specific support, other).
- Which incentives would motivate you to implement changes more quickly? (e.g. financing or co-financing, vouchers, grants for equipment, training subsidies, reduced administrative requirements, shared services via chambers or associations, other)
- What kind of support do you expect from social partners or chambers? (e.g. practical advice, training, promotion of best practices, help with digital tools, support with green solutions, information on regulations, negotiating with suppliers, other).

*

Digital technologies	
E-commerce (B2B, B2C, B2G)	Online selling of products or services to customers, companies, or public institutions (webshop, reservation system).
Online sales	Receiving orders through websites, marketplaces, social networks, or mobile apps (e.g. Facebook shop, Etsy, Bolha, Glovo).
Electronic Data Interchange (EDI)	Automatic exchange of documents such as invoices or orders between companies without manual typing.
Supply chain information exchange	Sharing information with suppliers or partners about product availability, deliveries, or stock.
ERP – Enterprise Resource Planning	One system that connects different parts of your company (sales, products, stock, finance) in one place.
CRM – Customer Relationship Management	System for managing customer contacts, offers, complaints, and marketing messages.
E-invoice	Sending and receiving invoices in electronic form (PDF or structured invoice).
Cloud computing services	Renting online tools or services (storage, software, backups) without owning a server (e.g. Google Drive, Dropbox, Office365).
Big Data	Very large sets of digital information (from customers, online sales, devices) that can be analysed.
Big Data analysis	Turning large amounts of data into insights, trends, or decisions (e.g. which products sell best at certain hours).
Business Intelligence (BI)	Tools that show business data in dashboards, charts, or reports (e.g. Power BI, Tableau).
Data analytics	Analysing company data to see patterns (sales trends, customer groups) and plan improvements.
RFID – Radio-Frequency Identification	Tags or labels that can be scanned automatically to track items (e.g. inventory, equipment, deliveries).
Internet of Things (IoT)	Devices that connect to the internet and send information (smart shelves, smart heating, electronic locks).
Collaboration and teamwork tools	Tools for teamwork and communication (Teams, Zoom, shared documents).
Document management system	Storing and organising company documents digitally (contracts, invoices, project files).
BPM – Business Process Management	Online tools that help you organise business tasks, forms, or workflows in one system.
Broadband internet connections	Fast internet (fixed or mobile) that supports reliable work, meetings, and cloud services.
Social media	Platforms for communication, marketing, or sales (Facebook, Instagram, TikTok, LinkedIn).
Open-source operating systems	Computer systems you can use for free and adapt if needed (Linux, Ubuntu).
3D printing	Creating physical objects from digital models (e.g. prototypes, product samples).
Industrial robots	Machines that automatically perform repetitive production tasks.
Service robots	Machines that support work in shops, hospitality, or services (cleaning robots, delivery robots).

Artificial Intelligence (AI)	Software that automates tasks (chatbots, product recommendations, image recognition, inventory forecasting).
Cyber security	Tools and actions that protect your company from attacks or data loss (antivirus, backups, strong passwords).
Blockchain	A secure digital system for recording information or transactions that cannot be changed afterwards.
Digital payment	Receiving or sending payments electronically (cards, QR codes, mobile wallets, online bank payments).

**

Environmental measures	
Waste sorting	Separate bins for paper, plastics, glass, organic waste, or packaging.
Waste reduction	Using fewer materials, smaller packaging, or reusable containers.
Energy-saving	LED lights, timers, smart lighting, turning devices off when not in use.
Efficient heating/cooling	Smart thermostats, improved insulation, energy-efficient AC systems.
Paper reduction	Digital bills, e-documents, printing only when necessary.
Reusable materials	Reusing packaging, using refillable containers, avoiding single-use materials.
Environmentally friendly packaging	Recycled materials, biodegradable bags, reusable boxes.
Eco-friendly product sourcing	Buying raw materials or goods from sustainable or local suppliers.
Water-saving measures	Water-saving taps, reduced irrigation, reusing process water where possible.
Green mobility	Electric cars, scooters, bicycles, or shared delivery services.
Local sourcing	Buying from nearby suppliers to reduce transport and emissions.
Second-life / recycling of products	Donating, refurbishing, recycling inventory or unsold items.
Hazardous waste handling	Correct disposal of chemicals, inks, batteries, or electronics.
Supplier sustainability checks	Asking suppliers about their ecological practices or certifications.
Other	(free text field – company enters their own example)

TRANS4M – SME Questionnaire on Digital and Green Transition

Present questionnaire is part of the TRANS4M project, which aims to support micro and small (craft) enterprises (SME) in their endeavours for digital and green transition. Implementation will examine how transition affect everyday business operations, skills needs and employment options in selected sectors.

SME from Slovenia, Spain and Greece will contribute to the identification of practices to learn from, will identify solutions and will suggest policy recommendations. You are invited to be part of that process, therefore we would appreciate 8 minutes of your time to share your insights with us by completing this questionnaire. Please note that multiple answers are possible.

Answers will remain anonymous and will serve exclusively for research purposes.

We would appreciate very much if you would share your opinion and experience with us.

0. Company profile

0.1 Sector:

☐ Florist
☐ Jeweller / Goldsmith
☐ Grocer
☐ Caterer
☐ Optician
☐ Other *(please specify)*: _____

0.2 Company size:

☐ Micro (1–9 employees)
☐ Small (10–49 employees)
☐ Medium (50–249 employees)

0.3 Location:

☐ Urban area
☐ Rural area

1. Digital transformation

1.1 Which digital technologies are already in use in your company?

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Co-funded by the European Union

☐ Broadband internet connection (fixed or mobile internet)
☐ Basic digital communication (e-mail, messaging tools)
☐ Social media for business (Facebook, Instagram, TikTok, LinkedIn)
☐ Online sales via platforms (marketplaces, social networks, apps)
☐ Digital payments (card payments, QR codes, mobile wallets)
☐ E-invoice (PDF or electronic invoices)
☐ Collaboration and teamwork tools (Teams, Zoom, shared documents)
☐ Document management system (digital storage and organisation of files)
☐ Non-mandatory public digital services (e-government platforms e.g. online applications, information portals, optional reporting tools)
☐ E-commerce (B2B, B2C, B2G) (webshop, online booking systems)
☐ CRM – Customer Relationship Management (customer database, marketing tools)
☐ Cloud computing services (Google Drive, Dropbox, Office365)
☐ Artificial Intelligence (AI) (chatbots, automation, recommendations)
☐ Data analytics (analysis of sales or customer data)
☐ Supply chain information exchange (stock, delivery or supplier information)
☐ ERP – Enterprise Resource Planning (business management software)
☐ BPM – Business Process Management (digital workflows, task management)
☐ Cyber security tools (antivirus, backups, access control)
☐ Business Intelligence (BI) (dashboards, reports)
☐ Big Data (large volumes of digital data)
☐ Big Data analysis (advanced data analysis and forecasting)
☐ Internet of Things (IoT) (connected devices, smart systems)
☐ RFID – Radio-Frequency Identification (automatic tracking systems)
☐ Blockchain (secure digital transaction records)
☐ 3D printing (prototypes, digital manufacturing)
☐ Industrial robots (automated production machines)
☐ Service robots (robots for services or logistics)
☐ Other: _____

1.2 How have these technologies affected your business operations and customer relationships?

☐ Time savings
☐ Cost reduction
☐ Better communication with customers
☐ Increased sales or visibility
☐ Better organisation
☐ Fewer mistakes
☐ No significant impact
☐ Other: _____

1.3 What obstacles are preventing you from introducing (more) digital solutions?

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Co-funded by the European Union

☐ High costs
☐ Lack of knowledge or skills
☐ Lack of time
☐ Difficulty hiring skilled staff
☐ Administrative barriers
☐ Insufficient public support
☐ Other: _____

1.4 Which digital solutions you plan to introduce it in the future?

☐ Online sales / web-shop
☐ Digital marketing tools
☐ Digital payment systems
☐ Business management software
☐ Automation tools
☐ Other: _____

1.5 What would be helpful to implement digital technologies faster or easier?

☐ Training for employees
☐ Practical step-by-step guides
☐ Financial support or subsidies
☐ Technical support
☐ Support from chambers or associations
☐ Simpler administrative procedures
☐ Other: _____

1.6 Have you experienced any negative consequences of digitalisation in your company?

☐ Higher costs
☐ Increased workload
☐ Technical problems
☐ Cyber-security concerns
☐ Resistance from employees
☐ No negative effects
☐ Other: _____

2. Green transition

2.1 Which environmental measures have you already implemented?

☐ Energy-saving measures
☐ Waste sorting
☐ Waste reduction
☐ Transition from paper to digital documents
☐ Environmentally friendly packaging

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Co-funded by the European Union

☐ Reusable materials
☐ Water-saving measures
☐ Green mobility
☐ Local sourcing
☐ Other: _____

2.2 What effects have these measures had on your company's costs and operations?

☐ Lower operating costs
☐ Higher initial costs
☐ Improved company image
☐ Improved customer satisfaction
☐ No visible impact
☐ No visible effects so far but we expect positive effects in the long term
☐ Other: _____

2.3 Which environmental measures do you plan to implement in the next three years?

☐ Energy-efficient equipment
☐ Renewable energy solutions
☐ Digital documentation
☐ Environmentally friendly packaging
☐ Optimisation of transport or deliveries
☐ Other: _____

2.4 Which obstacles are preventing you from introducing additional environmental measures?

☐ High initial investment
☐ Lack of financial support
☐ Lack of information or knowledge
☐ Administrative barriers
☐ Customer resistance
☐ We implement all what is possible
☐ Other: _____

2.5 Have you experienced any negative consequences after introducing environmental measures?

☐ Higher costs
☐ Reduced profitability
☐ Supplier limitations
☐ Increased workload
☐ No negative effects
☐ Other: _____

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Co-funded by the European Union

3. Competences and training

3.1 Which skills are key for the future of your company?

☐ Digital skills
☐ Green skills
☐ Customer communication
☐ Sustainable practices
☐ Financial management
☐ HR and staff management
☐ Other: _____

3.2 Are you successful in acquiring these skills?

☐ Yes
☐ Partly
☐ No

If answered "Partly" or "No", please briefly explain challenges:

_____

_____

3.3 How would you prefer to acquire new skills?

☐ Online courses
☐ Short practical workshops
☐ Training provided by chambers or associations
☐ Peer learning with other SMEs
☐ In-house training
☐ Other: _____

4. Support

4.1 How do you assess the support so far regarding digital and green transition?

☐ Very good
☐ Good
☐ Average
☐ Poor
☐ No support

4.2 What would help to implement digital and green practices more easily?

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Co-funded by the European Union

☐ Financial incentives
☐ Simpler procedures
☐ Practical training
☐ Mentoring
☐ Digital tools
☐ Sector-specific support
☐ Other: _____

4.3 Which incentives would support you to implement transition faster?

☐ Grants or co-financing
☐ Vouchers
☐ Training subsidies
☐ Reduced administrative requirements
☐ Shared services via chambers and associations
☐ Other: _____

4.4 What kind of support do you expect from social partners, such as chambers?

☐ Practical advice
☐ Training
☐ Promotion of best practices
☐ Assistance with digital tools
☐ Support with green solutions
☐ Information regarding regulations
☐ Other: _____

4.5 Which type of organisation do you rely on the most when looking for support related to digitalisation and the green transition?

☐ Sectoral associations
☐ Business associations or chambers
☐ Public administration or public institutions
☐ Private consultants
☐ Other: _____

4.6 How informed do you feel about available public supporting measures for digitalisation and the green transition?

☐ Very well informed
☐ Well informed
☐ Moderately informed
☐ Poorly informed
☐ Not informed at all

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Co-funded by the European Union

5. Good practices and examples

5.1 Have you implemented any digital and/or environmentally friendly (green) solution in your company that you consider a good practice and that could be used as example for other SMEs?

☐ Yes
☐ No

If yes, please briefly describe the solution and its benefits.

Thank you for taking the time to complete this questionnaire. Your responses represent a valuable contribution to the TRANS4M project and will help identify practical solutions, good practices, and policy recommendations to better support SMEs in their digital and green transition.

This project is co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Commission. Neither the European Union nor the granting authority can be held responsible for them.

Co-funded by the European Union

Annex 2 – Focus groups

The goals of the focus groups are:

- to validate and deepen the findings from desk research and questionnaires (identify and analyse key barriers, enablers, and needs related to digitalisation and the green transition in SMEs in the target sectors),
- gather real-world examples of good practices and understand the reasons behind them,
- create actionable recommendations with SMEs and social partners that can contribute to other tasks and deliverables of WP2,
- clarify how social partners, support organisations, and policymakers can help SMEs overcome challenges.

Focus group structure and composition:

- at least one focus group per partner country
- at least 10 participants per focus group

Participant composition and expected contributions to the discussion:

1. SME owners or managers from different small business sectors, specifically florists, goldsmiths & jewellers, grocers, caterers, opticians (50-60 % of focus group participants)
    - share first-hand experiences with adopting (or not adopting) digital tools and green practices.
    - explain the business impacts (on costs, productivity, competitiveness).
    - identify barriers they face and what would make adoption easier.
    - provide concrete examples of good practices or failures.

2. Sector representatives, social partners, e.g. employer organisations and trade unions relevant to the sectors (20-30 % of focus group participants)
    - present their current initiatives, programmes, or advocacy in the areas of digitalisation and the green transition,
    - reflect on challenges they face in engaging SMEs,
    - offer insight into how social dialogue can address barriers and accelerate adoption.

3. Support providers (training providers, digitalisation consultants, technology suppliers (10 % of focus group participants)
    - highlight available support measures, funding, or training.
    - identify gaps between what SMEs need and what is currently offered.
    - suggest transferable solutions based on their area of expertise.

EVENT PLAN

- Length: 2-3 hours
- Format: in-person or hybrid, depending on national context
- Documentation: agenda, attendance list, notes, group work results, photos of boards/flipcharts
- Proposed structure of the event:
    1. Introduction and purpose (5–10 minutes) - Project partner welcomes participants and introduces WP2 objectives, clarifies the purpose of the focus group: collecting qualitative insights on digital and green transition in SMEs.

2. Explanation of how results will be used (5 minutes) - Project partner briefly outlines how data will be used in Research Report (methodology & stakeholder perspectives) and Handbook (practical findings, examples, recommendations). Emphasis that their input influences recommendations and future support measures.
3. Framing presentation of findings (10–15 minutes) - A short, factual summary that sets the context: Key insights from desk research, main trends from questionnaires (digital & green), sector differences (if relevant)
4. Guided discussion on digital transformation (30–40 minutes) - Moderator prompts and encourages contributions: experiences with digital technologies (what works/what does not), main barriers (costs, skills, time, access, customer expectations), examples of successful solutions in practice, gaps in support and knowledge
5. Guided discussion on green transition (20–30 minutes) - Focus on real operational situations, not abstract sustainability: Implemented environmental measures, costs, administrative challenges, supplier limitations, Customer acceptance/resistance, Practical benefits or unintended negative effects, what would make adoption easier.
6. Discussion on social dialogue and support structures (10 – 15 minutes) - What can chambers, associations, training providers, local authorities do? Which support mechanisms are missing? What types of programs SMEs would actually use? How to strengthen cooperation between SMEs and social partners?
7. Closing summary (5 minutes)

Annex 3 – Workshops

The goal of the workshops is to validate preliminary findings from desk research, questionnaires and focus groups, and to gather concrete suggestions for improvements, support measures, and solutions that can be used in developing policy recommendations, identifying best practices, and informing the Handbook. Workshops also provide an opportunity to engage a wider group of stakeholders, strengthen social dialogue and ensure that the recommendations reflect real needs and priorities across sectors.

The workshops are designed as interactive events that combine presentation, discussion, and group work. They aim to collect structured inputs on the challenges and opportunities related to digitalisation and the green transition, as well as on the role of social partners and institutions in supporting SMEs in the selected sectors.

Workshop structure and composition:

- At least one workshop per partner country
- 15–20 participants per workshop

Participant composition and expected contributions to the discussion:

1. SME owners or managers different small business sectors, specifically florists, goldsmiths & jewellers, grocers, caterers, opticians
    - validate findings from questionnaires and focus groups
    - provide practical feedback on whether identified challenges and needs accurately reflect their reality
    - propose feasible solutions and support measures
2. Social partners and sector representatives (employer organisations, chambers, trade unions)
    - assess how existing support mechanisms align with SME needs
    - identify gaps in social dialogue and opportunities for improved cooperation
    - add suggestions for policy improvements and sector-specific interventions
3. Other stakeholders (training providers, consultants, technology suppliers, local/regional authorities, experts)
    - share existing initiatives or tools that may be relevant
    - propose potential support programmes or transferable solutions

EVENT PLAN

- Length: 2.5–3 hours
- Format: in-person or hybrid, depending on national context
- Documentation: agenda, attendance list, notes, group work results, photos of boards/flipcharts
- Timetable:

1. Welcome and introduction (10–15 min) - Partner introduces WP2 goals and the purpose of the workshop. Explains how workshop findings will be used for Research Report and Handbook, policy recommendations, inputs for Green Agreements

2. Presentation of national results (20–25 min) - Summary of desk research, key findings from the questionnaire, main insights from the focus group, identification of priority challenges in digitalisation and the green transition.

3. Validation of findings (20–30 min) - Moderated discussion with guiding questions: Do the results reflect your experience in the sector? Are there important issues missing? Which challenges are most urgent? Which areas show the biggest gap between needs and current support?

4. Group work / interactive session (45–60 min)

A. Digitalisation (Identify the top 3 barriers, propose 2–3 specific support measures or solutions, identify who should implement/support them (e.g. SMEs, chambers, ministries)

B. Green transition (Identify the top 3 obstacles or cost-related issues, suggest environmentally friendly actions SMEs can realistically take, identify examples of good practices)

C. Role of social partners and support organisations (What can social partners do better or differently? What types of services, training, or tools would SMEs use? What would strengthen social dialogue in this area?

6. Closing summary (10 min) – Partner summarises: key insights from the workshop, agreed priorities, suggestions to be forwarded to WP2 deliverables.

Outputs generated from the workshop:

Partners must document the following workshop outputs:

- validated list of digital and green transition challenges
- stakeholder-proposed solutions and recommendations
- prioritised list of measures (ranked by participants)
- examples of good practices identified during group discussions
- suggestions for Green Agreements (small, feasible actions SMEs agree to take)
- notes on the role of social partners and support mechanisms

These outputs directly contribute to: national input for the Handbook content, identification of policy recommendations, development of Green Agreements,

Workshops serve as a structured, participatory method to ensure that WP2 findings reflect real SME needs and stakeholder perspectives. Their interactive format allows partners to gather actionable proposals, validate analytical findings, and strengthen social dialogue around the digital and green transitions.

10. SOURCES

- https://glasgospodarstva.gzs.si/stanje-v-sloveniji-je-alarmantno/
- https://digital-strategy.ec.europa.eu/en/factpages/slovenia-2024-digital-decade-country-report
- https://www.stat.si/StatWeb/News/Index/14010
- https://digital-strategy.ec.europa.eu/en/factpages/slovenia-2024-digital-decade-country-report
- https://glasgospodarstva.gzs.si/stanje-v-sloveniji-je-alarmantno/
- https://glasgospodarstva.gzs.si/stanje-v-sloveniji-je-alarmantno/
- https://www.stat.si/StatWeb/News/Index/14010
- https://rentechdigital.com/smartscraper/business-report-details/list-of-florists-in-slovenia
- https://rentechdigital.com/smartscraper/business-report-details/slovenia/list-of-optometrists-in-ljubljana-city-municipality
- https://rentechdigital.com/smartscraper/business-report-details/list-of-grocery-stores-in-slovenia
- https://www.gov.si/teme/digitalizacija-druzbe/
- https://www.gov.si/assets/ministrstva/MDP/Dokumenti/DSI2030-potrjena-na-Vladi-RS_marec-2023.pdf
- https://www.gov.si/assets/ministrstva/MDP/Dokumenti/DSI2030-potrjena-na-Vladi-RS_marec-2023.pdf
- https://nio.gov.si/api/files/273ea8bb-2b00-4792-962c-d8a3e4ac6e43/file?download=true
- https://www.gov.si/assets/ministrstva/MGTS/Dokumenti/DIPT/Digitalizacija/Strategija-digitalne-transformacije-gospodarstva.pdf
- https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/country-pages/slovenias-recovery-and-resilience-plan_en
- https://www.gov.si/en/registries/projects/the-recovery-and-resilience-plan/about-the-recovery-and-resilience-plan/digital-transformation/digital-transformation-of-the-economy/
- https://www.gov.si/zbirke/projekti-in-programi/slovenska-strategija-trajnostne-pametne-specializacije-s5/
- https://pisrs.si/pregledPredpisa?id=ZAKO1973
- https://pisrs.si/pregledPredpisa?id=ZAKO4600
- https://pisrs.si/pregledPredpisa?id=ZAKO7550
- https://pisrs.si/pregledPredpisa?id=ZAKO3822
- https://pisrs.si/pregledPredpisa?id=ZAKO7718
- https://pisrs.si/pregledPredpisa?id=ZAKO7959
- https://pisrs.si/pregledPredpisa?id=ZAKO8934
- https://pisrs.si/pregledPredpisa?id=ZAKO8516
- https://digital-strategy.ec.europa.eu/en/policies/digital-decade-policy-programme
- https://single-market-economy.ec.europa.eu/smes/sme-strategy-and-sme-friendly-business-conditions_en
- https://eur-lex.europa.eu/EN/legal-content/summary/general-data-protection-regulation-gdpr.html
- https://bistra.si/aktualne-novice/novice/1533-vpeljava-digitalnih-tehnologij-v-poslovanje-msp-jev-priloznost-in-odgovornost
- https://www.mdpi.com/2071-1050/15/13/9973
- https://www.gov.si/en/topics/digitalisation-in-business/
- https://www.gov.si/en/topics/digitalisation-in-business/
- https://www.gov.si/en/topics/digitalisation-in-business/
- https://www.gov.si/en/news/2025-04-10-eu-funding-for-the-digital-transformation-of-smes/
- https://dihslovenia.si/en/vouchers
- https://www.sid.si/sites/www.sid.si/files/documents/pr_english_eif_and_sid_bank.pdf
- https://www.spiritslovenia.si/razpis/309
- https://dihslovenia.si/en/about-us
- https://www.gov.si/en/topics/digitalisation-in-business/
- https://spot.gov.si/sl/portal-in-tocke-spot/predstavitev-sistema-spot/
- https://spot.gov.si/sl/portal-in-tocke-spot/predstavitev-sistema-spot/
- https://www.gov.si/en/topics/digitalisation-in-business/
- https://www.oecd.org/en/publications/oecd-economic-surveys-slovenia-2022_d63f5a2f-en/full-report/component-5.html#chapter-d1e10331

- https://www.oecd.org/en/publications/oecd-economic-surveys-slovenia-2022_d63f5a2f-en/full-report/component-5.html#chapter-d1e10331
- https://www.oecd.org/en/publications/oecd-economic-surveys-slovenia-2022_d63f5a2f-en/full-report/component-5.html#chapter-d1e10331
- https://www.oecd.org/en/publications/oecd-economic-surveys-slovenia-2022_d63f5a2f-en/full-report/component-5.html#chapter-d1e10331
- https://digital-strategy.ec.europa.eu/en/factpages/slovenia-2024-digital-decade-country-report
- https://digital-strategy.ec.europa.eu/en/factpages/slovenia-2024-digital-decade-country-report
- https://www.stat.si/StatWeb/en/News/Index/9885
- https://www.oecd.org/en/publications/oecd-economic-surveys-slovenia-2022_d63f5a2f-en/full-report/component-5.html#chapter-d1e10331
- https://www.slo-mag.si/international/smes-accelerate-the-digitalisation-of-production-and-processes/a/9021427
- https://www.slo-mag.si/international/smes-accelerate-the-digitalisation-of-production-and-processes/a/9021427
- https://www.slo-mag.si/international/smes-accelerate-the-digitalisation-of-production-and-processes/a/9021427
- https://www.slo-mag.si/international/smes-accelerate-the-digitalisation-of-production-and-processes/a/9021427
- https://www.slo-mag.si/international/smes-accelerate-the-digitalisation-of-production-and-processes/a/9021427
- https://www.abc.es/economia/digitalizacion-trae-nueva-primavera-negocio-floristerias-20250413192341-nt.html
- https://diariojoya.com/el-comercio-electronico-de-joyas-en-espana-mantiene-la-tendencia-al-alza/
- https://reunir.unir.net/bitstream/handle/123456789/11472/Rodr%C3%ADguez%20Rodr%C3%ADguez%2C%20Beatriz.pdf?sequence=1&isAllowed=y
- https://www.sage.com/es-es/blog/ley-crea-y-crece/
- https://www.icab.es/es/actualidad/noticias/noticia/Ley-11-2021-de-9-de-julio-de-medidas-de-prevencion-y-lucha-contra-el-fraude-fiscal-de-transposicion-de-la-Directiva-UE-2016-1164-del-Consejo-de-12-de-julio-de-2016-por-la-que-se-establecen-normas-contra-las-practicas-de-elusion-fiscal-que-inciden-dir/
- https://www.boe.es/buscar/act.php?id=BOE-A-2007-22440
- https://www.acelerapyme.gob.es/novedades/pildora/la-importancia-de-la-transformacion-digital-en-las-pymes
- https://www.acelerapyme.gob.es/ca/kit-digital
- https://www.caixabankresearch.com/en/sectoral-analysis/sectoral-observatory/climate-transition-spains-economic-sectors
- https://www.sage.com/es-es/blog/afecta-la-sostenibilidad-a-las-empresas-medianas-y-pequenas/
- https://www.miteco.gob.es/es/calidad-y-evaluacion-ambiental/temas/economia-circular/estrategia.html
- https://negociosostenible.camaravalencia.com/ambiental/tendencias/10-nuevos-retos-para-impulsar-sostenibilidad-espana/
- https://forbes.es/economia/892146/un-37-de-las-pymes-mantendra-sin-cambios-su-nivel-de-digitalizacion-en-2026-segun-pimec/
- https://www.ontsi.es/sites/ontsi/files/2024-08/informe_digitalizacion_pymes.pdf
- https://elpais.com/economia/negocios/2025-12-14/la-economia-busca-su-lado-mas-verde.html
- https://diaridigital.urv.cat/es/transicion-verde-competencia-concentracion-mercado-empresarial/
- https://www.celsia.io/es/blogs/transition-to-a-green-economy-key-benefits-risks-for-businesses
- https://ctesc.gencat.cat/el_consell/entitats_vinculades/index.html
- https://ependyseis.mindev.gov.gr/en/idiotikes/p/general.
- https://www.cpalaw.gr/en/insights/newsflashes/2020/09/new-law-4727-2020-digital-governance-electronic-communications/.
- https://www.kodiko.gr/nomologia/download_fek?f=fek/2021/a/fek_a_101_2021.pdf&t=2f84a444ac539a84be8e40236fb2306e
- https://greece20.gov.gr/en/
- https://digitalstrategy.gov.gr/en/

- https://www.ktpae.gr/en/press-releases/kep-plus-for-businesses-is-under-full-development/
- https://digitalstrategy.gov.gr/en/
- https://www.ktpae.gr/en/press-releases/kep-plus-for-businesses-is-under-full-development/
- https://digitalsme.gov.gr/
- https://www.piraeusbank.gr/en/business-banking/funding/small-medium-enterprises-smes-funding/programmata-ellhnikhs-anaptyksiakhs-trapezas/hdb-digitalization-co-financing-loans
- https://erevno-kainotomo.gr/espa2127
- https://voucher.gov.gr/project/view-dypa
- https://digitalsme.gov.gr/#
- https://www.eurofound.europa.eu/en/publications/all/digitalisation-skills-development-and-digital-innovation-in-smes-country-report-greece
- https://www.piraeusbank.gr/en/business-banking/funding/small-medium-enterprises-smes-funding/programmata-ellhnikhs-anaptyksiakhs-trapezas/hdb-digitalization-co-financing-loans
- https://erevno-kainotomo.gr/espa2127
- https://voucher.gov.gr/project/view-dypa
- https://brand.site/aresme
- https://www.yodeck.com/digital-signage/unbeatably-easy/
- https://ec.europa.eu/docsroom/documents/46077?locale=en
- https://webgate.ec.europa.eu/circabc-ewpp/d/d/workspace/SpacesStore/bda5d0e4-a5bd-4de6-a755-e3cd18136ac0/download
- https://www.eurofound.europa.eu/en/publications/all/representativeness-social-partners-european-cross-industry-social-dialogue-1755209388173
- https://erc-online.eu/wp-content/uploads/2025/12/2025-BE_FRAMEWORK-AGREEMENT-ON-DIGITALISATION-Dec-2025-Final.pdf