



## **Bridging the Gap**

A Report on Digital Capabilities  
in Irish SMEs

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## Preface

*Alice Mansergh, Director for Small Business at Google*

Over the past two years we have seen a huge shift towards digital, with many businesses pivoting online for the first time. I think we have all experienced how the pandemic has accelerated digital adoption in Irish SMEs. Research has shown that 80% of European small businesses increased their use of digital tools during the pandemic.<sup>1</sup>

In Ireland, SMEs remain the backbone of the economy; accounting for 99% of active enterprises and 70% of employment. They are a diverse group operating in and from both rural and urban areas across a range of sectors and business models.

To help Irish businesses succeed online, it's important to first understand how they're doing today and what their goals are. That is why Google commissioned Amárach to engage Irish SMEs on their lived experiences and expectations of their digital journey. This extensive research provides a comprehensive picture of the landscape directly from a cross-section of SME leaders.

The result is a wealth of information and insight that gives an overall snapshot of the views of SMEs themselves supported by granular detail. It is clear that Irish SMEs recognise the importance of digital adoption to their business goals but often feel there is a gap between where they are now and where they want to be.

The potential prize for growing digital readiness among Irish SMEs is substantial. This report concludes that ambitious investment in digital skills could result in Ireland's GDP in 2025 being €9.5 billion higher (€544.2 billion) than currently forecast.

For its part, Google Ireland will use these findings to help shape the resources we provide via *Grow with Google* as well as initiatives with our partners. For instance, most of the digital skills being prioritised by SMEs are customer facing – from e-commerce to content marketing; 49% of SMEs say building online presence is one of their top 3 priorities. Insights like these will enable Google, and all players keen to see Irish SMEs succeed in a digital world, to better tailor our supports.

The recently published digital strategy from the Irish Government dedicates a pillar to the digital transformation of business. Implementation of this, coupled with the ambition SMEs themselves have revealed in this research, can ensure Ireland is on the right path to achieve its digital targets and Google Ireland is ready to play our part.

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<sup>1</sup> <https://blog.google/around-the-globe/google-europe/digital-tools-create-safety-net-european-businesses/>

## Executive Summary

The research explored in this report is based on a survey of 1,000 Irish SMEs in December 2021. It provides detailed insights into the capabilities, needs and ambitions of decision makers in enterprises throughout Ireland as they transform their businesses through digital. Ours is one of the most extensive studies on digital capabilities in Ireland in recent times, and it provides valuable data and insights to business owners, policy makers and other stakeholders in addressing the skills agenda in the future.

Overall, we find that Irish SMEs are ambitious when it comes to investing in digital skills and optimistic about the benefits that they will accrue through their investment. But they face considerable challenges; a lack of strategic clarity is consistently the number one constraint for all SMEs, regardless of size. This is followed by knowing what to do next in terms of digital skills, and third, by having the right people in place.

The timing could not be more important: the decisions that business leaders – and policy stakeholders – make about digital in the coming months and years will have profound implications for the long run productivity and profitability of the SME sector, and for sustainable economic growth over the rest of the decade.

The majority of SMEs expect to be at least halfway on their digital journey in 3 years' time. They told us that in realising their digital potential they expect faster growth, higher profits and the ability to expand exports.

With the right configuration of digital skills 28% of SMEs believe they could increase wages and salaries and 30% of all exporters say they could export more. This report concludes that Ireland's GDP could grow by an extra 0.5% every year between 2022 and 2025 through an ambitious investment in digital skills; meaning that Ireland's GDP in 2025 would be €9.5 billion higher (€544.2 billion) than currently forecast.

Given the breadth and depth of the survey, we have sought to share the findings in an actionable format which focuses on key issues and priorities. We find that there isn't a single 'gap' when it comes to digital capabilities in Irish SMEs in 2022. Instead, there are multiple, overlapping gaps, and each of these need to be understood to identify the most effective responses by SMEs and their partners.

In **Part 1** of this report, we explore four key gaps that need to be addressed to realise the potential contribution of Irish SMEs, namely:

1. The Performance Gap – how far businesses are from realising their full potential
2. The Competence Gap – how businesses are struggling to use digital skills
3. The Investment Gap – the role of funding, time and talent in expanding competency
4. The Advisory Gap – the absence of qualified advisors and suppliers to meet need

Part 1 also includes insights from a sectoral, regional, gender, age and export angle.

In **Part 2** we look at the wider perspective emerging from our research, including the potential impact of bridging the gap on job creation and economic growth. The potential payoff is enormous, and should provide encouragement to business owners, business advisors and policy makers as together we seek to enhance Ireland's digital capabilities.

**A note on methodology:** the findings in this report are based on a survey of 1,000 SME decision makers throughout Ireland in December 2021. The sample was drawn from Amárach's panel database as well as Enterprise Ireland/LEO clients. The results are weighted to be nationally representative in line with CSO data on SMEs.

## Introduction

Businesses throughout Ireland are now planning, investing, recruiting and innovating in the hope of a more ‘normal’ economic background. However, those businesses that have survived and even thrived during the extraordinary disruption caused by the pandemic have a different understanding about the drivers of success considering their experience.

Companies that scrambled over the course of a few weeks in early 2020 to introduce working from home, e-commerce, as well as digital customer care channels have no intention of reversing or unwinding all the changes they made. Indeed, 2022 will be a year in which digital transformation becomes the core driver of post-pandemic business recovery.

But if digital transformation is the desired outcome, what are the necessary inputs? The great pivot to digital since 2020 has highlighted a key factor enabling or inhibiting the journey towards digital transformation, namely the digital skills and capabilities of Ireland’s workforce. Firms and employers appreciate more than ever the need to invest in the digital skills of their employees – alongside the necessary digital tools – to improve productivity, job satisfaction and staff retention.

The research explored in this report – based on a survey of 1,000 Irish SMEs in December 2021 – provides detailed insights into the digital capabilities needs, ambitions, and plans of decision makers in enterprises throughout Ireland. The timing could not be more important: the decisions that business leaders – and policy stakeholders – make about digital capabilities in the coming months and years will have profound implications for the long run productivity and profitability of the SME sector, and for sustainable economic growth over the rest of the decade.

### *Why Does Digital Matter for SMEs?*

A growing number of organisations – from the OECD to the European Commission – view digital capabilities as an urgent priority for governments, societies, and economies. Digital capabilities are not just a business issue: they have profound implications for social cohesion, income inequality and education.

There is no, single, agreed definition of ‘digital capabilities’. The European Union has established a digital competence framework for citizens which has several components for digital skills and capabilities<sup>2</sup>. Most definitions and frameworks view digital skills as existing on a spectrum, from basic to more advanced, and encompass a combination of behaviours, expertise, know-how, work habits, and learning behaviours, alongside evolving technology developments and employment requirements.

<sup>2</sup> EU Digital Competence Framework for Citizens: <https://op.europa.eu/en/publication-detail/-/publication/3977d1a3-b8a0-475f-a8f1-d827be2fc3d5/language-en>

We should also appreciate that any discussion of digital skills must recognise a wider context within organisations and across the economy. For example, the World Bank defines digital capabilities as: ‘the ability of an organization to use [digital] resources effectively for achieving its overarching goals and objectives’<sup>3</sup>. This in turn implies an interconnected set of digital criteria for success, including skills, technologies, and even ‘digital intensity’ (the degree to which digital technologies are adopted in different sectors etc).

The OECD sees digital skills in the context lifelong learning and the response to automation and AI<sup>4</sup>. The European Commission views digital skills through the frame of economic cohesion across the European Union, setting out ambitious goals for Europe’s Digital Decade<sup>5</sup> with digital skills at the heart of its targets. The World Economic Forum widens the scope even further, looking at how digital skills will contribute to the Fourth Industrial Revolution and ‘The Great Relearning’ that is now under way<sup>6</sup>.

Here in Ireland, the Government’s recently published digital strategy – *Harnessing Digital: The Digital Ireland Framework*<sup>7</sup> – explores how Ireland aims to be a digital leader at the heart of European and global digital developments. To that end, it sets out ambitious targets for the digitalisation of Irish SMEs and the expansion of digital skills in the workforce (‘Dimension 1’ and ‘Dimension 3’ respectively in the overall framework):

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<sup>3</sup> World bank digital capabilities report (pdf): <https://documents1.worldbank.org/curated/en/959181623060169420/pdf/A-Global-Study-on-Digital-Capabilities.pdf>

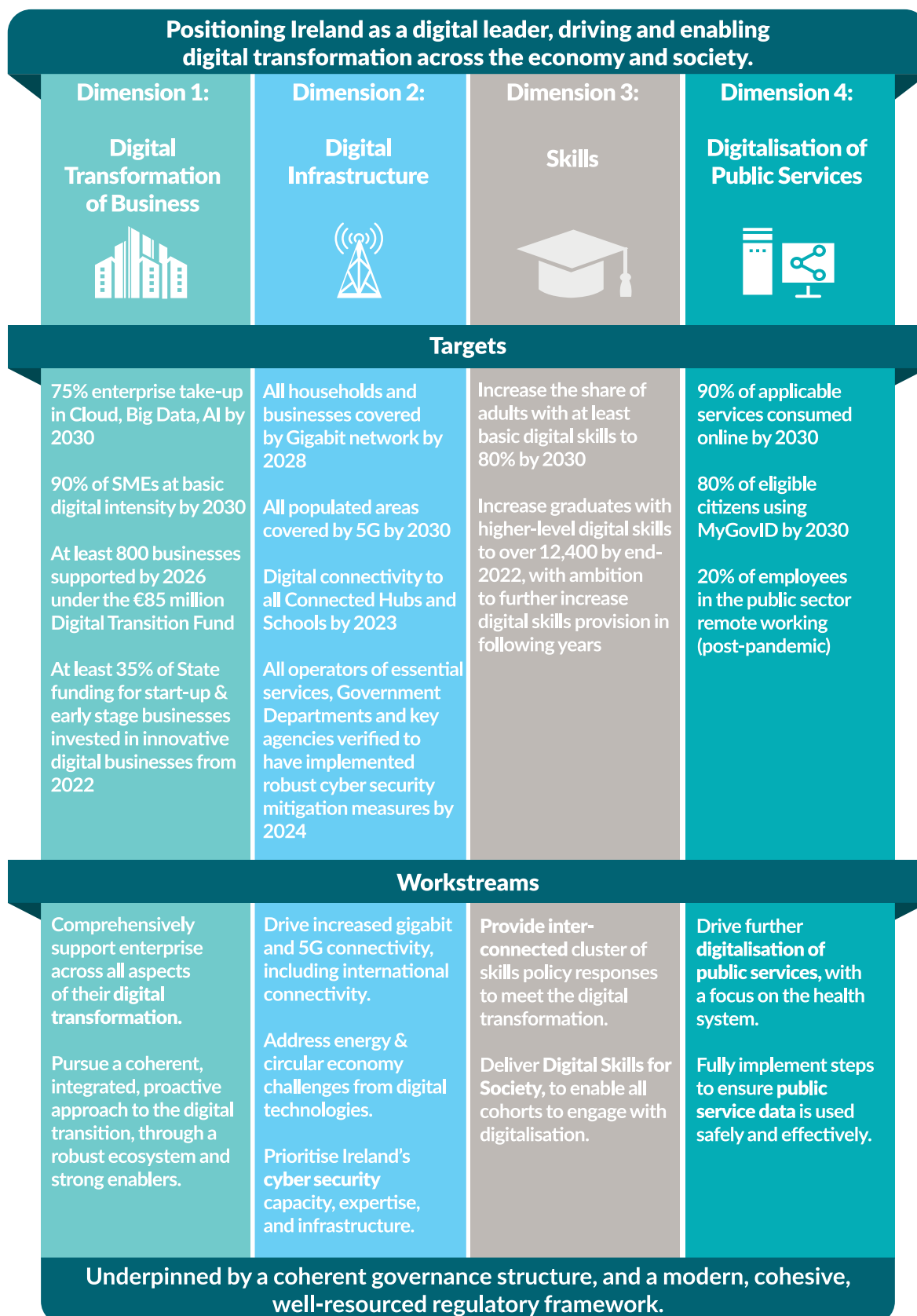
<sup>4</sup> OECD Skills Outlook 2021: <https://www.oecd.org/education/oecd-skills-outlook-e11c1c2d-en.htm>

<sup>5</sup> European Commission: [https://ec.europa.eu/info/strategy/priorities-2019-2024/europe-fit-digital-age/europes-digital-decade-digital-targets-2030\\_en](https://ec.europa.eu/info/strategy/priorities-2019-2024/europe-fit-digital-age/europes-digital-decade-digital-targets-2030_en)

<sup>6</sup> WEF: <https://www.weforum.org/focus/fourth-industrial-revolution>

<sup>7</sup> Digital Ireland Framework: <https://www.gov.ie/en/publication/adf42-harnessing-digital-the-digital-ireland-framework/>

## Harnessing Digital - The Digital Ireland Framework



Source: Irish Government's Digital Ireland Framework

Ultimately it is businesses – including SMEs – that will have to do most of the heavy lifting when it comes to digital skills training and development, including the investment of time, energy and resources to make it happen. But time is of the essence.

The Irish Government's Digital Ireland Framework recognises this and notes that:

Digital technologies have the power to transform small businesses, opening up new opportunities that were previously only available to businesses of scale. The Covid-19 crisis has amplified the power of digital in building business resilience. Indeed, there is a substantial risk in companies not engaging with digital – the competitiveness and productivity gap between digitally-enabled firms and businesses with low levels of digital maturity must be addressed.

It is vital that we go beyond broad statements about digital skills. To that end, our research has been designed to address the following:

*Benchmarking current performance* – how Irish SMEs are doing now in terms of digitalisation, skills levels and the types of digital tools they are using.

*Digital strategy* – future ambitions, current direction and progress, as well as strategic clarity, as well as skills priorities for the future.

*Barriers and opportunities* – what is holding SMEs back on the digital skills agenda, and what are the opportunities for going further.

*Skills investment* – money, time and people dedicated to digital skills development and key providers (internal and external).

*The digital prize* – the payoff to business owners and decision makers from getting digital strategy and skills right, commercially, and financially.

Ours is one of the most extensive studies on digital capabilities in Ireland in recent times, and we believe it will provide valuable data and insights to business owners, policy makers and other stakeholders in addressing the skills agenda in the future.

Given the breadth and depth of the survey findings, we have sought to share the findings in an actionable format which focuses on key issues and priorities. We find that there isn't a single 'gap' when it comes to digital capabilities in Irish SMEs in 2022. Instead, there are multiple, overlapping gaps, and each of these needs to be understood to identify the most effective responses by SMEs and supporting agencies.

In Part 1, we look at four separate gaps revealed by the research, while in Part 2 we examine what the payoff will be for Irish SMEs and Irish society if we can bridge Ireland's digital capabilities gap.



## Part 1: The Key Gaps

There is more than one part to a bridge, and so it is with the bridge connecting the current state of digital capabilities in Ireland and their desired future state. Our survey of 1,000 SMEs reveals four distinctive gaps that need to be addressed in order bridge the gap, namely:

1. The Performance Gap – how far businesses are from realising their full potential
2. The Competence Gap – how businesses are struggling to use digital skills
3. The Investment Gap – the role of funding, time and talent in expanding competency
4. The Advisory Gap – the absence of qualified advisors and suppliers to meet need

We look at each of these gaps below, exploring the findings from the research including direct quotations from businesses who participated in the survey.

### 1. The Performance Gap

Let's start at the beginning. Most Irish organisations are in the process of adopting, developing and evolving their use of digital technologies. But some are further ahead in the process than others. In our survey, we asked SMEs to rate their own progress in terms of their 'digital journey' so far. Then we asked them how far they might have progressed in 3 years' time:

Stage on the Digital Journey	So Far	3 Years' Time
<i>Not halfway</i>		
Still thinking about digital technologies, but haven't done anything	11%	6%
Taken the first few steps, but a long way to go	26%	17%
Making progress but not even halfway there	25%	22%
<i>Over halfway</i>		
Have been on the digital journey for some time and are well down the road	27%	30%
Well advanced on the journey and ahead of most others	10%	16%
At the end of the digital journey and can be looked at as an example by other businesses	1%	6%

We find that:

- The majority of Irish SMEs are 'less than halfway' on their digital journey.
- Only 1 in 10 are well advanced and ahead of most others
- However, the majority expect to be halfway or further ahead in 3 years' time
- 1 in 5 will be well advanced or at the end of their digital journey

Only 38% of SMEs are currently ‘well down the road’ or further ahead on their digital journey, but 52% expect to be there by 2025. Moreover, there are broadly similar expectations about digital progress across SMEs by number of employees or ownership. Among those SMEs who don’t currently export but would like to, there is a much bigger ‘jump’ in expectations about progress on their digital journey (from 31% to 56% versus 38% to 52% for all SMEs). Similarly, some sectors are more ambitious than others when it comes to their expected digital progress; with SMEs in the health, transport and NGO sectors anticipating significant progress in their use of digital technologies in the coming years.

This is very encouraging, but it also highlights just how big a ‘gap’ must be filled to implement SMEs’ digital ambitions. SMEs understand this. For example:

- **Covid incentives:** 64% say their experience of the Covid-19 pandemic has incentivised them to invest more in digital skills
- **Link to strategy:** 62% say they have a clear understanding of the digital skills that will support their strategy
- **Consensus:** 55% have a clear consensus in their organisation about digital skills priorities
- **Investment requirement:** 55% know what level of investment is required to meet their future digital skills needs
- **Capabilities:** 53% say they have the capabilities in their organisation to meet their digital skills requirements
- **Digital team:** 50% are confident they have the right team to deliver digital requirements

*“We collect data on customers and don’t have the ability to either analyse or drive decisions from the data we hold.”*

SME Cork

While these are large majorities of SMEs in most instances, there are nevertheless cohorts of SMEs that are not as confident or bullish in their abilities to match digital skills to digital ambitions. For these SMEs, some of the other gaps play a part in holding back their progress and success.

*After Covid: 76% of SMEs say digital tools are more helpful to their business now than before the Covid-19 pandemic*

When faced with questions about return on investment in digital skills, it pays to have some idea of what difference it will make to performance. In other words, what is the size of the prize if the right digital skills and talent was in place?

The good news is that Irish SMEs are very confident that meeting their digital skills objectives could make a very big difference to business performance, and not just on one or two metrics. In fact, over half of all SMEs think that meeting their objectives would help grow faster and become more profitable. Large minorities anticipate improvements in internal measures not just external indicators:

What difference could digital skills make?	%
Our business would grow faster	57%
We would be more profitable	57%
We could expand into new markets	40%
We could hire more staff	29%
We could increase wages and salaries	28%
We could reduce our running costs	27%
We could respond to competitor threats	25%
We could become more environmentally sustainable	21%
We could meet our requirements for compliance with regulations more easily	18%
We could export more	16%
We could reduce cyber-security threats	15%
We could reduce our requirements for office space	12%

Smaller firms (under 10 employees) are particularly bullish about the growth and profitability impact of successfully achieving their objectives. Larger firms are more likely to see benefits in terms of reducing running costs as well as responding to competitor threats. Some 30% of all exporters say they could export more if they had the right configuration of digital skills.

In Part 2 we will look in more detail at the wider economic and business impact of investment in digital skills in Ireland.

*Economic Impact: 80% of SMEs say the future success of Ireland's economy will depend on investment in the right digital skills*

Just how much could businesses gain on these different measures? We asked SMEs to score their current performance against potential (as they sense or intuit it), what % would they give for a range of factors (where 100% means that they are performing at 100% of their potential). The results are extraordinary: large minorities believe they are performing at less than half of their potential when it comes to turnover and profitability. A majority think they are achieving less than half their potential with their digital strategy:

Performance against potential	0%-24%	25%-49%	50%-74%	75%-100%
Exports of your products and/or services	58%	7%	18%	16%
Your turnover	28%	12%	33%	27%
Your profitability	28%	17%	34%	21%
Your digital strategy	38%	18%	30%	14%
Your online sales	51%	13%	20%	16%
Your environmental sustainability	35%	12%	28%	24%
Your senior management team	31%	9%	27%	34%
Your sales and marketing team	37%	9%	26%	27%

So, what is holding back their performance? The top constraints are the absence of a clear strategy, followed by knowing what to do next in terms of digital skills, and by having the right people in place:

Top 3 Organisational Constraints	All mentions
A clear strategy for the way forward	42%
Knowing what to do next: the right sequence of investment/innovation in digital skills and tools	38%
Hiring staff with the right skills	35%
Innovating to meet customer needs	32%
Positioning our offering to customers	30%
Knowing where to find potential customers	26%
Knowing what our customers want	23%
Alignment between senior management and the rest of the organisation	18%
Measuring our sales and marketing performance	17%
Support from our bank and other financial providers	15%
Language skills to expand overseas	7%

A lack of strategic clarity is consistently the number one constraint for all SMEs, regardless of size. Knowing the right sequence is more of a constraint for SMEs employing fewer than 50 employees.

Nevertheless, the contribution of digital skills to closing the Performance Gap could be transformative in terms of business success, wealth, and job creation as well as trade expansion. And good for the economy, as we will see in the Part 2.

### Spotlight: A Regional Perspective on Digital Skills

Our SME sample is sufficiently large to distinguish between Ireland's regions. We used Eurostat/CSO regional definitions<sup>8</sup> as follows:

NUTS2 Code	NUTS2 Name	NUTS3 Code	NUTS3 Name	County
IE04	Northern & Western	IE041	Border	Donegal
				Sligo
				Leitrim
				Cavan
				Monaghan
		IE042	West	Clare
				Tipperary
				Limerick
IE05	Southern	IE051	Md-West	Clare
				Tipperary
				Limerick
		IE052	South East	Waterford
				Kilkenny
				Carlow
				Wexford
		IE053	South-West	Cork
				Kerry
IE06	Eastern & Midland	IE061	Dublin	Dublin
		IE062	Mid-East	Wicklow
				Kildare
				Meath
				Louth
		IE063	Midlands	Longford
				Westmeath
				Offaly
Laois				

<sup>8</sup> Eurostat/CSO Regions: <https://www.cso.ie/en/methods/revnuts23/>

Our analysis goes down to the NUTS 3 level (i.e.: Border, West, Midlands etc).

Comparing SMEs across the regions we find several significant differences, for example:

- Firms in Dublin are more likely to think they are more than halfway along their 'digital journey' than others (45% vs just 29% of SMEs in the Mid-East)
- Firms in the South-West are more likely to say they are less than halfway (67%) vs the national average of 62%
- Only 47% of SMEs in the Border region have a business website vs 62% in the West region
- Just 43% of SMEs in the Mid-West use video-conferencing vs a national average of 54%
- 53% of firms in the Border region say building their online presence is top 3 digital skills priority vs 37% in the South-East
- SMEs in the Mid-East are more likely than others to say improving online customer experience is a digital skills priority (47%) than the average (36%)
- Nearly 1 in 4 firms in the Border region say that meeting their digital skills objectives would enable them to export more (higher than any other region)
- Most firms in the Mid-West say the absence of a clear strategy is their top constraint holding back their digital and growth ambitions vs just 31% of Mid-East SMEs
- 61% of SMEs in the Midlands would look to their technology providers for support with digital skills vs 41% of firms in the West
- Nearly 70% of business leaders in Dublin are likely to undertake a short course or module in the next 12 months vs 59% of Border firms

These and other differences in the research point to the need for a strong regional focus in Ireland's digital skills agenda to ensure an equitable and impactful benefit for all our communities.

## 2. The Competence Gap

Even as SMEs recognise the need for digital skills to achieve their ambitions, they struggle to get the right mix of skills and competences to sustain success. Our survey asked Irish SMEs to rate their current level of competence when it comes to a core set of activities that require digital skills. Their responses are summarised below in terms of the % scoring competence as weak (even non-existent) or strong (ranked highest to lowest):

Current Level of Competence (excluding 'average')	Weak	Strong
Building your online presence	25%	33%
Improving your customer experience on your website etc	25%	33%
Building awareness of your products/organisation online and in social media	31%	32%
Improving the productivity of your team and staff (e.g.: remote working)	31%	32%
Creating digital content to support marketing and sales activities (e.g.: videos, blogs etc)	31%	31%
Using digital tools and channels for marketing, e.g.: search engine marketing	34%	29%
Driving sales leads online and in social media	35%	29%
Converting online opportunities to sales	35%	29%
Using digital tools to automate your operations and processes	38%	28%
Content creation (video, blogs etc)	40%	28%
Search engine optimisation	39%	27%
Managing/serving international customers	48%	26%
Measuring the performance of your digital activities	40%	25%
Creating and selling purely digital products & services	50%	24%
Using digital data to deliver insights to help with decision making	43%	24%

*"Digital marketing is a vast area with many specializations and we have to employ outside professionals because there is no way our small, though motivated and competent in house team can cover all the bases."*

SME Dublin

Overall, the picture is clearly one that demonstrates how far most SMEs have to go in terms of strengthening their digital skills competences. A third of SMEs do consider themselves to be strong in terms of building their online presence and improving customer experience online. Just 1 in 3 feel they have strong competences when it comes to using digital tools to automate their operations and processes. Not surprisingly, perhaps, larger SMEs (employing 50-250 employees) feel they are stronger when it comes to skills like building their online presence: as do those who are exporting.

*"Internally, we need better processes to make our work more efficient such as online expenses, internal communications, HR, etc."*

SME Meath

Nearly four in 10 (37%) SME leaders say there are other aspects of their organisation and activities that require digital skills development. Top among these other aspects are developing effective digital sales funnels linking marketing, sales, social media and CRM functions, followed by the digitalisation of work processes and administration. Another need is for internal training competences when it comes to digital skills.

*Feeling Comfortable: 62% of SMEs agree that their organisations are very comfortable with digital tools*

Of course, SME owners and leaders are not standing still waiting for the future to arrive. Many SMEs already use a range of digital tools in their day-to-day operations, which in turn requires them to continually invest in the digital skills to maximise their return-on-investment. Though the majority are comfortable with digital tools, usage levels vary significantly. The majority of Irish SMEs have digital skills for running websites and social media, but only a minority have key competences in relation to e-commerce, digital payments etc:

Digital Tools & Applications Currently in Use in Irish SMEs	%
Business website*	55%
Video conferencing	54%
Social media and video platforms	53%
Online training platforms	49%
Digital payments	46%
Business/data analytics	40%
CRM	33%
e-commerce on website	33%
Collaboration tools	28%
e-commerce third party platforms (e.g.: Stripe)	23%
Business listings online	23%
Paid digital ads	22%
Online hiring platforms	20%
Customer insight tools	18%

\*NB: some SMEs may have a website or landing page but not consider it to be a digital tool or application that is used much or at all for business purposes.

Larger SMEs and exporters are more likely to use a range of these tools and applications than smaller firms, though in the case of some tools there are no significant gaps across the SME sector as a whole (e.g.: the use of paid digital advertising).

*"We are trying to switch to becoming a paperless company so a big step needs to be taken to adapt."*

SME Dublin



Often senior managers in SMEs find themselves juggling multiple responsibilities. That can mean that some tasks are 'spread out' across the team, which may mean they don't get the attention they deserve. However, just over half of SMEs have someone tasked with developing digital skills, rising to 68% of exporters.

Do you have a person in your organisation who is tasked with developing digital skills?	%
Yes	56%
No	41%
Don't know	2%

While most SMEs have someone responsible for developing their digital skills, it doesn't necessarily follow that simply having someone 'in charge' means that digital skills levels are adequate. Far from it. Only 1 in 7 SME leaders feels they have all the skills needed to successfully adopt and use new technology. Just 1 in 6 think their IT teams have all the skills. Those in technology intensive sectors – ICT, life sciences etc – are more likely than others to feel they have all the skills necessary.

*Digital Investment: 59% of SMEs say they are investing more in digital tools and training than a year ago*

While large minorities feel they have most of the skills needed, about a third of SME decision makers admit to having few or none of the skills required to successfully adopt and use new technologies – especially those in smaller firms, employing 10 or fewer people.

To what extent do each of the following have the necessary skills to successfully adopt and use new technologies in your organisation?	You	Your IT Team	Your employees in general
Have all the skills needed to successfully adopt and use new technology	14%	17%	11%
Have most of the skills needed to successfully adopt and use new technologies	45%	40%	35%
Have few of the skills needed to successfully adopt and use new technologies	32%	25%	36%
Do not have the skills needed to successfully adopt and use new technologies	8%	8%	10%

*"A key skill requirement is integrating all our digital activity to make the best use of social media, our internal database of previous and current clients, our database of all previous consultancy assignments, and improving our broadband and internet connection and speeds."*

SME Kildare

The Competence Gap, like the Implementation Gap, is wide. Bridging both gaps will entail significant commitments of people, time, and resources. Which brings us to the Investment Gap.

*Not Sure: 50% of SMEs say they lack basic knowledge about which digital skills to prioritise and invest in*

### Spotlight: A Sectoral Perspective on Digital Skills

Our sample of 1,000 SMEs included responses from firms in more than 20 different sectors of the economy. This adds to the richness of the findings, but also highlights the significant differences between some sectors in terms of the breadth of the 'gap' they must bridge:

- SMEs in the transport and logistics sector are more likely to see themselves as less than halfway on their digital journey (77%) than the average SME (62%), while those in design/advertising businesses are more likely to be more than halfway (69% vs 38% of all SMEs)
- There is significant variation in the use of social media across sectors – 61% of those in retail use them, vs 48% of those operating in the real estate sector
- Just 35% of those SMEs in the social enterprise/charity sector have a person tasked with developing digital skills vs 56% of all SMEs
- Building online presence is top digital skills priority for SMEs in the agri/forestry sector (59%) vs just 29% of SMEs in the manufacturing sector
- The main constraints holding SMEs back vary considerably – knowing what customers want is the top constraint for those in the health-related sector (29%) vs 11% for those in real estate
- The professional services sector (accounting/legal) are more likely to prefer self-paced online learning to meet their digital training needs (41% vs 33% of all SMEs), while those in the finance/insurance sector have a strong preference for face-to-face learning (24% vs 18% of all SMEs).

These findings and others in this report provide important insights for bodies and organisations representing different sectors in the Irish economy, as well as for those helping to support SMEs in bridging the digital capabilities gap.

Digital skills, like digital technologies, is a catch all concept with many parts and levels. We asked SMEs to tell us what their top priorities are when it comes to developing the digital skills of their team and organisation. A very clear sent of priorities emerged:

Which of the following are your top 3 priorities for digital skills development?	%
Building your online presence	49%
Improving customer experience on your website etc	36%
Creating digital content to support marketing and sales activities (e.g.: videos, blogs etc)	31%
Building awareness of your products/organisation online and in social media	29%
Driving sales leads online and in social media	28%
Converting online opportunities to sales	22%
Using digital tools and channels for marketing e.g.: search engine marketing	19%
Search engine optimisation	17%
Improving the productivity of your team and staff (e.g.: remote working)	15%
Using digital tools to automate your operations and processes	14%
Using digital data to deliver insights to help with decision making	10%
Measuring the performance of your digital activities	9%
Content creation (video, blogs etc)	8%
Creating and selling purely digital products & servicesw	7%

*"We have a small team so we do not have enough capacity to explore other digital strategies sufficiently."*

SME Kerry

Most of priority digital skills are customer facing – from e-commerce to content marketing. If we take the top 5 priorities, we find that:

- **Online presence:** smaller SMEs (fewer than 10 employees) rate this higher than others as a priority, as do B2C firms over B2B firms
- **Online customer experience:** here again, B2C firms score this high among their priorities, as do those in the hospitality sector and local government agencies
- **Digital content:** exporters score this higher than non-exporters as a digital skills priority, as do those in the technology and industrial sectors
- **Social media:** larger SMEs (50-250 staff) are more focused on these skills, as are exporters and those in technical and scientific sectors
- **Online sales:** B2C selling SMEs are more focused on the skills to deliver online sales, as those who don't currently export but have strategic ambitions to do so in future.

*e-commerce: 56% of SMEs say e-commerce is a high priority for their organisation for the future*

There are levels to any set of skills. When we ask SME leaders to distinguish between basic and advanced digital skills, we find that there is a sharp falloff in the percentage who score their employees high for basic vs advanced skills. Indeed, only 12% of SMEs feel their employees have all the advanced digital skills they need, just 26% say they have all the basic digital skills they need:

To what extent do you think your employees have the necessary skills in the following areas?	Basic digital skills	Advanced digital skills	A technical understanding of the technology	Leadership and management skills
Yes, they have all the skills needed in this area	26%	12%	14%	13%
Yes, they have most of the skills needed in this area	44%	32%	32%	43%
No, they have few of the skills needed in this area	22%	38%	37%	32%
No, they have none of the skills needed in this area	5%	13%	11%	6%

*“As an owner I have many other tasks that need to be done so can’t dedicate all my time to it.”*

SME Laois

Here again we have a clear measure of the gap between current reality and future ambition when it comes to digital skills talent in organisations.

*After Covid: 76% of SMEs say digital skills and tools will be more important as part of the new normal after the pandemic is over*

### Spotlight: A Gender Perspective on Digital Skills

In order for Ireland to achieve its digital ambitions, it is vitally important that female entrepreneurs and SME business leaders are enabled to play their part. However, our research identifies a number of gender differences that need to be addressed:

- Female decision makers in SMEs are more likely to use social media platforms (55% vs 51% of men), though are less likely to use data analytics in their business (37% vs 43% of men)
- Women are more likely than men to see the creation of digital content as a top priority for digital skills development (35% vs 28% of men), as well as using digital tools and channels tools and channels for marketing (21% vs 17%)
- Female leaders and decision makers in Irish SMEs are more likely to say their organisation is less than halfway in its digital journey (65%) than men (58%)
- Female SME leaders and decision makers are more likely than males to see 'knowing what to do next' as a top three constraint for their organisation (41% vs 37%) and to see a lack of alignment between senior management and the rest of the organisation as a constraint (23% vs 15% of men).
- Women have a stronger preference to undertake external training in the form of industry certification (29% vs 24% of men) and vocational qualifications (21% vs 12%).

Given the emphasis on female ICT graduates and employees in EU and Irish Government targets, our research highlights the importance of measuring gender differences in digital skills and capabilities as we work towards Digital Europe 2030 (read more about this in Part 2).

### 3. The Investment Gap

Training and upskilling take time and money (even in terms of the opportunity cost). Ireland's SME leaders are open to investing in skills – indeed, half of them have already completed training or development courses relating to leadership and management (see chart below).

Have you ever completed training or development courses in the following areas?	Digital Skills	Technology adoption	Leadership & management
Yes	47%	31%	52%
No, but I would like to	32%	40%	29%
No, I don't think I would benefit from this kind of training	12%	14%	11%
No, I don't have the time for this kind of training	7%	10%	6%
Not sure	2%	4%	2%

*Increased Investment: 59% of SMEs say they are investing more in digital tools and training than a year ago*

It is important to note that there are few 'rejectors' of the need for training and development in relation to digital skills. Leaders in larger SMEs (10 or more employees) are more likely to have received digital skills training.

*"I think more than anything we need to educate our staff and our clients and we need some extra tools to facilitate this."*

SME Galway

Nevertheless, there is a long way to go before the investment gap will be filled. That entails filling the gap in money spent, time and people dedicated to digital skills investment. The main barrier to investing more in digital skills is time, followed by people, followed by finance. A small minority of SMEs consider their current investment levels to be more than adequate, though large minorities feel they are about adequate:

*ROI Impact: 58% of SMEs say they have a clear understanding of the return on investment in digital skills*

How would you rate your organisation's current investment in digital skills in terms of each of the following?	Non existent	Too low	About adequate	More than adequate
The amount of money spent on developing digital skills in your organisation	9%	31%	45%	13%
The amount of time dedicated to developing digital skills in your organisation	7%	39%	36%	17%
The amount of people dedicated to developing digital skills in your organisation	12%	33%	40%	14%

Here are some of the reasons SMEs consider current investment levels to be low, in their own words in response to questions in our survey:

### Money Constraints

*"Our investment in this area hasn't been well thought through yet, we created an e-commerce site at the start of Covid and now need to invest in upskilling our team to use it as a successful sales funnel, it performs ok but we need more knowledge to develop a real asset."*

SME Waterford

*"Marketing and the digital environment is vital and I feel we need to review our spend on this area for 2022 to capture our audience and create engaging content."*

SME Dublin

*"I know that spending more would give me a much better opportunity to be found online; however, I would be struggling to cover the initial costs of a wide-reaching campaign."*

SME Limerick

*"Given what has been achieved during Covid, the digital skills of staff have developed at a phenomenal rate, but in order to continue with this momentum post the pandemic we will need to invest in a much greater way to sustain and develop digital skills."*

SME Kildare

*"I have had limited time and therefore financial need to work on this over the last 21 months due to Covid and its impact, but I hope to step up our investment from a financial and time perspective in 2022."*

SME Dublin

*Financial Constraints: 47% of SMEs say they will struggle to get the finance and funding they need to invest in digital skills*

### Time Constraints

*"We are not for profit and dependent on government funding and so delivering the programme is priority and training and development is always at the bottom of a long list of things we have to do."*

SME Dublin

*"We are extremely busy and are unable to devote time especially since/during Covid-19."*

SME Cork

*"We are under-resourced generally, so we have not prioritised skills and training sufficiently to make as much progress as we would like."*

SME Sligo

*"We have not yet managed to factor digital marketing into our day-to-day activities, and as yet have no designated individual responsible so it's done on an ad hoc basis."*

SME Dublin

*"We moved to a bigger premises this year that we had to build out and we are extremely busy in production to dedicate time to digital skills."*

SME Kerry

*Investment Limits: 58% of SMEs say it is very expensive to invest in digital skills at the moment*

### People Constraints

*"We have a few select people who are the 'computer people', while other staff members do not see it as their role, but I believe for the digital aspects to flourish all staff must be on board."*

SME Dublin

*"A lot of this area is still in its infancy however growing at a rapid rate with all key customers now taking an interest, so more personnel are required now to enable the company to deal with the current demand and maximise return."*

SME Cork

*“As a small organisation, I would have to allocate time to this function,  
or hire an additional person, which adds to overhead.”*

SME Wexford

*“At the beginning of the pandemic we were in a position to invest in manpower to  
develop digital skills, then mid pandemic this resource has been reduced and is likely  
to be cut further, so sustaining the rate of developed achieved to date will not be  
possible into the future on this basis.”*

SME Dublin

*“Generally, when a task needs to be digitised it falls to the  
marketing department even though it may be an area of the business  
that marketing has any direct contact or control over.”*

SME Dublin

*“I feel that there are 1 or 2 team members who are naturally ‘techie’ and who get  
asked to fix things and download things etc, but the boat has sailed for older staff.”*

SME Louth

*“It’s difficult recruiting staff into small Irish owned business  
as we’re not as attractive for highly skilled professionals.”*

SME Galway

*Team Aligned: 60% of SMEs say their senior management and  
wider team in their organisation are completely aligned in  
when it comes to digital skills requirements*

Of course, many of these constraints overlap – without the finance it’s difficult to hire people, with the people it’s difficult to find the time to invest in digital skills and so on. But as we saw earlier, there is a clear consensus on the part of SMEs that digital skills can and will play a vital, strategic part in delivering their growth and other ambitions for the future.



### Spotlight: An Age Perspective on Digital Skills

It is generally recognised that one of the biggest ‘gaps’ in the prevalence of digital skills in the workforce is that between younger and older workers. Our research captured the responses of business leaders and decision makers ranging from under 30 to over 60, with interesting results.

- SME managers and decision makers aged 50 and over tend to more confident than their younger counterparts that they are more than halfway along their digital journey (over 40% vs under 35%)
- Younger leaders (under 40) are more likely to use business analytics and data analysis than older ones (over 45% vs less than 35%), as well as collaboration tools (over 30% vs 20% on average)
- Leaders and decision makers under 30 are more likely to see creating digital content to support marketing as a digital skills priority (42%) vs over 50s (28%)
- Older SME managers (50 plus) are more likely to say that ‘knowing what to do next’ is a top three constraint (45%) than younger ones (26%)
- Decision makers under 30 are more likely to see the need to innovate (42%) as a constraint vs 23% of 50-year older managers
- SME leaders under 40 are more likely than older ones to look to their technology providers for support on digital skills, while older managers are more likely to look to their local LEO or similar support
- Younger managers (under 40) are more interested in training that involves industrial or vocational certification and qualifications, while older managers are more interested in group-based or face-to-face learning environments

As Ireland’s population ages, it will become increasingly important to enhance the digital skills of older workers and business owners. This in turn has implications for life-long learning policies and objectives in order to ‘level up’ the digital capabilities of every generation.

#### 4. The Advisory Gap

Faced with time and internal resource constraints, most busy SMEs have no choice but to look externally for digital skills advice. We asked SME leaders to tell us where they seek advice or information to support their digital skills ambitions. Clearly most SMEs will look to technology providers to support them in acquiring digital skills, followed by external consultants specialising in digital skills:

Sources of Digital Skills Support	%
Technology provider (hardware/software/services)	54%
External consultants	35%
Free training providers (e.g.: Google)	33%
Public sector providers (e.g.: LEO/Enterprise Ireland)	32%
Internet search	32%
Trusted advisor (e.g.: accountant/solicitor)	25%
Private training providers	25%
Trade associations (e.g.: SFA/ISME/Chambers)	19%
Education institutions (e.g.: universities)	18%
I would not need support	1%

Smaller firms are more likely to look to Enterprise Ireland/LEOs, free training providers or internet search as a way of meeting their skills needs. Larger firms will look to existing technology providers, education institutions and trade associations to meet their needs.

*Wasted Effort: 40% of SMEs say they are suspicious about investing in digital skills as they have wasted resources on investment in the past that was unsuccessful*

Where to start? One in three SMEs are not confident they know where to get support for digital skills. Larger firms are only slightly more confident than smaller ones, while exporters are more confident than non-exporters:

Confidence knowing where to get support for digital skills for your organisation	%
Not at all confident	7%
Not that confident	25%
Fairly confident	58%
Extremely confident	10%

*"It would be great to be able to afford to have someone in-house dedicated to this, however it is difficult to justify it as results are difficult to assess versus the amount of time inputted."*

SME Cork

Even if SME decision makers and owners know where to get advice, training, and support, it may not be in the format that suits them. Our survey asked what forms of external training SMEs might undertake over the next 12 months, differentiating the decision maker from their employees. The main preference for external training is for short courses or modules, and about 1 in 4 want certifications (while a third want self-paced, online content):

Preferred forms of external training over the next 12 months	For You	For Your Employees
Short courses/modules	64%	55%
Industry certifications	27%	30%
Self-pace, online	33%	28%
Vocational qualifications	17%	22%
Group-based, face-to-face	18%	21%
Higher education	12%	17%
Apprenticeships	8%	7%

Smaller firms tend to prefer short courses, larger firms are interested in vocational qualifications. Smaller firms also prefer self-paced or online courses, larger firms tend to prefer group-based or face-to-face training methods. Larger firms are also much more open to apprenticeships, as are tech sector firms. All of this points to an appetite for a variety of digital skills content and training, whomever provides it. But the key question facing any busy business owner signing off on a major investment of time and money in digital skills development is what part it will pay in business success.

### Spotlight: The Export Gap

One in ten SMEs in our survey doesn't export but would like to. It's another gap that could potentially be bridged by digital skills. We asked SMEs if there are specific digital skills that they need to begin exporting – or even to export more. Here are some of the responses:

*"We would need to become more familiar with different analytic and engagement tools in different countries and their systems."*

SME Dublin

*"We need to learn more about cloud management and optimising our existing skills base to become more skilled and flexible to expand abroad."*

SME Cork

*"It's not necessarily a skills issue but more of a cost of business issue, we get international business opportunities, but we have to be able to scale quickly and that can be expensive."*

SME Wicklow

*"We need a better understanding of the relationship between our social media channels and website in other countries to create a successful sales funnel between them both."*

SME Cork

*"Different data laws around the world present somewhat of a stumbling block for us when it comes to customers abroad and the legality of us holding their data in Ireland, and it is something we are looking into further to prevent any issues going forward."*

SME Dublin

## Part 2: Bridging the Gap

### The SME Imperative

What is the payoff to SMEs – and to Ireland – from bridging the digital capabilities gap in terms of investing in skills for the future? SMEs have told us in the research that the top three benefits from investment success will be:

- **Faster growth:** this is vital in a post-Covid environment as we seek to build momentum towards the Digital Ireland framework targets
- **Higher profits:** the higher productivity of a workforce with the right digital skills will mean higher profit margins, which in turn can feed into higher pay and more recruitment
- **Expansion into new markets:** this is key to the other top objectives – the digitalisation of economic activity and spending activities will create enormously valuable opportunities for businesses to launch new products and services, reach new customers and to trade internationally.

But Ireland doesn't have a clear run at this. Other EU countries (and further afield) recognise the importance of bridging the digital capabilities gap, especially in small and medium sized businesses. So, there is a competitive imperative to do this right and do it quickly.

Ireland's half trillion-euro economy by 2025 will be a very attractive target for businesses looking at import opportunities. Irish SMEs that have not mastered the right mix of digital skills and capabilities to serve existing and potential new customers will quickly find themselves operating in an even more competitive environment.

But the reverse also applies: if Irish SMEs can master and enhance their digital capabilities fast enough and consistently in the coming years, then new export opportunities will arise because of our digital competitive advantage.

Indeed, our SMEs are ambitious to seize the digital advantage, and together with the right supports, they will be more than able to become EU leaders in the race to digital adoption. Only then will job and growth opportunities outlined above become real achievements rather than ambitious targets.

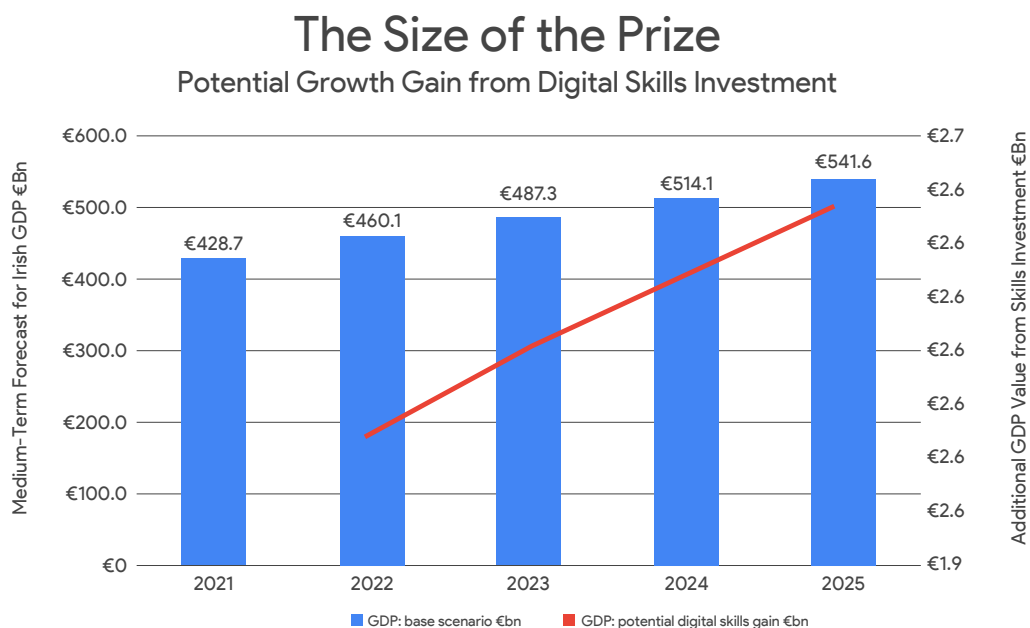
## The Growth Imperative

What part can SMEs play in delivering Government and EU digital targets for the future? Realistically, without SMEs embracing the task of investing in digital skills then the impact of Irish and EU policy initiatives will be limited.

While the business leaders in our survey clearly understand the importance of digital capabilities and indicate a high willingness to invest further, the return on investment in digital skills can be difficult to measure both at the level of the firm and the overall economy. A report by Accenture recently calculated the difference in economic growth achievable through higher digital skills investment<sup>9</sup>. They estimate that a failure to meet future digital skills requirements by 2028 in the major economies could result in a combined shortfall in growth equal to US\$11.5 trillion versus potential.

Though Ireland is not included in the report, we can extrapolate from the findings to calculate the economic cost to Ireland from underinvesting in digital skills and competences. Ireland has a similar DESI score to Australia and the UK. According to Accenture, both countries have 0.5% of GDP growth at risk every year if their investment in digital skills falls short of potential (relative to the USA in the forecast model).

The Government recently published its medium-term economic forecast for Ireland as part of the Budget 2022 launch<sup>10</sup>. The outlook projects that Ireland's nominal GDP will be worth €541.6 billion by 2025. However, if Ireland's GDP could grow by an extra 0.5% every year between 2022 and 2025 through an ambitious investment in digital skills, then Ireland's GDP in 2025 would be €9.5 billion higher (€544.2 billion) than currently forecast. The chart shows the current forecast and the alternative scenario arising from an ambitious investment focus:



<sup>9</sup> Accenture: [https://www.accenture.com/\\_acnmedia/thought-leadership-assets/pdf/accenture-education-and-technology-skills-research.pdf](https://www.accenture.com/_acnmedia/thought-leadership-assets/pdf/accenture-education-and-technology-skills-research.pdf)

<sup>10</sup> Budget 2022 – Economic and Fiscal Outlook: <https://www.gov.ie/en/publication/7599a-budget-publications/>

This represents an enormous return on investment for any policy initiative. Therefore, bridging the digital capabilities gap over the rest of this decade will play a key part in achieving Ireland's economic and climate policy ambitions.

### The Wider Context

Our survey has explored the different gaps that face SMEs seeking to align their digital capabilities with their wider strategic goals. This isn't just a challenge for Irish businesses. Since 2014, the European Commission publishes the Digital Economy and Society Index (DESI) for all member countries<sup>11</sup>. DESI monitors Europe's overall digital performance and tracks the progress of EU countries in their digital competitiveness, including levels of basic and above basic digital skills. Ireland has done quite well on several measures included in the index and ranked number 5 in Europe in 2021 on an overall basis.

The European Commission has set targets for 2030 to deliver Europe's digital ambitions, with a strong focus on digital skills<sup>12</sup>. The Irish Government's Digital Framework sets out the following digital skills targets specifically for Ireland:

1. 90% of SMEs at basic digital intensity by 2030
2. 75% enterprise take-up in Cloud, Big Data, AI by 2030
3. Increase the share of adults in Ireland with at least basic digital skills from 53% to 80% by 2030 (as measured by DESI).

2030 is eight years away. Do SMEs have the requisite supports and opportunities to help Ireland hit its own targets? Certainly, our research reveals a focused commitment to improving SME digital skills and capabilities. Indeed, it should be noted from the findings that:

- SMEs see digital transformation in its wider sense as an opportunity rather than a threat to their business and are positive about change
- SMEs are keen to invest in the skills and capabilities of their existing workforce – they do not envisage a need to replace employees if they can level everyone up to the right set of skills
- SMEs are also positive towards employing new staff with the digital skills they don't already have, so further expanding the numbers they employ
- SMEs expect to improve business performance (profitability and productivity) by equipping their employees with digital skills
- SMEs are also excited about emerging and future opportunities to sell more as a result of enhanced digital capabilities, including exports (for the first time in many cases)

These points are important because they make it clear that SMEs are not looking to reduce or replace parts of their workforce, but instead see only positive opportunities to keep and recruit more staff if they can get the right skill mix as a result.

<sup>11</sup> DESI: <https://digital-strategy.ec.europa.eu/en/library/digital-economy-and-society-index-desi-2021>

<sup>12</sup> Europe's Digital Decade: [https://ec.europa.eu/info/strategy/priorities-2019-2024/europe-fit-digital-age/europes-digital-decade-digital-targets-2030\\_en](https://ec.europa.eu/info/strategy/priorities-2019-2024/europe-fit-digital-age/europes-digital-decade-digital-targets-2030_en)

Nevertheless, SMEs may be more vulnerable to the downside of automation, AI, etc. if they lack the resources (finance and talent) as well as the advice and guidance to embrace such trends quickly and effectively. The report by SOLAS on *Future of Jobs in Ireland – Automation Risks*<sup>13</sup> estimated that, based on international models, over 370,000 people have been identified as being employed in occupations at high risk of automation in Ireland. A further 600,000 were in jobs considered at medium risk of automation. Hence the urgency of the Government’s digital skills targets: the current percentage of adults with at least basic digital skills in Ireland (53%) is below the EU average (56%) – and both are a long way away from the target of 80% by 2030.

Organisations like *Enterprise Ireland* are supporting businesses throughout Ireland to invest in the capabilities that will lead to international success. Their latest strategic plan<sup>14</sup> recognises that:

Our activities will underpin the achievement of the objectives and targets of the EU’s 2030 Digital Compass. These include: strengthening technology adoption with a focus on increasing the number of companies utilising and realising growth opportunities in AI, Big Data and Cloud Computing; driving the scaling of fast-growing digital start-ups; and significantly increasing the levels of digital adoption within the SME, and (through the LEO network) the microenterprise base.

The payoff for businesses and their employees in bridging the gap is evident from the findings in the recent Digitally Driven Europe report<sup>15</sup> which found that:

Small businesses that embraced digital tools had 3x the hiring and 60% better revenue results during the pandemic: Small and medium-sized enterprises (SMEs) that prioritized and used digital tools significantly more than their peers - what we call Digitally Advanced SMEs - hired 3x more employees and showed 60% better revenue compared to Digitally Uncertain SMEs that did not prioritize and use digital tools in their business operations as much.

Irish SMEs are ready and willing to bridge the gap – but they can’t do it by themselves.

<sup>13</sup> SOLAS: [https://www.solas.ie/f/70398/x/56f07c3f44/future-of-jobs-in-ireland\\_report.pdf](https://www.solas.ie/f/70398/x/56f07c3f44/future-of-jobs-in-ireland_report.pdf)

<sup>14</sup> Enterprise Ireland Strategy 2022-2024: <https://strategy2022.enterprise-ireland.com>

<sup>15</sup> Digitally Driven Europe: <https://digitallydriven.connectedcouncil.org/europe/wp-content/uploads/sites/2/2021/03/Digitally-Driven-Europe-FINAL-1.pdf>



## Conclusion

As the economy recovers from the impact of the pandemic, we will be faced by other challenges in the years ahead. Our research has shown how Irish SMEs are ready to invest in the digital capabilities that will propel their success in the post-Covid era. But it won't be straightforward.

As our analysis shows, there are several gaps that need to be bridged. SMEs cannot close the gaps by themselves. The task then is for policy makers, advisors, and suppliers to the SME sector to identify the priority gaps that will deliver quick wins, spurring decision makers to go further.

Businesses need the resources to fill the gaps: including people and finance. Faced with multiple demands on their time and energy, business leaders believe that the digital skills gap can be closed, but the challenge is prioritising it over other short and medium-term tasks.

This report has shown that Irish SMEs are ambitious when it comes to investing in digital capabilities. This is good news as it means Ireland's 2030 targets can be achieved with the right supports for business.

Moreover, we have seen that the payback to Ireland from achieving our digital capabilities ambitions are substantial: an extra €9.5 billion in GDP by the middle of the decade, continuing to the end of the decade if investment is sustained.

We hope you find this report encouraging and that you will be inspired to bridge the digital capabilities gap. The size of the prize is significant: it is up to all of us to play our part in making it happen.