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The 2026 OECD D4SME Survey

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Marco Bianchini, Marta Lasheras Sancho and Juan Ramon Larraín Aylwin

SME adoption of AI tools is increasing rapidly. Most businesses are using off-the-shelf products, while some are experimenting with more tailored applications, including AI Agents. The 2026 D4SME survey sheds light on the scope, complexity and barriers for use of AI applications implemented by a non-representative sample of over 2 000 SMEs from 12 OECD countries. This year's results confirm the sustained take-up of off-the-shelf AI applications. However, strategic, targeted and secure integration within business operations remains uneven. Efficiency and growth remain key motivations for adopting digital tools in general, but time constraints, maintenance costs and skills gaps continue to hinder effective implementation. Cybersecurity remains an important digitalisation challenge, with many SMEs experiencing cyberattacks. Public programmes to support SME digitalisation could improve programme visibility, accessibility and the mix of instruments to significantly enhance impact.

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Table of contents

FIGURES

BOXES

Executive summary

The 2026 OECD Digital for SMEs (D4SME) Survey examines the digital transformation of over 2 000 SMEs across twelve OECD countries. Although results should not be interpreted as representative of national SME populations, the survey offers a detailed view of the digital practices, AI use, and capability gaps of SMEs engaged in online activities on digital platforms. Building on previous survey editions, the 2026 round introduces an expanded assessment of AI integration using the OECD G7 taxonomy developed under the Canadian Presidency in 2025, alongside analysis of digital maturity, skills, security, sustainability tools, financial technologies, employee mental well-being, and government support for SME digitalisation. A deep dive on SMEs in Japan provides more granular insights on the conditions enabling impactful AI adoption.

SMEs have very different levels of digital maturity. One in five firms (22%) is at a “basic” stage, struggling with foundational digital capabilities, while four out of ten are either at “competent” or “advanced” levels, achieving more sophisticated digital integration. Efficiency and growth remain key motivations for adopting digital tools, with automation (42%) and expanded markets (33%) among the most cited benefits, but maintenance costs (39%), lack of time for training (38%) and skills gaps continue to hinder effective implementation.

Most respondents (60%) indicated having a digitalisation strategy, albeit they rely heavily on informal and external channels to source digital skills. In practice, to address digital skills needs, firms rely on internet search (32%) and personal networks (24%), and the hiring of external consultants (29%). One in five firms (21%) reports using Generative AI for the same purpose.

AI uptake is expanding rapidly with 61% of SMEs report using AI. However, three-quarters of them (76%) qualify as “AI novices” in the OECD G7 taxonomy, relying on simple, off-the-shelf tools used for isolated tasks. Only a small minority combine complex and tailored AI solutions, including AI agents, for either specific functions (5% classify as AI Explorers) or broad organisational deployment (3.6% classify as AI Champions). While over half (54%) of SMEs report at least moderate gains from AI, only one in five (21%) perceive significant or transformational impact, underscoring that deeper organisational integration is required to unlock higher-value benefits. Official statistics show widening gaps between small and large firms: while AI uptake is growing fast for both small and large firms, it is growing faster for large firms, increasing the firm-size gap in AI use to 35 percentage points in 2025, up from 23 in 2023.

Off-the shelf AI is most commonly applied to marketing-related activities (70% of respondents using this application), while customised AI systems are most frequently used for demand prediction (39% of respondents using this application).

Detailed insights on Japanese SMEs suggest that smaller firms tend to experience a greater impact from AI adoption, and that broader use across business functions is associated with more visible results. Among self-entrepreneurs and micro-enterprises, respectively 33% and 31% report strong or transformational effects, compared with 22% of medium-sized firms. The breadth of integration also matters: only 2% of firms using AI for isolated tasks report transformational benefits, whereas the share rises more than 11-fold to 23% among those deploying AI enterprise-wide

As SME use of AI and other digital tools increases, exposure to digital security risks also rises, yet cybersecurity readiness remains limited. Nearly half (46%) report having no or only minimal security measures, and only a small minority conduct regular access reviews, cybersecurity training or third-party audits. Already, over one in five (22%) SMEs have experienced a digital security breach, reflecting a growing exposure to risks that can undermine resilience and trust in digital tools. This combination of widening capability gaps and asymmetric vulnerability underscores the need for targeted support measures that both accelerate advanced technology uptake among SMEs and strengthen their cybersecurity resilience. Given that surveyed businesses report high levels of concern regarding cybersecurity risks, many perceive these risks as an impediment to further digitalisation.

Digital financial services are used by 46% of SMEs, mainly for payments. Limited awareness is the most significant obstacle to uptake, reported by 58% of non-adopting SMEs. In addition, 22% indicate that they do not understand how these services operate, suggesting gaps in financial and digital literacy.

A major challenge for SME uptake of government support to digitalisation is limited awareness of available programmes. Around 16% of SMEs report having benefited from public digitalisation programmes, while two-thirds (65%) of non-beneficiaries cite lack of awareness as the main barrier. Administrative complexity and misalignment with firm needs further constrain uptake. Although demand for support is strong, especially for financial assistance, evidence from Japan, Korea, and Greece suggests that improving programme visibility, accessibility, and the mix of instruments could significantly enhance impact. Among those receiving support, financial aid is the most common form of support in Japan, while the share of SMEs receiving government-supported training for digitalisation was below 5% across the three countries. Yet 24% of SMEs across all countries expressed a desire for more affordable and flexible training programmes. This indicates a clear gap that more networking and training initiatives could fill.

The 2026 D4SME Survey shows a digital transformation marked by progress but notable asymmetries. AI uptake is rising quickly yet remains shallow; cybersecurity practices lag behind digital intensity; and awareness and suitability of public support programmes could be improved. The policy challenge ahead lies in fostering not only adoption but also effective, secure, and broad-based digital and AI integration into the business models of a diverse SME population.

1 The sample

The 2026 OECD D4SME survey gathers evidence on SME digitalisation in the age of AI, examining their level of digital maturity, the uptake and use of AI, and their digital security readiness in an increasingly complex, data-driven and fast-evolving technological environment. Since 2022, the OECD Digital for SMEs (D4SME) Global Initiative has conducted an annual international survey to generate original insights on the trends, challenges, and opportunities associated with the uptake of digital tools and practices by SMEs. The current edition, conducted between Q4 2025 and Q1 2026, builds on and expands the previous survey waves, in 2024 on *SME Digitalisation to Manage Shocks and Transitions* (OECD, 2024[1]) and in 2025 on *SME Digitalisation for Competitiveness* (Bianchini and Lasheras Sancho, 2025[2]).

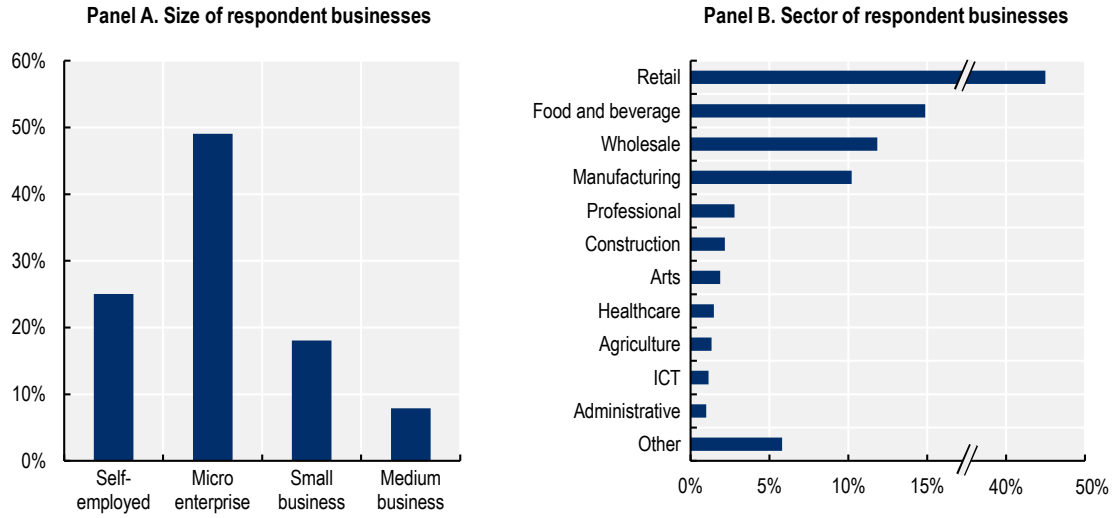
The survey was designed and managed by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities. The online questionnaire was disseminated by partners of the OECD D4SME Global Initiative[1] among SMEs using their platform in twelve countries. It gathered 2 018 responses from Canada (26), Finland (23), France (56), Germany (51), Greece (177), Italy (37), Japan (1 376), Korea (129), Poland (29), Spain (32), United Kingdom (59) and United States (23). To account for significant differences in sample size across countries, the findings presented in this paper are based on country-averages (with every country having the same weight), unless stated differently[2]. Since respondent SMEs are customers of the digital platforms through which they were reached, it is clear respondents already have at least a basic level of acquaintance with digital tools. Moreover, the sample is non-randomised and not representative of the business population in the twelve countries. Considering the above, while offering original insights on SME digitalisation trends for SMEs on digital platforms, the survey results should not be interpreted as representative of the entire SME population in the surveyed countries.

Respondent characteristics

Medium-sized enterprises and firms operating in the retail sector are overrepresented in the survey sample relative to their share in the overall SME population across the countries covered. Specifically, 74% of respondent businesses are self-employed or micro-enterprises (1-9 employees) and 18% are small businesses (10-49 employees), totalling 92%. Medium-sized businesses (50-249 employees) are overrepresented, constituting 8% of the sample compared to an average share of 2% within SME populations across surveyed countries[3] (OECD, 2026[3]; Portal Site of Official Statistics of Japan (e-Stat), 2025[4]; Statistics Korea (KOSIS), 2023[5]). By sector, retail is likewise overrepresented, accounting for 42% of respondent businesses compared to a cross-country average of 22% of SMEs in retail over total SMEs[4] (OECD, 2026[3]; Portal Site of Official Statistics of Japan (e-Stat), 2025[4]; Statistics Korea (KOSIS), 2023[5]). This reflects the fact that many D4SME partners that shared the survey through their networks operate digital retail platforms. The food and beverage sector accounts for 15% of the sample, followed by wholesale trade at 12% and manufacturing at 10%.

Figure 1. Size and sector distribution of respondent businesses

As a percentage of the total number of responses



Note: Questions for size (What is the size of your business as of today?) and sector (Which sector best describes your businesses' main activity) were mandatory, single-choice questions. Percentages are calculated based on a total of 2 018 responses.
Source: 2026 OECD D4SME Survey.

Most respondent businesses have been in operation for more than ten years and are led by CEOs aged 45 or older. Among respondent SMEs, 57% were established before 2015, and another 16% have been operating for six to ten years. Young firms account for a smaller proportion of the sample: 11% were created three to five years ago, while 15% identified as start-ups established between 2023 and 2025. This level of maturity is also reflected in the leadership profiles, with most businesses led by relatively experienced entrepreneurs or professionals (Figure 2). In particular, 31% of respondents indicate the CEO of their company is aged 45-54, 27% aged 55-64, and 16% aged 65 or above. Only 26% of respondent SMEs report having CEOs younger than 45.

The respondent profile shows notable differences in men and women, particularly in managerial positions. Overall, 67% of respondents identified as men and 33% as women (Figure 3). This overrepresentation is more pronounced for respondents in managerial roles, where men account for 74% of respondents. This pattern is consistent with broader OECD evidence on gender gaps in entrepreneurship and business leadership. Across OECD countries, women are less likely than men to engage in entrepreneurship and self-employment, reflecting structural constraints such as more limited access to finance, networks, and prior managerial experience, as well as differences in sectoral distribution and business scale (OECD/European Commission, 2023[6]). Men are likewise more prevalent among self-employed respondents (65%). In contrast, gender representation among non-managerial employees is evenly balanced.

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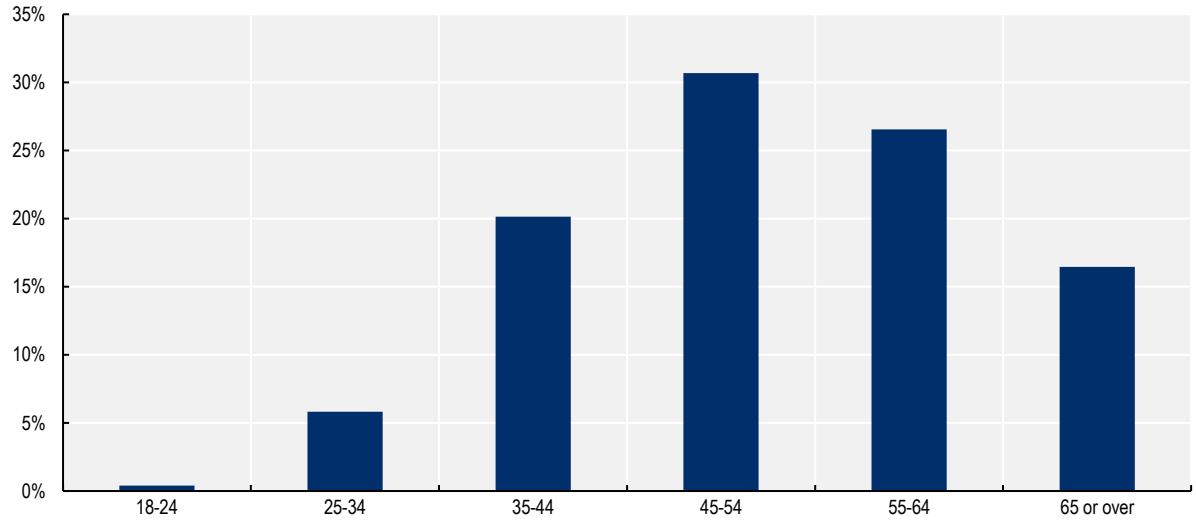
Figure 2. Age of the CEO in surveyed companies

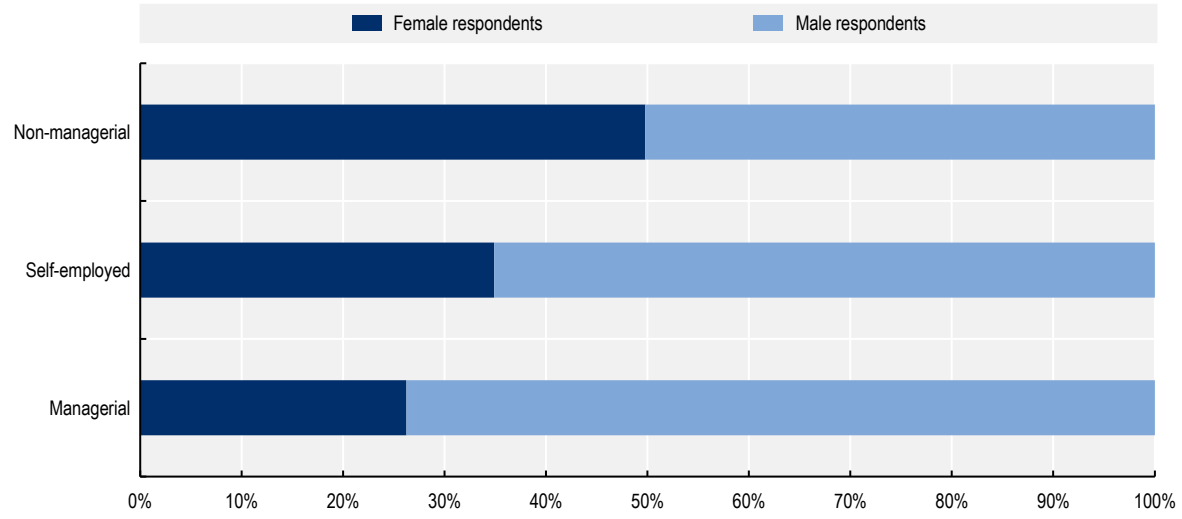
As a percentage of the total number of responses



Note: Non-mandatory, single-choice question (How old is the CEO of your business?). Percentages are calculated based on a total of 2 012 responses.
Source: 2026 OECD D4SME Survey.

Figure 3. Female and male respondents by position

As a percentage of the total number of responses



Note: Questions for position (Please indicate your position in the company) and gender (What is your gender identity?) were non-mandatory, single-choice questions. Percentages are calculated based on a total of 1 201 responses.
Source: 2026 OECD D4SME Survey.

2 SMEs in the age of AI

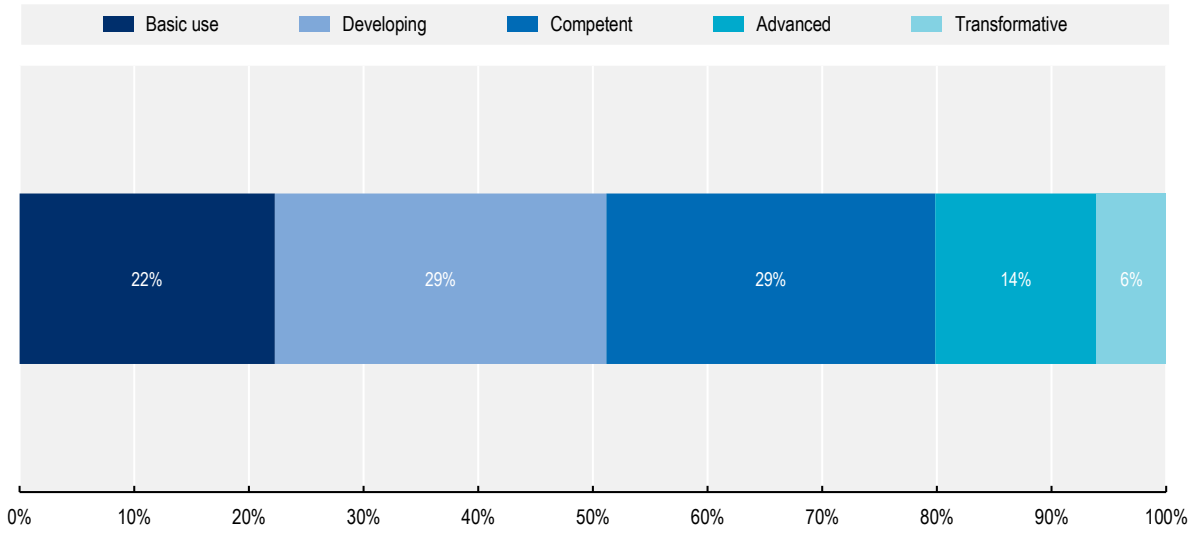
Digital maturity of respondent businesses

Respondent SMEs are classified according to a "digital maturity index", ranging from basic to transformative levels of digital adoption (Figure 4).

- Basic adoption: 22% use basic tools such as email and office software.
- Intermediate: 29% use tools to support operations like websites, digital payments, and social media.
- Competent: 29% integrate digital tools across functions, including cloud computing, mobile tech, and e-commerce, with plans for more.
- Advanced: 14% use AI, IoT, and data analytics to enhance operations and decision making.
- Transformative: 6% prioritise digital innovation in their business strategy and use cutting-edge tools, such as machine learning/AI and blockchain.

Figure 4. SME digital maturity index based on reported integration of digital tools

Percentage, average of responses across surveyed countries



Note: Based on a multiple-choice, mandatory question (How is your business using digital tools? Please select all that apply) with a list of software tools being used (e.g. from e-mail and office software to cloud computing, IoT and AI). Percentages are calculated based on a total of 2 018 responses.
Source: 2026 OECD D4SME Survey.

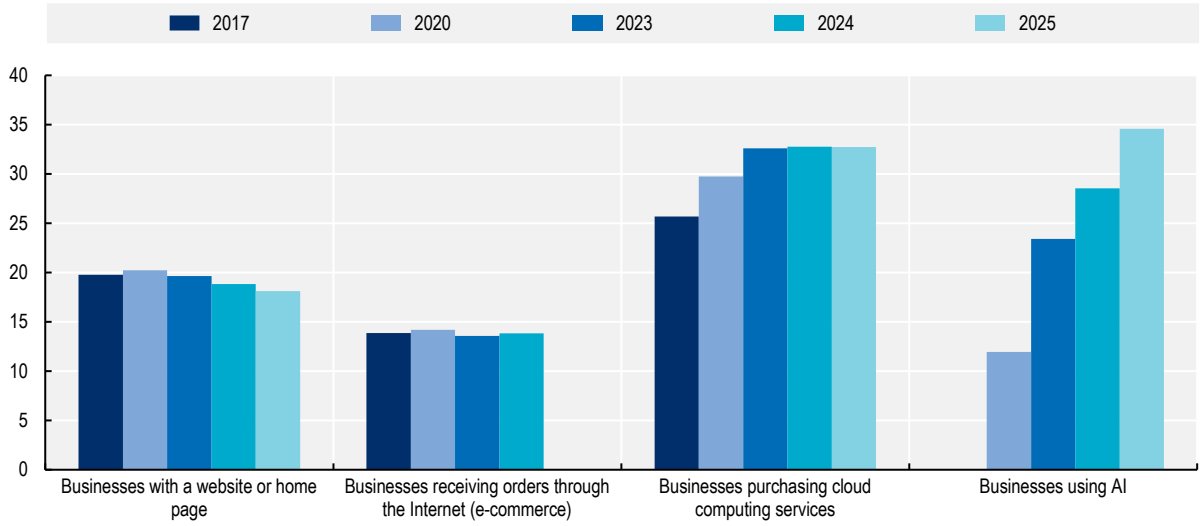
Almost half of respondent SMEs show relatively good level of digital adoption. Specifically, nearly half of the surveyed companies (49%) have at least a competent level of digital maturity and integrate digital tools across multiple business functions or deploy advanced and cutting-edge digital technologies,

reflecting the presence of more sophisticated digital practices within the sample. By contrast, a similarly large share (51%) remains at basic or developing levels of digital maturity, relying primarily on basic digital tools applied to a narrow set of use cases.

These results are consistent with official data on growing digital adoption gaps between large firms and SMEs. For example, the difference in adoption of cloud computing increased from 25.7 percentage points in 2017 to 32.7 percentage points in 2025, and even more markedly for AI (OECD, 2026[3]). Although the expansion of AI applications since 2022, particularly with the emergence of large language models, has lowered barriers to entry and greatly accelerated adoption among SMEs (from 7.1% in 2023 to 17,4% in 2025 for small firms), the adoption gap with large firms has nevertheless continued to widen. It reached 34.6 percentage points in 2025, compared with 28.5 in 2024 and 23.4 in 2023. In contrast, gaps in more basic indicators, such as having a website or accepting online orders, have remained broadly stable.

Figure 5. Gap in ICT use by firm size

As a difference in percentage points between small and large businesses



Note: Calculated based on the OECD ICT Access and Usage by Businesses database retrieved in February 2026, except for the indicator 'Businesses experiencing ICT incidents (security breaches)' for 2017, which was retrieved in January 2025.
Source: (OECD, 2026[3]).

Box 1. Deep dive on Japan: Factors associated with SME digital maturity

Regression analysis of the Japan sample reveals several firm characteristics and practices that are strongly associated with higher levels of digital maturity:

- **Stronger cybersecurity practices correlate with higher digital maturity.** Firms reporting more advanced cybersecurity measures show substantially higher digital maturity scores, with a clear gradient from firms classified as having foundational to robust and advanced digital security measures (see classification as per the Digital security readiness index in Figure 12).
- **A structured digitalisation approach is also a factor.** Compared with firms reporting no clear digitalisation process, those pursuing platform-based, top-down, or bottom-up approaches consistently show higher digital maturity. Among these, top-down approaches tend to be on average more digitally mature.
- **Formal and internal training practices are linked to better outcomes.** Firms addressing digital skills needs through structured training programmes (e.g. with specialist institutions) or through internal capacity building (e.g. internal training, mutual learning) are more likely to reach higher digital maturity levels. More informal approaches, such as ad-hoc online resources or advice from friends and family, do not show a clear association with higher digital maturity.

Note on methodology: Findings are based on regression analysis using the Japan respondent sample (n = 1 376 SMEs responding to digital maturity questions). Both OLS and ordered probit models were estimated to reflect the ordinal structure of the digital maturity scale (1=Basic to 5=Transformative). Five model specifications were run for each method, progressively adding covariates, including: AI use type, firm size, sector, firm age, CEO age, perceived competition risk, cybersecurity measures, digitalisation process approach, support needs, and approaches to digital skills development. Results represent conditional associations and should not be interpreted as causal, as the survey design does not support causal inference. The sample is not representative of the full Japanese SME population.
Source: OECD based on the OECD D4SME Survey 2026 (Japan respondent sample).

Use and impact of Artificial Intelligence: A G7 AI Taxonomy perspective

Overall, 61% of responding SMEs report using at least one AI-enabled application. This share is considerably higher than the 17% for small businesses and 30% of medium-sized businesses recorded in 2025 in the OECD ICT Access and Usage by Businesses database. The difference largely reflects the composition of the survey sample, which consists of SMEs operating on digital platforms and therefore tends to include firms with relatively higher levels of digital maturity.

The G7 OECD Taxonomy of SME AI Adopters provides a useful framework for distinguishing different levels of AI integration among firms (OECD, 2025[7]). Developed by the OECD on the request of the Canadian Presidency of the G7 in 2025, the taxonomy categorises SME AI adopters by digital maturity, complexity of AI use (which type of tools they are leveraging), and scope of application (why businesses are using AI), helping tailor policies to firm capabilities and needs. The four main categories/quadrants identified:

- AI Novices (dominant group)
  - Use off-the-shelf AI for isolated tasks
  - Limited organisational integration
- AI Optimisers (small niche)
  - AI across functions
  - Still rely mainly on standard, non-customised tools

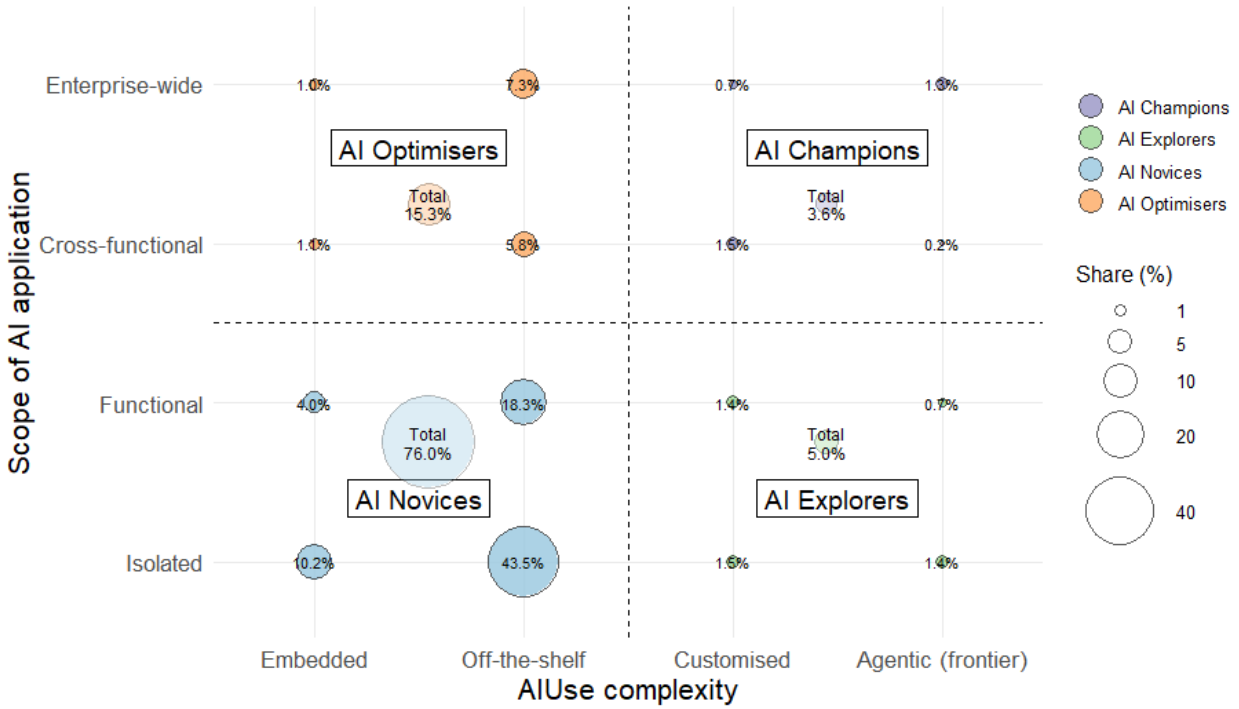
- AI Explorers (emerging)
  - Experiment with customised or advanced AI
  - Typically limited in scale
- AI Champions (rare)
  - Use customised or agentic AI
  - Integrated across most business areas

When applying the taxonomy to the survey data, it shows that AI adoption is broad but still shallow, with a large gap between experimentation and transformation. While 75% of respondents use "off-the-shelf" AI applications, only 5% use customised AI, and 3.6% deploy agentic AI (Figure 6). Moreover, 56.6% use AI only for isolated tasks, while just 19% apply AI across multiple functions or enterprise wide.

More advanced AI adoption remains limited. Adopting the taxonomy classification, 76% of AI users in the sample are classified as AI Novices, while 15.3% of AI users are classified as AI Optimisers, reflecting broader organisational use combined with lower-complexity solutions. Then, 5% are identified as AI Explorers and just 3.6% as AI Champions (Figure 6). This suggests that, although AI use has diffused across a relatively broad set of SMEs, it remains confined to simple and bounded applications, with only a small minority combining more sophisticated tools with cross-functional or enterprise-wide deployment.

Figure 6. AI adoption scope and complexity: the G7 taxonomy perspective

As a percentage of the total number of responses



Note: Quadrant totals sum the shares (%) across all bubbles within each quadrant (AI-using SMEs).

Note: Mandatories, multiple-choice questions ("How widely is AI used in your business?" And "what kind of AI tools does your business use? Please pick the option that best represents your highest level of use"). Percentages are calculated based on a total of 1 240 responses, of which around three quarters from Japan.
Source: 2026 OECD D4SME Survey, OECD (2025[7]).

Box 2. Deep dive on Japan: Factors associated with AI use

Regression analysis of the Japan respondent sample highlights several firm characteristics and practices that are strongly associated with a higher likelihood of using AI:

- **The larger the firm, the more likely it is to use AI:** Relative to self-employed firms (reference category), small and medium-sized firms show a consistently higher likelihood of AI use across specifications (strongest for medium-sized firms). Micro firms are positive in most models, but less robust in the probit specifications.
- **Perceived competitive pressure drives AI uptake**: Perceived competition risk is strongly and consistently associated with a higher likelihood of AI use across all specifications.
- **Bottom-up digitalisation approaches are associated with higher AI uptake**: Relative to reporting no clear digitalisation process, a bottom-up approach is consistently and strongly associated with a higher likelihood of AI use across specifications (in both probit and OLS). Platform-based, top-down and experts/consultants approaches do not show clear associations.

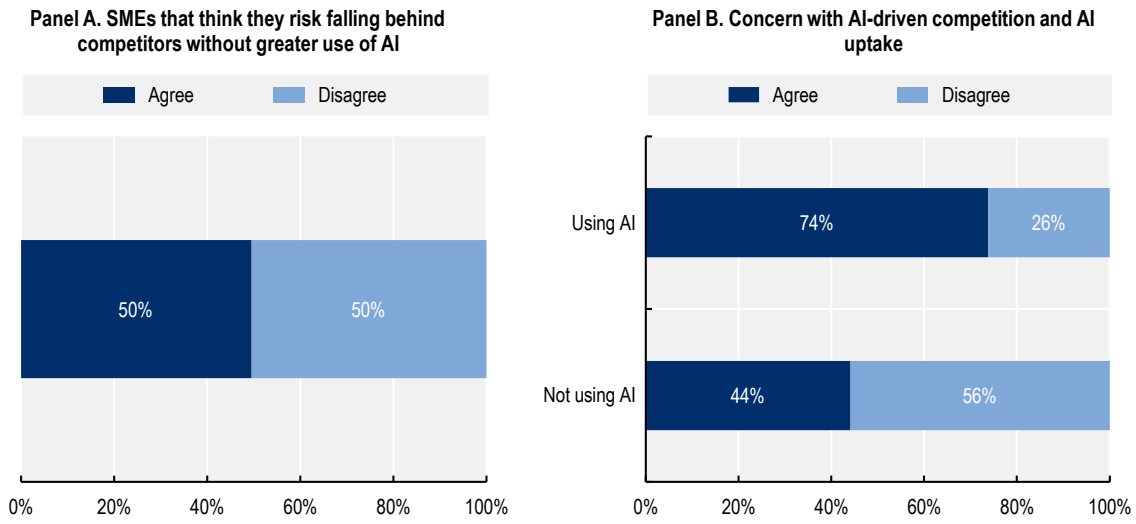
Note on methodology: Results are based on regression analysis using the Japan respondent sample (n = 1 195 SMEs with non-missing data for the AI-use models). Given the binary nature of the AI-use variable (AI use = 1), both probit models and linear probability models (estimated by OLS) were run. Five specifications were estimated for each modelling approach, progressively adding covariates. Baseline specifications included digital maturity, sector, firm size, firm age, CEO age, perceived competition risk, and cybersecurity measures. Additional specifications incorporated variables on adoption processes, support needs, and digital-skills approaches. Results reflect conditional associations rather than causal effects, and the sample is not representative of the broader SME population in Japan.
Source: OECD based on the OECD D4SME Survey 2026 (Japan respondent sample).

Off-the shelf AI is most commonly applied to marketing-related activities, while customised AI systems are most frequently used for demand prediction. Among respondents using off-the-shelf AI applications, 70% report using these tools for marketing content creation, followed by document and report drafting (56%), idea generation (46%), and translation or language support (34%). Among the smaller share of firms deploying customised AI solutions, the main use cases are customer demand prediction (39%) and process automation (34%). Agentic AI, where adopted, is primarily used to automate multi-step workflows, such as managing bookings, invoices or marketing campaigns. These patterns likely reflect, at least in part, the sectoral composition of the sample, including the strong representation of retail firms, where marketing, customer engagement and demand forecasting are central business functions and therefore natural entry points for AI adoption.

Perception of competitive pressures is closely associated with AI adoption among SMEs. Half of respondents report that their business risks falling behind domestic or international competitors if they do not make greater use of AI (Figure 7, Panel A). Differences across firms are marked: 77% of AI users report concern about AI-related competitive pressures, compared to 44% of non-users (Figure 7, Panel B). This gap points to a strong association between perceived competitive risk and AI uptake, suggesting that firms that view AI as strategically important are more likely to adopt it, while those perceiving limited competitive pressure may be less inclined to do so. At the same time, it is possible that AI use itself heightens awareness of its strategic implications, reinforcing perceptions of competitive pressure among adopters. This association is corroborated by the more detailed analysis on Japanese respondents, among which perceived competition risk is strongly and consistently linked to a higher likelihood of AI use (Box 2).

Figure 7. Perceptions of AI-induced competition and AI uptake

Percentage, average of responses across surveyed countries



Note: Non-mandatory, single-choice question (Do you think your business risks falling behind competitors (domestic or international) if you don't use AI more?). Percentages are calculated based on a total of 1 555 responses.
Source: 2026 OECD D4SME Survey.

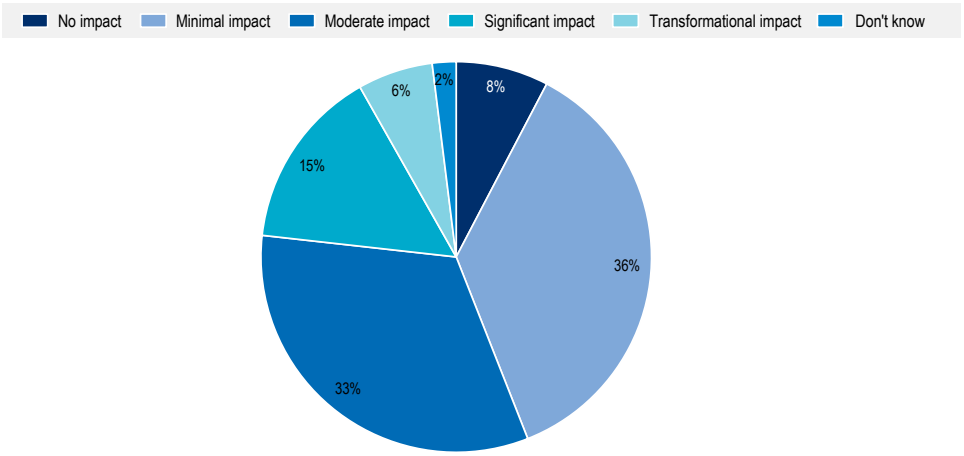
Perceived impact of AI

More than half of surveyed SMEs (54%) report deriving at least moderate value from their AI use. When asked how AI is currently contributing to their business, 6% of respondents report a transformational effect, fundamentally changing the way they operate, while 15% cite a significant positive impact on efficiency, productivity or decision making. A further 33% identify moderate benefits, such as reducing manual tasks or improving accuracy (Figure 8). Altogether, 54% of surveyed SMEs experience at least moderate value from AI integration in their business activities. On the other hand, 44% of firms report minimal or no impact, suggesting that AI is already delivering measurable gains for many SMEs, but that its deeper, transformative effects are not yet widespread.

Evidence from Japan shows that smaller firms perceive a greater impact from AI, suggesting its potential to address firm size-related gaps (Box 3). Around one-third of micro-enterprises and self-employed workers report significant or transformational effects, compared with lower shares among medium-sized firms. Although self-reported, these findings point to proportionally high benefits for smaller adopters. Moreover, the breadth of AI use matters: transformational impacts are rare when AI is used in isolated functions but rise sharply, up to 23% of surveyed SMEs, when deployed enterprise-wide, indicating greater benefits as adoption becomes more integrated.

Figure 8. Perceived impact of AI

Percentage, average of responses across surveyed countries



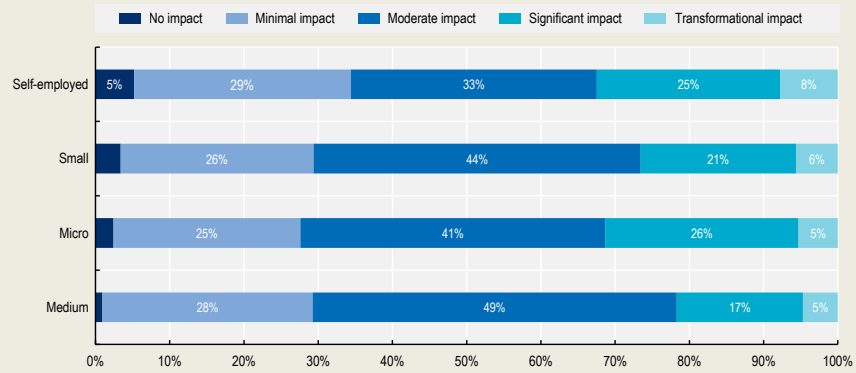
Note: Mandatory, single-choice question (Which of the following best describes how your business is currently getting value from using AI technologies?). Percentages are calculated based on a total of 1 160 responses.
Source: 2026 OECD D4SME Survey.

Box 3. Deep dive on Japan: AI impact and organisational drivers

The sizeable Japanese sample enables a more granular examination of AI impacts and the organisational factors shaping adoption. A closer look at the perceived value of AI by firm size shows that 31% of micro-enterprises indicate significant or transformational impact (**Error! Reference source not found.**), with a strong positive effect on efficiency, productivity or decision making, or fundamental changes in the way they operate. Comparable shares are observed among small firms (27%) and self-employed respondents (33%). In contrast, 22% of medium-sized businesses report impacts at this level. These findings suggest that, where adopted, AI is perceived to generate proportionally strong benefits for smaller businesses. While this reflects self-reported rather than measured performance effects, it suggests that AI uptake could help narrow structural capability gaps.

Figure 9. AI impact by business size, Japan

Percentage, responses from Japan

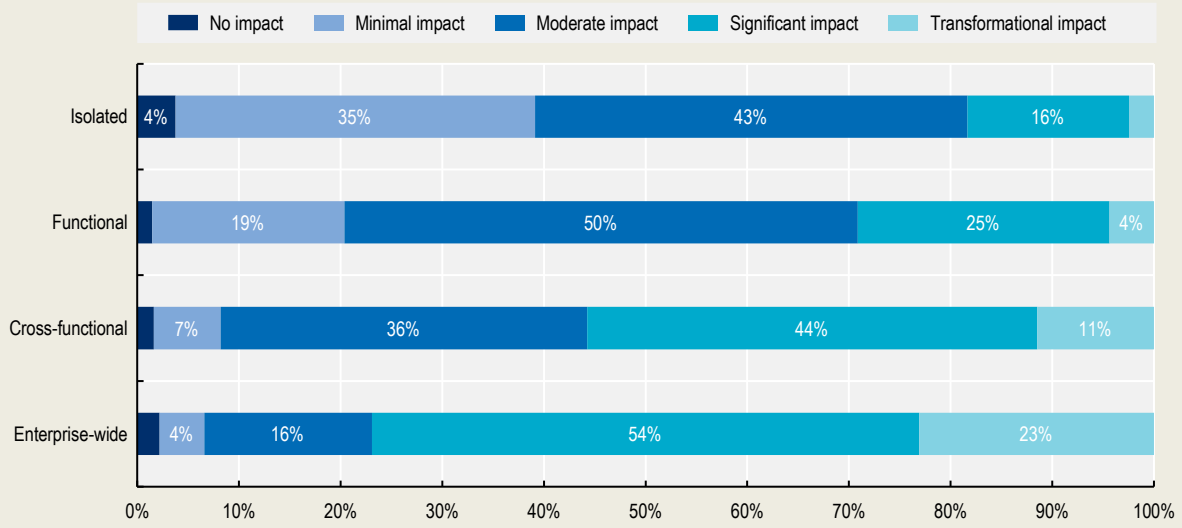


Note: Mandatory, single-choice question (Which of the following best describes how your business is currently getting value from using AI technologies?). This graph excludes "I don't know" responses. Percentages are calculated based on a total of 890 responses.
Source: 2026 OECD D4SME Survey.

Respondent SMEs deploying AI across multiple functions are more likely to report transformational impacts. Beyond firm characteristics, the analysis of respondent businesses from Japan gives interesting insights regarding the conditions under which AI integration appears most impactful. As shown in **Error! Reference source not found.**, only 2% of SMEs deploying AI in isolated contexts see transformational AI impact. This share remains similarly low, at 4%, among businesses using AI in function-specific applications. On the other hand, it increases to 11% among SMEs applying AI across multiple functions and rises markedly to 23% among those deploying AI enterprise-wide. These patterns point to a positive association between the breadth of AI deployment and the likelihood of reporting transformational impact. While based on self-reported perceptions rather than measured outcomes, the findings suggest that SMEs may experience increasing benefits as AI use expands from isolated applications towards broader organisational integration.

Figure 10. AI impact by scope of use, Japan

Percentage, responses from Japan



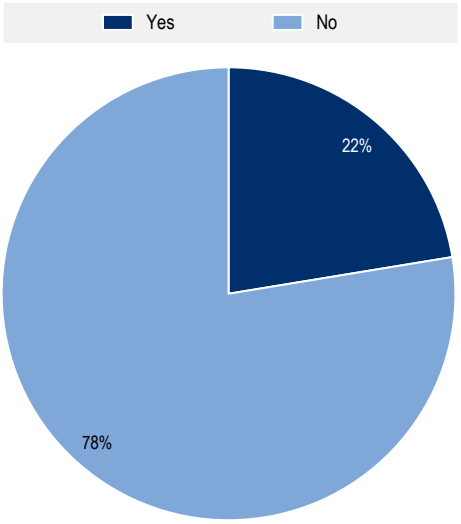
Note: Mandatory, single-choice question (Which of the following best describes how your business is currently getting value from using AI technologies?). This graph excludes "I don't know" responses for AI impact and scope of AI integration. Percentages are calculated based on a total of 887 responses.
Source: 2026 OECD D4SME Survey.

Digital security in an AI-enabled economy

With the rapid rise in AI, robust digital security practices become more crucial than ever for SMEs. Recent evidence points to a rising incidence and sophistication of digital security risks, including among SMEs, with malicious actors increasingly leveraging AI to automate, personalise and scale attacks at rapidly decreasing cost (D4SME, 2026[8]; KnowBe4, 2025[9]). The evolving threat landscape may disproportionately expose less digitally mature firms to new risks. In fact, recent evidence shows that by early 2025, AI-supported phishing campaigns represented over 80% of observed social-engineering activity worldwide (KnowBe4, 2025[9]; D4SME, 2026[8]). In practice, 22% of respondent SMEs report having experienced a digital security breach (Figure 11).

Figure 11. Businesses having experienced a digital security breach

Percentage, average of responses across surveyed countries



Note: Mandatory, single-choice question (Has your business ever been hacked? Including ransomware attacks, phishing, and distributed denial of service (DDoS) attacks). Results exclude respondents that indicated "I don't know." Percentages are calculated based on a total of 1 241 responses.
Source: 2026 OECD D4SME Survey.

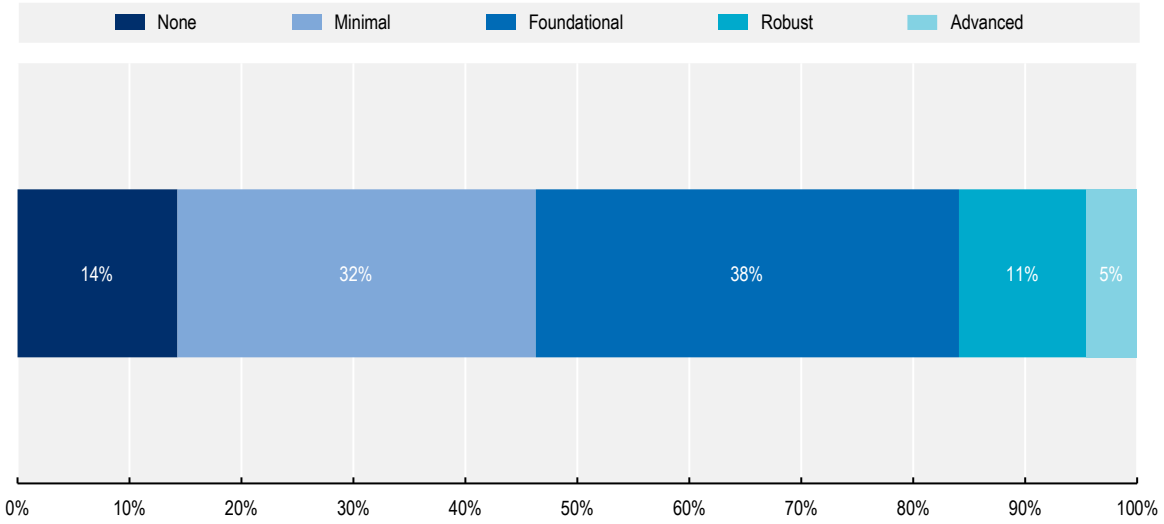
This evolving threat landscape raises the stakes for smaller firms, which often operate with more limited cybersecurity resources and capabilities. Strengthening digital security preparedness, including awareness, skills and protective measures, is therefore essential to ensure that AI-driven innovation does not outpace SME ability to manage associated risks. This combination of widening capability gaps and asymmetric vulnerability underscores the need for targeted support measures that both accelerate advanced technology uptake among SMEs and strengthen their cybersecurity resilience.

Respondent SMEs are classified according to a "digital security readiness index" capturing the extent and sophistication of their digital security practices, ranging from no measures in place to a comprehensive, advanced approach:

- None: 14% have no cybersecurity measures in place.
- Minimal: 32% have very limited use of basic, low complexity measures.
- Foundational: 38% use several basic measures.
- Robust: 11% combine multiple cybersecurity measures, including higher complexity practices.
- Advanced: 5% have broad use of advanced measures, reflecting a comprehensive cybersecurity approach.

Figure 12. Digital security readiness index

Percentage, average of responses across surveyed countries



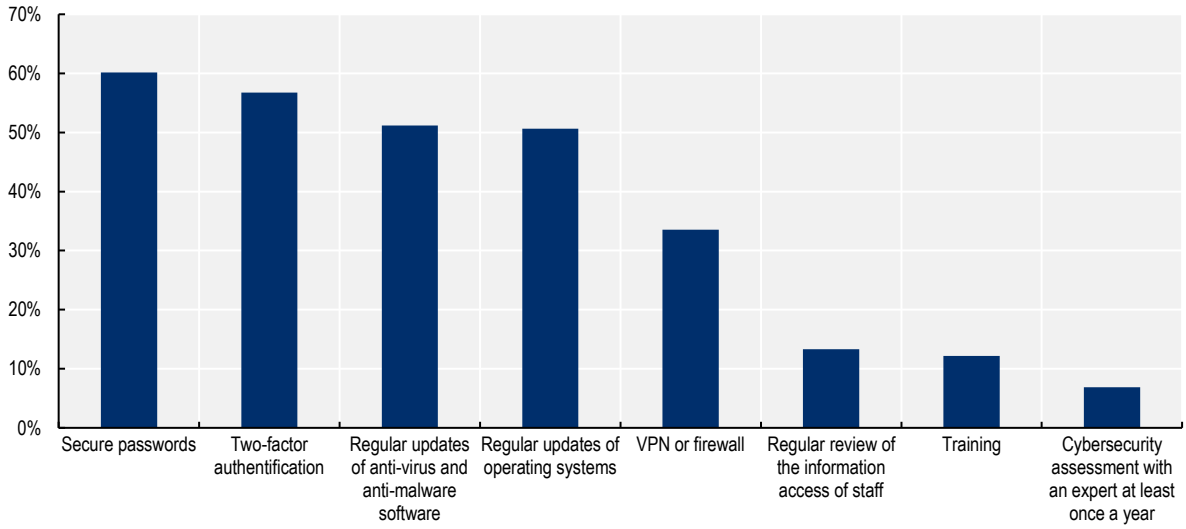
Note: Mandatory, multiple-choice question (Does your business implement any of the following digital security measures? Please select all that apply). Percentages are calculated based on a total of 1 577 responses. Based on the number and type of digital security measures implemented, a score out of thirteen was established and businesses were classified as follows: **Basic** (score 1–2), **Intermediate** (3–5), **Robust** (6–9), and **Advanced** (10–13).
Source: 2026 OECD D4SME Survey.

Despite increasing digital intensity, most SMEs remain at relatively low levels of cybersecurity preparedness, and the measures implemented are predominantly low in complexity. Nearly half of respondent businesses, 46%, report having no or only minimal digital security measures in place (Figure 12), typically limited to basic practices. As shown in Figure 13, the most frequently reported measures are secure passwords, used by 60% of firms, and two-factor authentication, reported by 57%. Around half indicate that they regularly update their anti-virus or anti-malware software and operating systems. In contrast, only 34% report using a virtual private network or firewall, although some firms may rely on such protections without being fully aware of them.

Adoption rates decline markedly for more advanced and systematic practices. Only 13% of SMEs report regularly reviewing staff access to information systems, 12% provide formal digital security training, and just 7% conduct a cybersecurity assessment with an external expert at least once a year. Taken together, these findings point to a gap between growing digital exposure and the uptake of more robust and proactive cybersecurity practices.

Figure 13. Types of digital security measures

Percentage, average of responses across surveyed countries



Note: Mandatory, multiple-choice question (Does your business implement any of the following digital security measures? Please select all that apply). Percentages are calculated based on a total of 1 577 responses.
Source: 2026 OECD D4SME Survey.

Surveyed businesses also report high levels of concern regarding cybersecurity risks, many of which they perceive as an impediment to further digitalisation. Around 84% indicate concern about spam and malicious emails, fraud or scams, and the misuse of personal data, noting that these risks discourage additional digital uptake. Concern is also high regarding loss of access to systems (82%), misuse of AI and automated systems (78%), and hacking or data breaches (76%). Notably, firms using AI are more likely to report concern about various digital security risks, which may reflect greater exposure due to higher digital intensity, heightened awareness of emerging threats, or both.

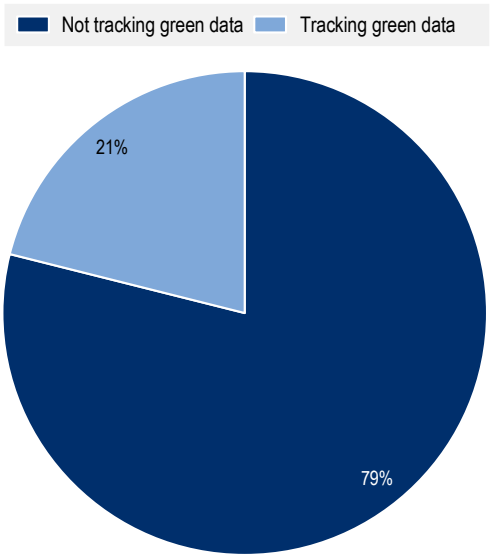
Digital tools for sustainability and financial inclusion

Using digital tools to track environmental performance

Only one out of five (21%) surveyed SMEs report systematically tracking environmental performance data (Figure 14). In practice, just 11% of businesses report tracking their energy consumption, although firms operating in the manufacturing sector are somewhat more likely to do so, at 14%. Other indicators are tracked even less frequently: fewer than 4% of respondents report monitoring areas such as environmentally friendly packaging and product development, sustainable sourcing practices, carbon footprint, waste management or water usage.

Figure 14. Share of surveyed businesses tracking environmental impact

Percentage, average of responses across surveyed countries

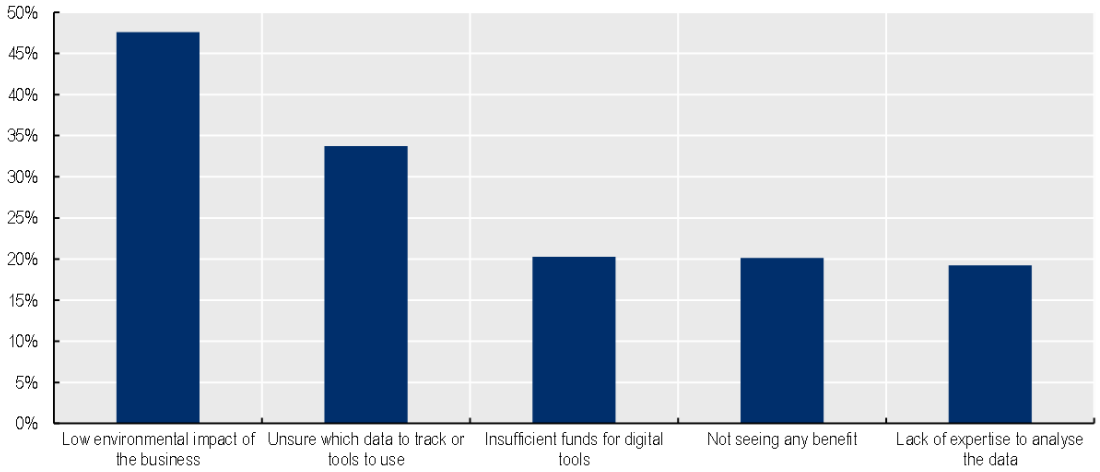


Note: Mandatory, multiple-choice question (Does your business use digital tools to monitor your business' environmental impact? Please select all options that apply). Tracking no environmental data was an exclusive answer option. Percentages are calculated based on a total 1 577 responses.
Source: 2026 OECD D4SME Survey.

Many SMEs do not track their environmental impact because they perceive their footprint to be low. While the impact of an individual firm may appear modest, the aggregate footprint of SMEs across sectors and countries is significant, accounting for 63% of CO2 emissions by companies in the EU (European Commission, 2022[10]). Small improvements at firm level can translate into meaningful system-wide effects. However, 48% of respondent businesses cite low perceived environmental impact as a reason for not monitoring environmental data (Figure 15). Lack of know-how also represents a significant challenge: 34% of respondents cite uncertainty about which indicators to track and which tools to use as a barrier. Finally, around 20% of respondents report not tracking these indicators due to insufficient financial resources, limited expertise, or a perceived lack of benefits. Beyond the availability of digital solutions, there remains a need for clearer guidance, practical frameworks and awareness-raising efforts to support SMEs in integrating environmental performance tracking into their core business practices.

Figure 15. Barriers to the measurement of environmental impact

As a percentage of responses from businesses not tracking environmental impact



Note: Mandatory, multiple-choice question (Why does your business not track its environmental impact?). Percentages are calculated based on a total of 1 150 responses from businesses indicating that they did not monitor their environmental impact.
Source: 2026 OECD D4SME Survey.

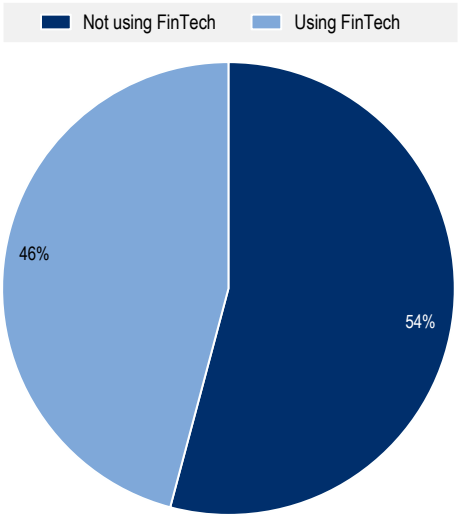
Using digital financial services

Digital financial services are used by nearly half of SMEs in the sample (46%, Figure 16). The most common use is online payments, cited by 37% of businesses. In contrast, more advanced instruments such as peer-to-peer lending and crowdfunding remain marginal, with only 2% of respondents reporting their use. This pattern suggests that while transactional FinTech is becoming mainstream, its contribution to expanding alternative financing options for SMEs has so far been limited.

When asked to assess trade-offs between digital and traditional financial services, FinTech users highlight a clear set of perceived advantages. A large majority point to faster approval and release of funds (84%) and easier application processes (84%), while 80% value more flexible conditions and 70% report access to a wider range of funding options. At the same time, fintech users also identify limitations. Many perceive that FinTech platforms provide smaller funding amounts (64%), offer less personal advice or tailored support (56%), and raise greater concerns regarding trust and security (55%). These responses suggest that SMEs weigh efficiency and flexibility gains against perceived constraints in scale, relational support and confidence when choosing between digital and traditional financial services.

Figure 16. Share of businesses using digital financial services

Percentage, average of responses across surveyed countries

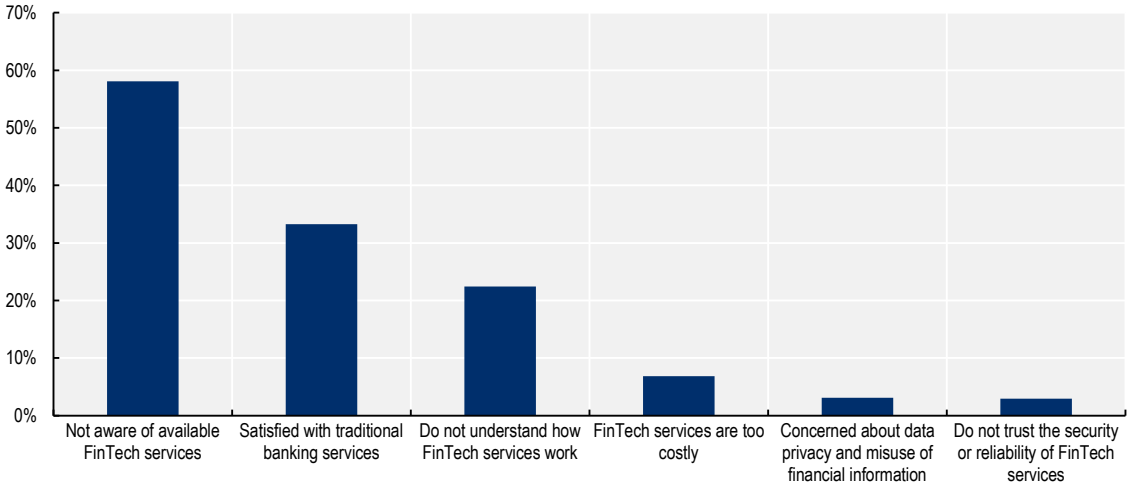


Note: Mandatory, multiple-choice question (Do you use any fintech services for your business? Please select all that apply). Percentages a calculated based on a total of 1 436 responses.
Source: 2026 OECD D4SME Survey.

Limited awareness is the most significant obstacle to the uptake of digital financial services, reported by 58% of non-adopting SMEs. In addition, 22% indicate that they do not understand how these services operate, suggesting gaps in financial and digital literacy. Another key reason for not using FinTech is satisfaction with traditional banking services (33%), suggesting that established relationships may reduce interest in exploring alternative digital solutions.

Figure 17. Reasons for not using FinTech

Percentage, average of responses across surveyed countries



Note: Mandatory, multiple-choice question (Why is your business not using FinTech services?). Percentages a calculated based on a total of 716 responses.
Source: 2026 OECD D4SME Survey.

Motivation, skills and strategies

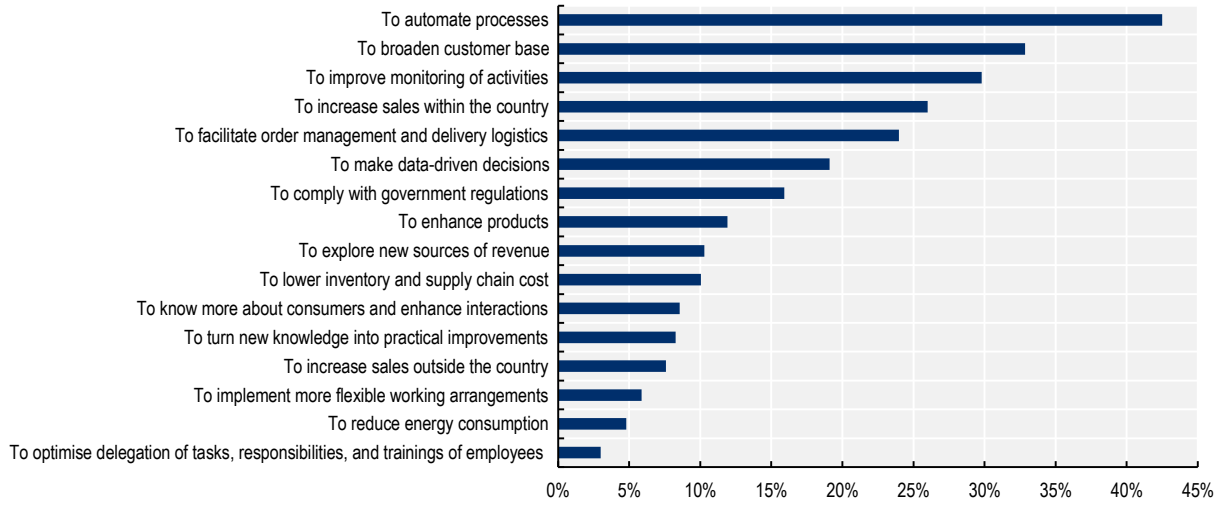
As AI and digital technologies become more widespread, the policy focus shifts from whether firms adopt them to how they are integrated and used. Understanding the drivers, constraints and organisational approaches shaping digital adoption is therefore as important as measuring uptake levels themselves.

Benefits and challenges of digitalisation

SMEs view digitalisation as a lever for efficiency and growth, **with automation (42%) and expanded markets (33%) as the most cited benefits** (Figure 18). In addition, 30% of SMEs identify improved monitoring and oversight as an advantage, while 26% report that sales growth is one of the key benefits of digital adoption. A smaller share of respondent businesses view regulatory compliance as a benefit of digital adoption (16%). However, this perception differs significantly across countries. For instance, 43% of firms in the UK identify facilitated regulatory compliance as a key benefit of digitalisation, against only 2% in Japan.

Figure 18. Perceived benefits of digital adoption

Percentage, average of responses across surveyed countries

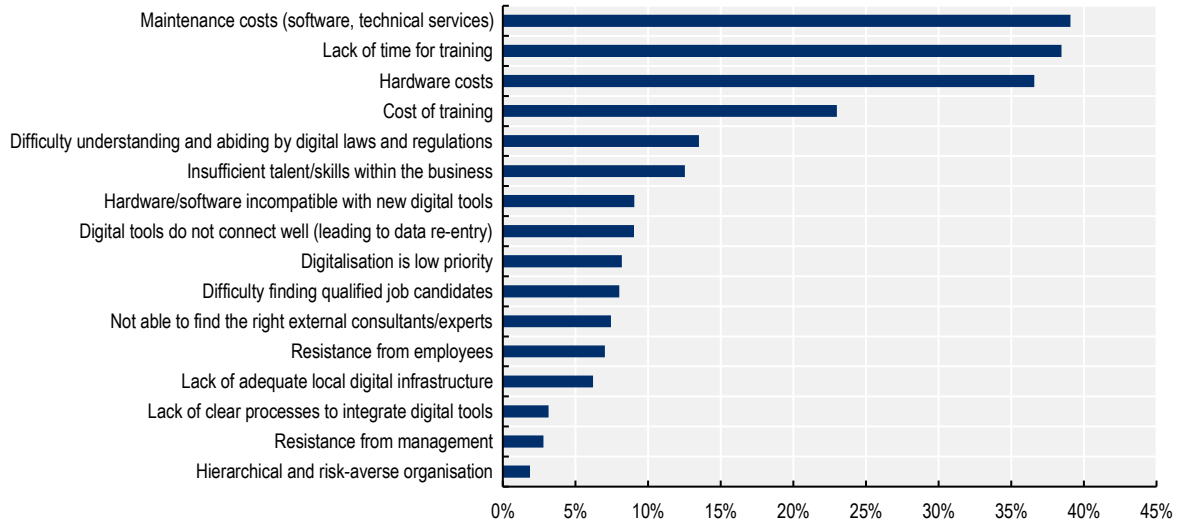


Note: Mandatory, multiple-choice question (What do you think are the main benefits of using digital tools in our business?); Respondents could select up to three answer options. Percentages are calculated based on a total of 1 651 responses.
Source: 2026 OECD D4SME Survey.

Lack of time for training and costs are the top challenges for SME digital adoption. Specifically, 39% report maintenance costs, such as software costs or fees for technical maintenance services. Furthermore, hardware costs (37%) and cost of training (23%) are frequently cited difficulties. Beyond direct financial constraints, 38% identify lack of time for training as a significant obstacle. Regulatory complexity is viewed as an obstacle to a lesser degree, by 13% of respondents.

Figure 19. Perceived challenges of digital adoption

Percentage, average of responses across surveyed countries



Note: Mandatory, multiple-choice question (Which of the following barriers does your business encounter when using digital tools?); Respondents could select up to three answer options. Percentages are calculated based on a total of 1 651 responses.
Source: 2026 OECD D4SME Survey.

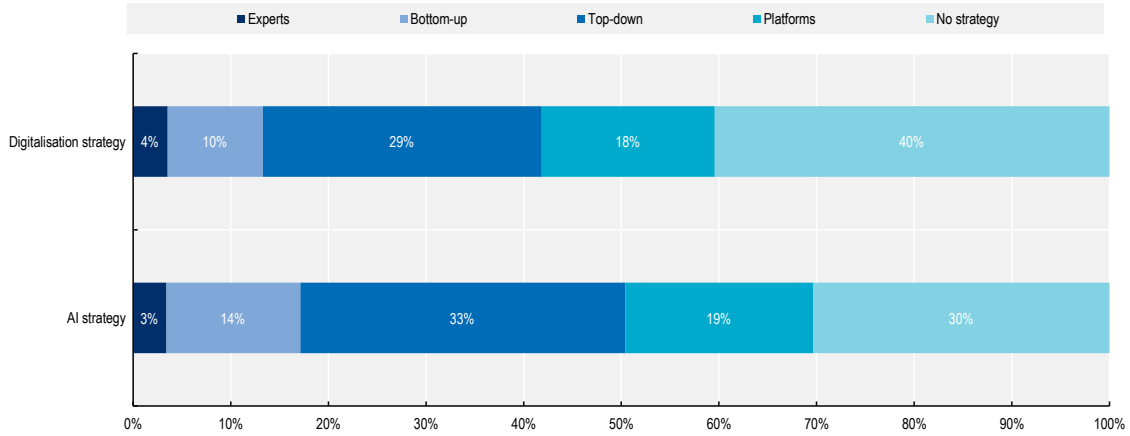
Digital implementation and skill sourcing strategies

A larger share of firms report having developed a formal strategy for AI implementation than a comprehensive digitalisation strategy, suggesting that AI is receiving heightened strategic attention due to its perceived urgency and competitive relevance. Overall, 70% of businesses indicate that they have an AI strategy in place, compared to 60% that report a broader digitalisation strategy (Figure 20). This suggests that AI may be receiving dedicated strategic attention within firms, potentially reflecting its perceived urgency or competitive relevance (see Figure 7).

In Japan, firms expressing concern about AI-driven competitive pressures appear more proactive in their organisational response. Among businesses concerned about falling behind domestic or international competitors without greater use of AI, nearly half (49.5%) report having an AI strategy in place, compared with just 31% among those who do not share these concerns. This points to a strong link between perceived competitive risk and strategic planning around AI. Likewise, concerned firms are more likely to adopt top-down implementation models (28.5% versus 14%), indicating that perceived competitive risk is associated not only with a higher likelihood of formal AI strategies, but also with more centralised and directive approaches to AI deployment.

Figure 20. Digitalisation and AI strategies implemented by surveyed businesses

Percentage, average of responses across surveyed countries



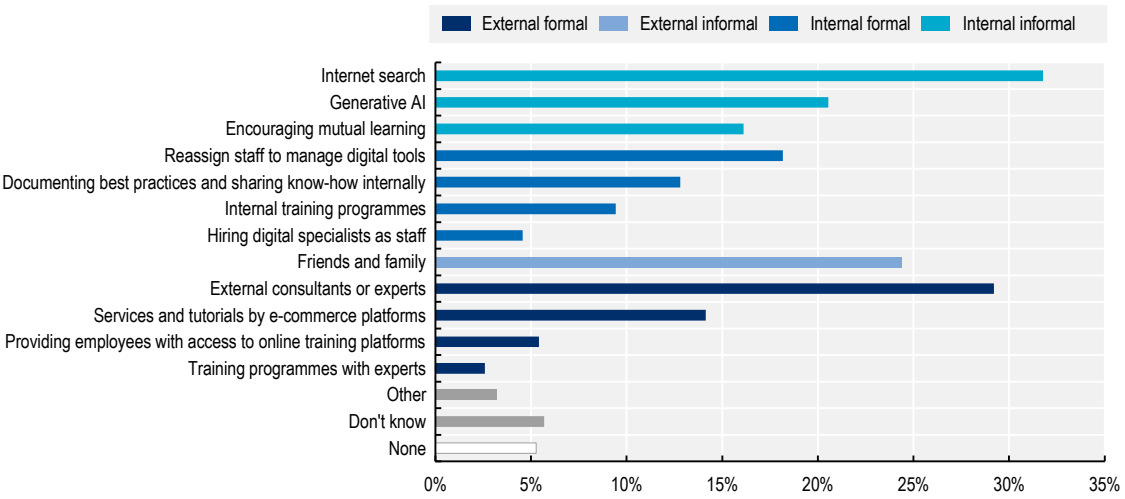
Note: The digitalisation strategy question was mandatory question and single-choice questions (Which of the following best describes your business' digitalisation process?); the AI strategy question was only asked as a follow-up to AI users (And your AI integration process?). Percentages are calculated based on a total of 1 451 responses for the overall digitalisation strategy, and 1 077 responses for the AI strategy.
Source: 2026 OECD D4SME Survey.

Skills sourcing

SMEs address their digital skills needs through informal and fragmented pathways, with generative AI emerging as a key tool to bridge skill needs. 21% of respondents report using generative AI to address digital skills needs (Figure 21). Overall, informal pathways, such as internet search (32%) and friends and family (24%) remain key skills acquisition strategies. In addition, 29% hire external consultants or experts.

Figure 21. Skills acquisition strategy of surveyed businesses

Percentage, average of responses across surveyed countries



Note: Mandatory, multiple-choice question (How does your business address its digital skills needs?). Respondents could select up to three answer options. Percentages are calculated based on a total of 1 651 responses.
Source: 2026 OECD D4SME Survey.

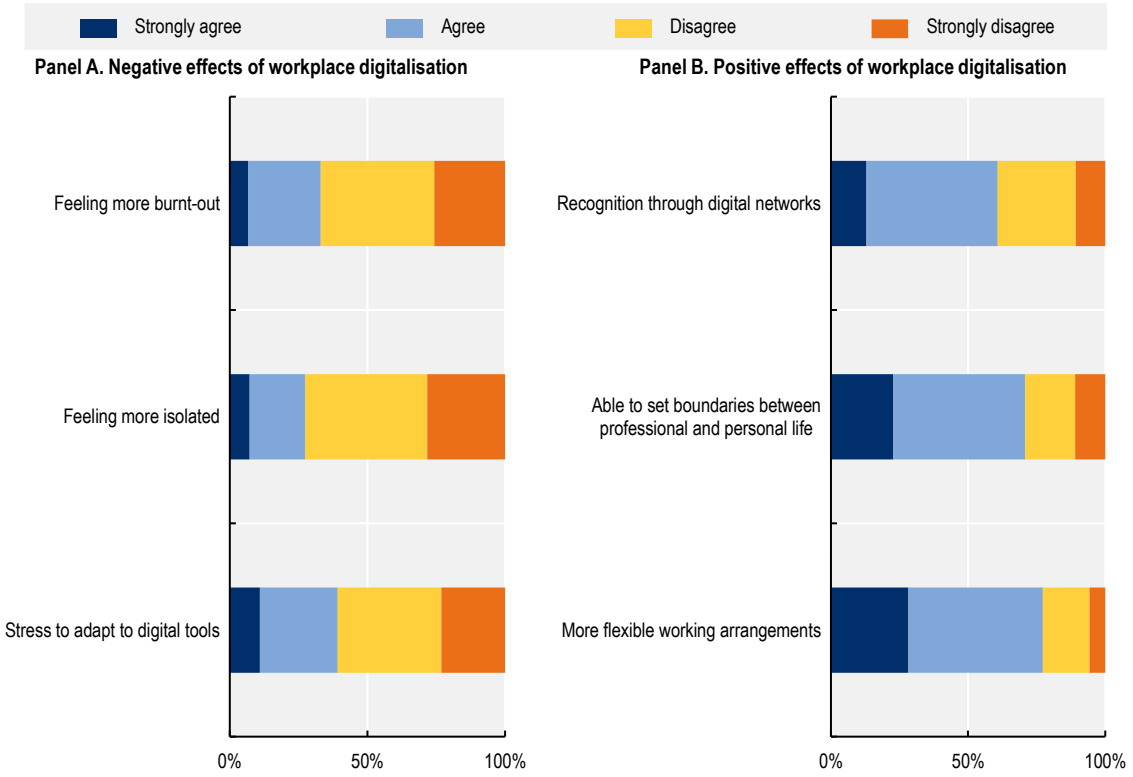
Mental well-being

Digitalisation of the workplace is widely perceived to deliver meaningful organisational and personal benefits for respondents. Specifically, 77% of respondents report more flexible working arrangements as a key advantage. In addition, 71% considers the introduction of digital tools in the workplace does not prevent them from maintaining boundaries between their personal and professional lives. Finally, more than half (55%) indicate that using digital tools for work has increased recognition of their work through digital networks.

At the same time, the digital transformation of work also entails adjustment costs and well-being risks. Notably, 39% of respondents report stress related to adapting to digital tools and a substantial 33% indicate they feel burnt out due to pressure to remain constantly connected. Furthermore, 27% report they experience increased isolation. These findings underscore that the benefits of workplace digitalisation coexist with challenges, highlighting the need for balanced approaches that support both flexibility and well-being among employees and entrepreneurs.

Figure 22. The impact of workplace digitalisation on mental well-being

Percentage, average of responses across surveyed countries



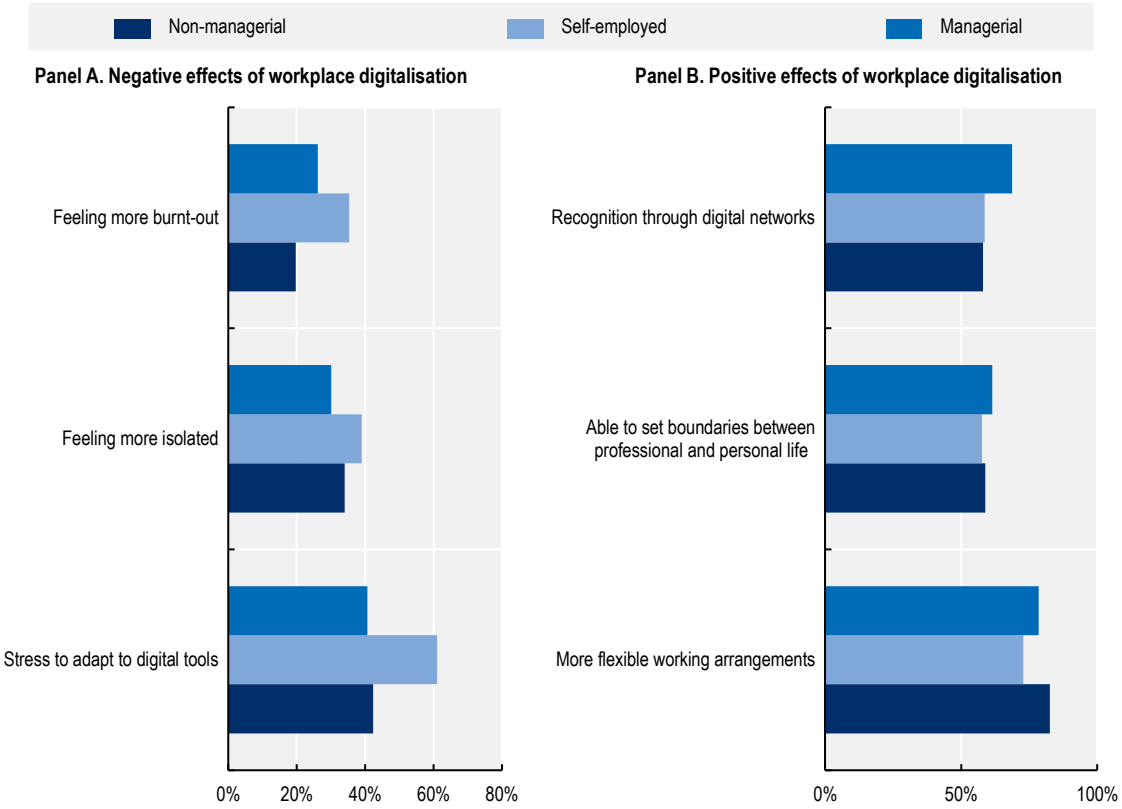
Note: Non-mandatory question (To what extent do you agree with the following statements on digitalisation?). As this was an optional question, the number of respondents varies across answer options. On average percentages are calculated based on 1 288 responses for the negative effects of workplace digitalisation and 1 285 for the positive effects of workplace digitalisation.
Source: 2026 OECD D4SME Survey.

The effects of workplace digitalisation vary across individuals, with self-employed respondents being most affected by negative impacts. For instance, 61% of self-employed respondents indicate feeling more burnt-out due to workplace digitalisation. In contrast, this figure is substantially lower for

managerial (41%) and non-managerial (42%) respondents. Positive impacts are also perceived less frequently by self-employed individuals. While 78% of managerial and 83% of non-managerial respondents cite more flexible work arrangements as a key benefit, this falls to 73% among the self-employed. These more negative experiences suggest that the presence of organisational support structures plays an important role in shaping how digitalisation is experienced.

Figure 23. The impact of workplace digitalisation on mental well-being by position

As a percentage of the total number of responses agreeing (including strongly agree) across surveyed countries



Note: Non-mandatory questions on the impact of workplace digitalisation on mental well-being (Feeling burnt-out by the pressure to stay connected), position and gender. Percentages are calculated based on 1 288 responses in case of Panel A and 1 285 in case of Panel B.
Source: 2026 OECD D4SME Survey.

Government support

Across the sample, on aggregate, 16.5%[5] of respondents benefitted from governments supports for SME digitalisation, mainly consisting of financial support.

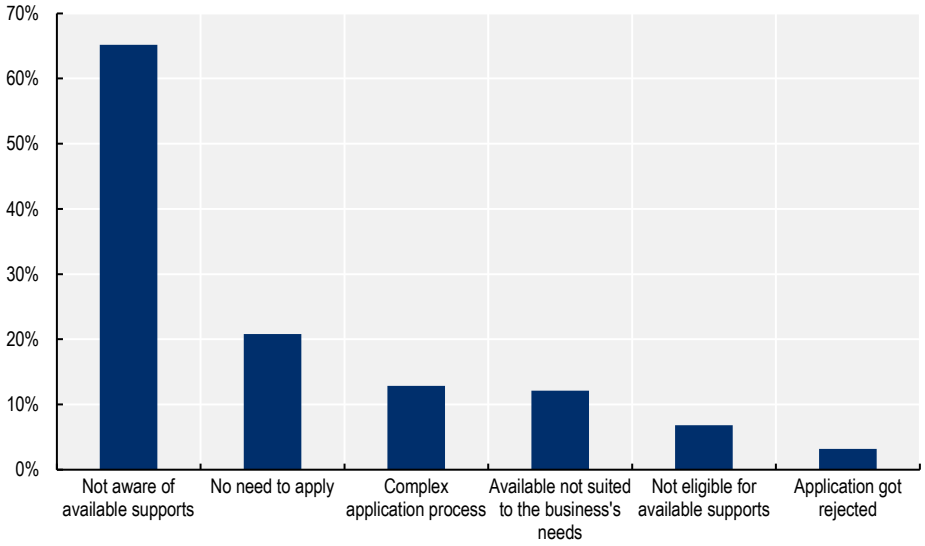
Barriers to access digitalisation support

Lack of awareness is a primary barrier to the take-up of government support for SME digitalisation. Among SMEs that did not benefit from any type of digitalisation programmes, 65% report not knowing about the existence of such measures. Considering that all countries surveyed have programmes in place, this suggests that information gaps may play an important role and highlights the importance of more targeted awareness-raising and outreach efforts by governments.

Complex application processes and unmet needs emerge as other relevant reasons for not applying. Nearly one in seven businesses (13%) report that application procedures are too complex. A further 12% indicate that existing support schemes do not align with their digitalisation needs. Conversely, 21% of respondents who did not use government supports are aware of them but felt no need to apply. Taken together, these findings suggest that, beyond awareness gaps, streamlining procedures and improving the relevance and adaptability of support instruments could help strengthen their uptake and effectiveness.

Figure 24. Reasons for not applying to government supports for digitalisation

As a percentage of responses of businesses that did not benefit from government support



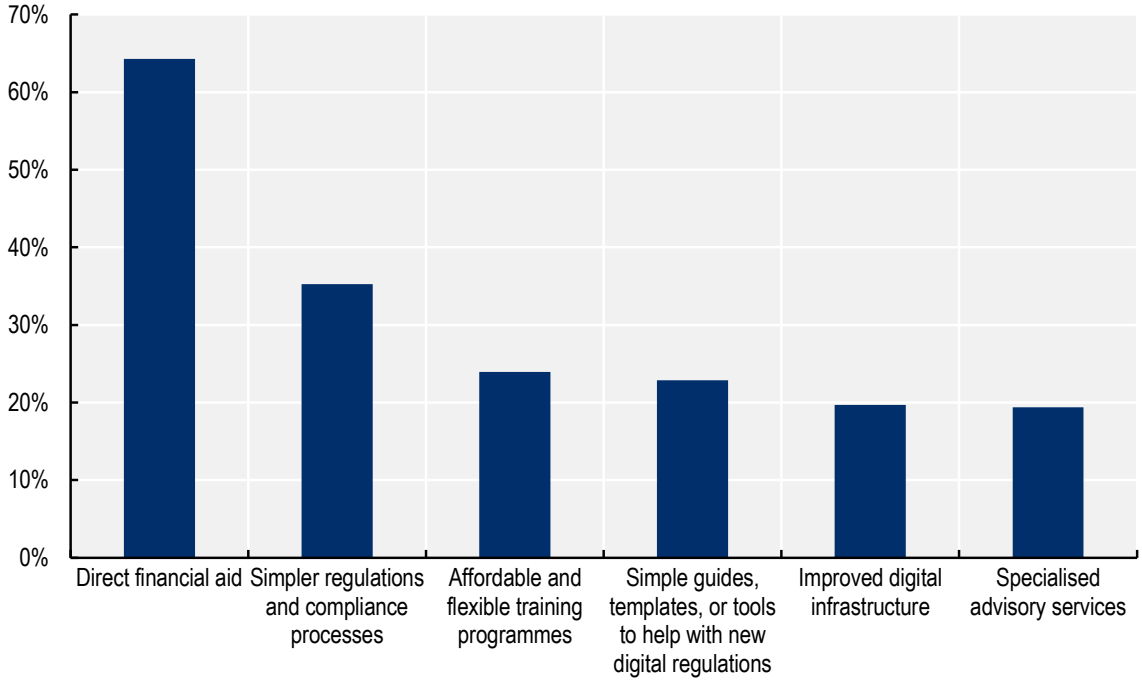
Note: Non-mandatory, multiple-choice question (Please select the reason(s) why your business did not apply or receive government support for digitalisation). Percentages are calculated based on a total of 1 175 responses of businesses that did not benefit from government supports for digitalisation.
Source: 2026 OECD D4SME Survey.

Digital support needs

Most SMEs (64%) indicate need for direct financial support to advance their digitalisation. Beyond funding, 35% of respondent businesses highlight simpler regulations and compliance processes. A further 23% indicate that clear guides, templates, or tools would help them navigate new digital regulations. Moreover, 24% of respondent SMEs call for more affordable and flexible training programmes, consistent with lack of time for training being identified as a top digitalisation challenge (see Figure 19).

Figure 25. Digitalisation support needs

Percentage, average of responses across surveyed countries



Note: Non-mandatory, multiple-choice question (Which form of government support would be most helpful for your business's digitalisation?). Percentages are calculated based on a total of 1 390 responses.
Source: 2026 OECD D4SME Survey.

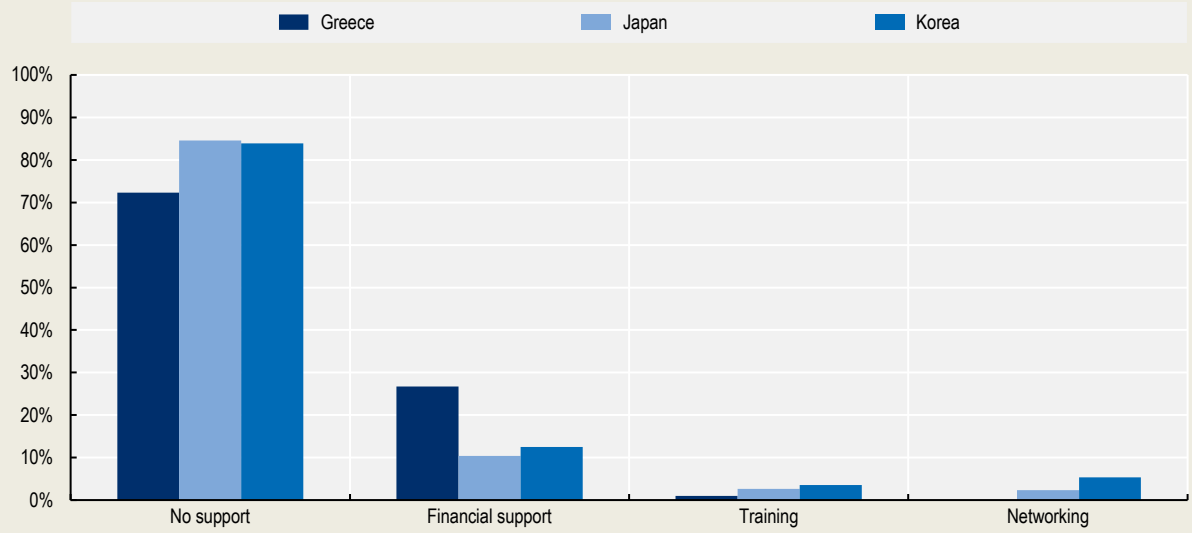
Box 4. Type of government support: Insights from Greece, Japan and Korea

In the countries with sufficient respondent numbers - Greece (n = 101), Japan (n = 1 019), and Korea (n = 56) - the available data allow for more robust insights into the types of government support SMEs receive for digitalisation.

Overall, SMEs primarily receive financial support for business digitalisation, while training and networking support remain limited. Across all three countries, most SMEs report not benefiting from any digitalisation programme: 72% in Greece, 85% in Japan and 84% in Korea. Among those receiving support, financial aid is the most common form, reaching 27% of SMEs in Greece, 10% in Japan, and 13% in Korea. This aligns with identified priority needs reported by SMEs for financial support (see Figure 25). In contrast, networking and training support are rarely accessed: no surveyed businesses in Greece reported receiving networking support, compared to just 2% in Japan and 5% in Korea. Similarly, only 1% of Greek SMEs, 3% of Japanese SMEs, and 4% of Korean SMEs received government-supported training for digitalisation. Yet 24% of SMEs across all countries expressed a desire for more affordable and flexible training programmes (Figure 25). This indicates a clear gap: networking and training initiatives seem to remain insufficient.

Figure 26. Type of government supports for digitalisation

As a percentage of responses from selected countries



Note: Mandatory multiple-choice question (Do you know of any government programme(s) for business digitalisation?) and non-mandatory, multiple-choice question (Did your business receive government programme(s) to digitalise your business? If yes, please select all that apply). "No support" was an exclusive answer option. Percentages are calculated based on a total of 101 responses from Greece, 1019 responses from Japan and 56 responses from Korea.
Source: 2026 OECD D4SME Survey.

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Notes

[1] Amazon (France, Germany, Spain and Italy), Kakao (Korea), Rakuten (Japan), SAGE (Canada, Finland, France, Germany, Spain, the United Kingdom and the United States), and Wolt (Germany, Finland, Greece, Japan, Poland).

[2] Throughout the report, and unless otherwise indicated, results are presented as unweighted country averages, ensuring that each country carries equal weight and that aggregate figures are not disproportionately influenced by the larger Japanese sample. The number of responses may vary across figures, as filters were applied progressively at different stages of the survey to maximise completion rates while ensuring the relevance of questions to respondents.

[3] Calculated as an average of the country shares based on the latest available data: Canada (2022), Finland (2023), France (2023), Germany (2023), Greece (2023), Italy (2023), Japan (2024), Korea (2023), Poland (2023), Spain (2023), and the United Kingdom (2023). For Japan, medium-sized companies are classified as 50-299 employees.

[4] Calculated as an average of the country shares based on the latest available data: Canada (2022), Finland (2023), France (2023), Germany (2023), Greece (2023), Italy (2023), Japan (2024), Korea (2023), Poland (2023), Spain (2023) and the United Kingdom (2023). For Japan, medium-sized companies are classified as 50-299 employees.

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