

Digital for SMEs (D4SME) Knowledge event

16 September 2025 | Virtual Webinar

# From prediction to autonomy: What agentic AI means for SMEs



## What's the issue?

AI is ushering in a new era of autonomy and decision-making in digital systems and the implications for small and medium-sized enterprises (SMEs) could be profound. AI adoption among SMEs is growing rapidly since the release of Generative AI services to the public in 2022: from 6.6% to 11.9% for small businesses and from 12.2% to 20.4% for medium-sized businesses between 2022 and 2024. The overall share still lags significantly behind large firms, 40% of which now report using AI (up from 27.3% in 2022). As the pace of innovation accelerates, ensuring that SMEs are not left behind is more urgent than ever.

"AI Agents" are autonomous systems capable of setting goals, making decisions, and executing tasks with a high degree of autonomy from humans. Applications range from software development and customer support to cybersecurity and business intelligence. For SMEs still gaining ground with AI tools, the emergence of agentic AI marks an evolution that brings fresh opportunities and challenges. From AI-driven customer service agents to autonomous supply chain managers, these systems promise to unlock productivity gains previously out of reach for resource-constrained firms. But they also raise new questions about accountability, risk, data governance, and the readiness of firms and markets to adopt them responsibly.

## Key Highlights

- **SME adoption of AI is accelerating the "democratisation" the technology, but gaps with large firms persist.** By lowering requirements for capital and technical expertise, generative AI can provide SMEs with access to tools once reserved for large corporations. This could level the playing field by reducing administrative burdens, opening access to inclusive financial services, and supporting competitiveness in global markets.
- **Agentic AI - systems with autonomy, memory and adaptability - is a paradigm shift.** This evolution of AI technology is moving beyond reactive tools to proactive collaborators. It could help SMEs automate tasks, personalise services and expand innovation, while raising new challenges of governance, accountability and readiness.
- **Barriers to adoption remain significant.** SMEs face resource constraints, integration challenges, fast-changing technology cycles, and difficulties in building internal and external trust. Concerns around bias, liability, data security and workforce preparedness were raised as critical obstacles that need to be addressed.
- **Policy and governance priorities should centre on enabling responsible adoption.** Speakers called for investment in digital and financial literacy, TRISM frameworks (trust, risk and security management), and interoperability standards to avoid vendor lock-in. Proportionate regulation and regulatory sandboxes were highlighted as essential to balance innovation with oversight, making compliance the "easy choice" for SMEs.
- **SME ecosystem collaboration is critical.** Associations, hubs and partnerships can act as multipliers, helping SMEs test solutions, share use cases and build confidence. Peer learning and cooperation with larger firms, academia and civil society can provide SMEs with adoption pathways.
- **International alignment is crucial.** Initiatives at the OECD, UN and industry fora were seen as vital to develop common standards, foster trust, and enable SMEs to adopt agentic AI securely, responsibly and inclusively.

# AGENDA

## 16:00-16:30 Introduction

**Moderated by Mr Nadim Ahmad**, Deputy Director, OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE)

## 16:05-16:15 Welcome remarks

**Deputy Minister Valentino Valentini**, Ministry of Enterprises and Made in Italy, D4SME Chair

## 16:15 – 16:30 Keynote

**Professor Angela Aristidou**, Professor of Strategy and Entrepreneurship, University College London School of Management

## 16:30 – 17:00 Panel 1. Reinventing SMEs with agentic AI?

*Exploring the operational and financial transformations enabled by agentic AI for SMEs.*

**Moderated by Mr Marco Bianchini**, Economist and Coordinator of the D4SME Global Initiative, SME and Entrepreneurship Division, CFE, OECD

- **Ms Michelle Gill**, General Manager, Small Business & Financial Services, PayPal
- **Mr Benjamin Chino**, Cofounder and Chief Product Officer, MakiPeople
- **Ms Josefina Movillo Matta**, CEO, FinteChile

## 17:00-17:10 Q&A

## 17:10-17:15 Coffee Break

## 17:15 – 17:45 Panel 2. Shaping Agentic AI Adoption by SMEs

*Multistakeholder Cooperation for Responsible Agentic AI Adoption.*

**Moderated by Ms Marta Lasheras Sancho**, Economist / Policy Analyst, SME and Entrepreneurship Division, CFE, OECD

- **Ms Almudena Martín Castro**, Digitalisation and Technology Advisor, Office of Economic Affairs and G20, Prime Minister's Office (Spain)
- **Mr Hector de Rivoire**, Director, Office of Responsible AI Public Policy, Microsoft
- **Mr Usman Ikhlaq**, Programme Manager, Artificial Intelligence and AI Adoption Lead, techUK

## 17:45 – 17:55 Q&A

**17:55 – 18:00 Concluding remarks - Mr Marco Bianchini**, Economist and Coordinator of the D4SME Global Initiative, SME and Entrepreneurship Division, CFE, OECD

# Ideas from the panellists

## Introduction

- **Mr Nadim Ahmad,** *Deputy Director, OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE)*

Nadim Ahmad opened the webinar by welcoming speakers and attendees, with special thanks to Deputy Minister Valentino Valentini of Italy, Chair of the Initiative, and to partners of the D4SME Initiative, including Amazon, Intuit, Kakao, Microsoft, PayPal, Sage and Wolt. He highlighted recent achievements of the Initiative: the [D4SME Survey on SME digitalisation for competitiveness](#); the [6th Digital for SME \(D4SME\) Roundtable](#), which gathered in Paris 150 participants from 52 countries; and the launch of the [SMEs in the Digital Economy Stakeholder Pledge](#) on the impulse of Deputy Minister Valentini.

He noted that [AI adoption among SMEs is accelerating across the OECD, with adoption by small businesses almost doubling between 2022 and 2024 from 6.6% to 11.9% and from 12.2% to 20.4% in medium sized businesses, though a gap with large firms remains \(40%\)](#). At the frontier, agentic AI could help SMEs automate processes, personalise services and scale innovation, but it also raises questions of accountability, governance and readiness.

- **Deputy Minister Valentino Valentini,** *Ministry of Enterprises and Made in Italy, D4SME Chair*

Deputy Minister Valentino Valentini framed [agentic AI as the most transformative shift since the internet revolution, stressing that SMEs face a choice between fear and opportunity](#). He recalled the [SMEs in the Digital Economy Stakeholder Pledge](#) to leave no SME behind in the digital transition and underlined that agentic AI is not just another tool, but a paradigm shift, from reactive systems to proactive collaborators. SME uptake of AI continues to trail that of larger enterprises, and the Deputy Minister noted that without targeted support this gap may persist. At the same time, he underlined AI's potential to broaden access to advanced technologies, enabling smaller firms to benefit from tools that were once available only to large corporations and thereby contributing to a more level playing field.

To seize these opportunities, he called for [investment in digital literacy](#), the establishment of [TRISM frameworks](#) (trust, risk and security management), [interoperability standards](#) to avoid vendor lock-in, and [balanced regulation](#), citing the EU AI Act as both necessary and enabling. He concluded by urging [SMEs to act as "architects of the future"](#) rather than passive observers, stressing that the choice is to embrace transformation with courage and collaboration, or risk being left behind.

- **Professor Angela Aristidou,** *Professor of Strategy and Entrepreneurship, University College London School of Management*

Professor Angela Aristidou provided a keynote address setting the scene for the panel discussions. She explained the evolution from traditional AI to generative AI and now to [agentic AI](#), which she described as [systems with autonomy, memory, adaptability and integration capabilities](#). Unlike static tools, agentic AI can take initiative, learn from experience, and connect with external data and applications to complete tasks.

She underlined that the [main challenge is not technological progress but imagination and trust](#). Drawing parallels with the slow diffusion of electricity, she noted that SMEs will need time to reconfigure processes and business models to capture the benefits of agentic AI. For smaller firms, [the technology may reduce barriers by lowering requirements for capital, compute and technical expertise, potentially allowing them to leapfrog directly to agentic AI solutions](#). Yet issues of integration, workforce skills, and trust in autonomous decision-making remain central. Aristidou concluded that agentic AI holds great promise to expand SME capabilities: from rapid experimentation to new forms of business intelligence, but that [success will depend on building SME-friendly tools, interoperability, and collaborative ecosystems that support responsible adoption](#).

## Panel 1: Reinventing SMEs with Agentic AI?

Panel 1 examined how agentic AI systems - tools capable of autonomous goal setting, decision-making, and task execution - could reshape the operational and financial models of SMEs. Panellists explored how agentic AI can help SMEs overcome resource constraints, while also highlighting risks of dependency, governance gaps, and uneven adoption.

- **Levelling the playing field**

Panellists stressed that agentic AI has the potential to "democratise" advanced technologies. By automating complex processes such as supply-chain management, pricing and customer discovery, AI agents could offer SMEs capabilities once reserved for large corporations. This, as **Michelle Gill** noted, would free small business owners from administrative burdens and allow them to focus on growth, while also opening opportunities to reach global markets. She warned, however, that SMEs must not be "disintermediated" in AI-mediated marketplaces, where discoverability depends on clear product and service descriptions rather than search rankings. **Josefina Movillo Matta** stressed that in Chile, where SMEs represent 98% of firms and 65% of jobs, agentic AI could be a tool to make financial services more inclusive and expand innovation beyond early adopters. She also pointed to emerging pilots where SMEs use AI as virtual CFOs to monitor cash flow, negotiate with suppliers, and access credit.

- **Lowering barriers to adoption**

A recurring theme was that agentic AI may lower some of the traditional barriers SMEs face in digital transformation. **Benjamin Chino** highlighted that unlike earlier forms of AI, agentic AI can be accessible even to firms without large budgets or technical teams. At Maki People, recruitment agents can be deployed in days without specialist expertise, allowing SMEs to experiment quickly and scale solutions once value is demonstrated. He argued that SMEs' flexibility may allow them to adopt and scale AI faster than larger firms. **Josefina Movillo Matta** added that peer-to-peer learning, networking and collaboration are particularly powerful in lowering entry barriers, helping firms learn from practical examples rather than navigating adoption alone.

- Challenges and risks

Despite this promise, several challenges were identified. All speakers emphasised that SMEs face a multi-layered trust challenge, first building confidence within their own teams, then earning the trust of customers, and finally demonstrating compliance to regulators. This challenge is particularly acute in sensitive areas such as hiring and financial services, where concerns over bias, transparency, and liability are especially high. As **Benjamin Chino** highlighted, these pressures are compounded by limited resources and the rapid pace of technological change, which make it difficult for SMEs to keep up. **Michelle Gill** further added that fast-changing compliance requirements impose heavy burdens on SMEs, citing [OECD D4SME survey evidence](#) showing that many SMEs remain uncertain about how to use AI and are concerned about privacy and liability. **Josefina Movillo Matta** finally emphasised that, for many firms, the challenge is less technological than human: developing the talent, digital capabilities and the data infrastructure to use new tools effectively.

- Policy and governance priorities

Panellists converged on key priorities for enabling responsible adoption:

- Regulatory simplicity and proportionality: **Michelle Gill** urged governments to clarify that existing consumer protection laws apply to AI-enabled commerce, rather than layering new complexity. **Josefina Movillo Matta** called for proportionate regulation that balances innovation with safeguards.
- Capacity building: **Josefina Movillo Matta** emphasised investment in digital and financial literacy, talent development, and cybersecurity, supported through public-private collaboration, to appropriately identify needs and combine resources.
- Evaluation and standards: **Benjamin Chino** stressed the importance of evaluation frameworks and trusted partners in sensitive domains such as recruitment, and **Josefina Movillo Matta** added that interoperability standards are essential to avoid vendor lock-in.
- Ecosystem support and adoption pathways: **Michelle Gill** called for governments to establish innovation hubs and economic incentives that combine public and private resources, ensuring SMEs can access AI-powered discovery and commerce. **Benjamin Chino** added that SMEs themselves should adopt agentic AI step by step: starting small, proving value, and then scaling, supported by policies that make experimentation possible.

**Conclusion:** Taken together, the panel underscored that agentic AI could be a powerful enabler for SMEs - but only if adoption is accompanied by the right mix of skills, standards, and collaborative frameworks to ensure trust, fairness and inclusion.

## Panel 2. Shaping Agentic AI Adoption by SMEs

Panel 2 examined how stakeholders including governments, technology providers, and industry associations can cooperate to support SMEs in adopting agentic AI, and how to balance innovation with responsible regulation. The discussion highlighted the need for cross-sector collaboration, adaptive governance, and clear safeguards to ensure that SMEs can benefit from AI without being overwhelmed by risks or compliance burdens.



- **Building the conditions for adoption**

Panellists agreed that creating the right conditions for adoption requires both public investment and private-sector leadership. **Almudena Martín Castro** explained that Spain's Strategic Projects Unit acts as a connector across ministries, industries, and associations to identify where AI adoption could generate the greatest societal and economic impact, while also considering trade-offs such as labour market disruption, environmental costs, and Europe's technological sovereignty. Spain's *Kit Digital* and *Red.es* programmes were highlighted as examples of financial support that lower upfront costs and provide advisory services, enabling SMEs to experiment with digital tools. Panellists also highlighted the crucial role of industry associations in supporting AI adoption and diffusion among SMEs. **Usman Ikhlaq**, added that industry associations and hubs act as critical enablers, creating shared spaces for SMEs to exchange knowledge, overcome legacy barriers, and build the confidence needed to experiment with new AI tools.

- **Responsible innovation and safeguards**

Speakers emphasised that adoption must be accompanied by safeguards. **Hector de Rivoire** argued that the true test of AI's value lies not in frontier models but in their integration into everyday business, particularly for SMEs. Advances in reasoning and multimodal training have enabled more agentic behaviours, such as sequencing tasks and calling external tools, but these dual-use features carry risks: the same system that patches vulnerabilities could also generate malware. To mitigate such risks, Microsoft has embedded governance into product development, including a Sensitive Use Case team, systematic red-teaming, and post-deployment monitoring. **Almudena Martín Castro** added that large technology providers have a key role in scaling safe, shared solutions, while **Usman Ikhlaq** underlined that SMEs need trusted frameworks to assess and mitigate risk without excessive compliance costs.

- **Ecosystem cooperation and SME readiness**

Panellists stressed that effective adoption depends on cooperation across the wider ecosystem and on strengthening SME capabilities. **Usman Ikhlaq** noted that techUK's SME membership illustrates both the opportunities and barriers in practice, emphasising the need to build AI literacy (basic understanding of what AI is) and AI fluency (the skills to apply and supervise it responsibly). He further stressed the importance of developing soft skills such as oversight, explainability, and knowing when to intervene. For SMEs, he concurred **Benjamin Chino** that the most effective approach is to "think big but start small," testing use cases aligned with business goals and scaling gradually. **Almudena Martín Castro** highlighted the role of INDESIA, an industrial data and AI association where large firms co-develop use cases that are then shared with SMEs, as an example of how associations can diffuse innovation and foster cultural change. Finally, **Hector de Rivoire** added that collaboration across industry, academia, policymakers, and civil society is essential to building a credible "science of AI safety and evaluation" through shared methodologies and evaluation practices.

- **Policy and governance priorities**

All panellists agreed that adaptive governance frameworks are needed to balance innovation with oversight. **Almudena Martín Castro** identified adaptive instruments such as regulatory sandboxes as vital for balancing

innovation and oversight, allowing regulators to learn alongside firms. She also called for simpler, more streamlined regulation that makes compliance the “easy choice” for SMEs. **Hector de Rivoire** highlighted transparency as the backbone of governance, citing the [G7 Hiroshima AI Process Reporting Framework, supported by the OECD](#), as a strong foundation for structured disclosure across the ecosystem. He also called for regulation to clarify the roles and responsibilities of each actor across the AI ecosystem, ensuring shared accountability. **Usman Ikhlaq** added that legal certainty, proportionate liability, and clarity on penalties are prerequisites for SME confidence, particularly in regulated sectors such as finance or health.

**Conclusion:** In closing, the panellists converged on the importance of international alignment. Initiatives at the UN, OECD and through industry-led frameworks were seen as essential to ensure that agentic AI diffuses across borders in a way that fosters trust, protects rights, and enables SMEs to compete on a more level playing field.

## Concluding remarks

**Marco Bianchini**, Coordinator of the D4SME Global Initiative, thanked speakers and participants for their contribution to the discussion. He highlighted the broad consensus among experts from government, academia, and both small and large businesses that generative AI, and in particular Agentic AI, could represent a profound shift in how SMEs operate and collaborate. He emphasised the need for governments across the OECD and beyond to closely monitor the evolution in the diffusion of the technology and be prepared to design and implement policies aimed at ensuring its safe and responsible adoption. He concluded the webinar by inviting all participants to the next D4SME knowledge event, scheduled for December 2025.

## THE SPEAKERS



**Mr Valentino Valentini** is Deputy Minister at the Ministry of Enterprise and Made in Italy from October 31, 2022. After the 2018 elections, he became group leader of the House Foreign Affairs Committee. At the same time he held the position of Councillor for International Relations of the President of the Senate and from 2020 he assumed the position of Vicar Group Leader in the Chamber. In 2013 he was re-elected and served on the European Affairs Commission and the Italian delegation to the NATO Parliamentary Assembly. In 2008, confirmed in the Chamber, he remained the Special Adviser on Foreign Relations of the Prime Minister. In 2006 he was elected to the Chamber of Deputies, where he served on the European Affairs Committee. In 2001 he was appointed Head of the Office of the President of the Council and Special Adviser on Foreign Relations. After graduating in languages in Trieste and working as a professional interpreter, in 1987 he became an official of the European Parliament in Brussels. He then obtained a Master of Business and in 1999 he became executive assistant for political and international affairs to the President of Forza Italia Silvio Berlusconi.



**Mr Nadim Ahmad** is Deputy Director at the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE), helping to drive momentum in the development of integrated policies that look holistically at people, places and firms, and, in doing so, better policies for better lives, and resilient and sustainable economic growth. In his role, Mr Ahmad provides intellectual leadership and quality control to ensure that the OECD is at the forefront of policy thinking in the domains covered by CFE. Mr Ahmad joined the OECD in 2000. Before joining CFE in 2020, he worked in the OECD's Statistics and Data Directorate, where he led international efforts to better account for globalisation, entrepreneurship and business performance, and, in particular, the role of MNEs and SMEs in global value chains, and the OECD's Directorate for Science Technology and Innovation, where he developed the OECD's first estimates of carbon dioxide emissions embodied in international trade. Prior to joining the OECD, Mr Ahmad worked in the UK's office for National Statistics (1996-2000) and the UK's Ministry of Finance (1993-1996).



**Professor Angela Aristidou** speaks, writes, and advises about the real-life deployment of artificial intelligence tools for public good. Her research spans the contexts of health, higher education, small and medium enterprises, nonprofit, and humanitarian aid, in the UK, United States, Canada, and several Asian countries. Aristidou leads multidisciplinary research teams of social scientists, domain experts (e.g., tech, policy), and community leaders. Her research is published in management, medical, and interdisciplinary outlets and influences policymaking and industry practices. Her current work has been honored through a Stanford CASBS Award and a generous UK Research Innovation Award. She specializes in strategy and entrepreneurship at University College London's School of Management, is a Fellow at the Stanford Digital Economy Lab and the Stanford Institute for Human-Centered AI, and holds degrees from Cambridge and Harvard.



**Ms Michelle Gill** is the General Manager of PayPal's Small Business and Financial Services Group and is responsible for bringing together the products and services that help small business owners run and grow their business. Michelle brings deep financial expertise and experience building platforms and tools that help customers manage their finances to her role on PayPal's Senior Leadership Team. Michelle was previously Senior Vice President of Intuit's business money management, payment, and banking service, QuickBooks Money Platform. Prior to Intuit, Michelle successfully integrated and expanded SoFi's lending business as General Manager and Executive Vice President of Consumer Lending and Capital Markets. Drawing on her early career experience as a Managing Director and Partner at Goldman Sachs, Michelle also served as SoFi's Chief Financial Officer before moving into the product leadership role. Before that, Michelle spent a decade leading the U.S. Assets business for global investment firm

Sixth Street Partners. Michelle earned her JD from Cornell Law School and holds a Bachelor of Arts in English Language from UCLA.



**Mr Benjamin Chino** is the Cofounder and Chief Product Officer at MakiPeople, where he leads the development of autonomous AI HR agents that manage the entire hiring journey - from sourcing and screening to interviewing and selection. He has spent the last 10 years building digital products across startups and scaleups like Uber & Sennder. Over the past decade, Ben has worked extensively with AI, first in the mobility sector and now in HR, driving innovation at the intersection of technology and business transformation.



**Josefina Movillo Matta**, CEO of FinteChile, is a lawyer from the Pontificia Universidad Católica de Chile with a Master's in Public Policy from LSE. With over eight years of experience as a lawyer, strategic advisor, and policy specialist for national and local governments, her strategic approach and leadership have been instrumental in the study and implementation of initiatives that promote regulatory changes in financial markets, as well as collaborations between public and private sectors to realize high social impact initiatives. Josefina plays a key role in Chile's path to becoming the fintech hub of the region.



**Ms Almudena Martín Castro** holds a degree in Fine Arts from the Complutense University of Madrid and a degree in Physics from the UNED, where she was awarded the Extraordinary End of Degree Prize. With more than a decade of experience in the field of technology, she has worked in telecommunications companies, digital infrastructure and various start-ups, where she has performed product design and management functions with a particularly analytical approach focused on the use of data models and AI, both in the development of digital products and in user research. At the same time, she is actively involved in scientific and technological outreach. She has collaborated with media outlets such as RNE, Quo and the Scientific Culture Notebook of the University of the Basque Country, and regularly participates in events such as Naukas, T3chFest and CodeMotion. She has received the Tesla Prize for scientific dissemination (2017), the NASA Space Apps Challenge award (2018) and the Prisma Prize for dissemination (2022) for her book La lira desafinada de Pitágoras (Pythagoras' Out-of-Tune Lyre). She is currently a vocal advisor to the Directorate-General for Strategic Projects and Sectoral Policies of the Office of Economic Affairs and G20 of the Presidency of the Government of Spain



**Mr Hector de Rivoire** is Director of Public Policy in Microsoft's Office of Responsible AI. He focuses on the governance of safety and security risks associated with advanced AI systems, working closely with engineers, product owners and policymakers to help develop durable AI governance frameworks. Before taking on his current role, Hector held various policy positions at Microsoft, both in France and at the global level. Prior to joining the company, he served as an economic counsellor at the French Treasury. He holds master's degrees from the London School of Economics and Sciences Po Strasbourg and is a Visiting Lecturer at Sciences Po Paris.



**Mr Usman Ikhlaq** joined techUK in January 2024 as Programme Manager for Artificial Intelligence. He leads techUK's AI Adoption programme, supporting members of all sizes and sectors in adopting AI at scale. His work involves identifying barriers to adoption, exploring solutions, and helping to unlock AI's transformative potential, particularly its benefits for people, the economy, society, and the planet. He is also committed to advancing the UK's AI sector and ensuring the UK remains a global leader in AI by working closely with techUK members, the UK Government, regulators and devolved and local authorities. Since joining techUK, Usman has delivered a regular drumbeat of activity to engage members and advance techUK's AI programme. This has included two AI Campaign Weeks, the creation of the AI Adoption Hub (now the AI Hub), the AI Leader's Event Series, the Putting AI into Action webinar series and the Industrial AI sprint campaign. Before joining techUK, Usman worked as a policy and government affairs professional in the advertising sector. He has also worked in sales, marketing, and FinTech. Usman holds an MSc from the London School of Economics and Political Science (LSE), a GDL and LLB from BPP Law School, and a BA from Queen Mary University of London.

## The D4SME Initiative

The "Digital for SMEs" Global Initiative (D4SME) is a multi-stakeholder dialogue engaging governments, large and small businesses, industry experts and associations on how to enable all SMEs to seize the benefits of digitalisation. This initiative is coordinated by the **OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE)** in cooperation with **Business at OECD**.

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



# For further reading



## SME Digitalisation for competitiveness: The 2025 OECD D4SME Survey

<https://doi.org/10.1787/197e3077-en>

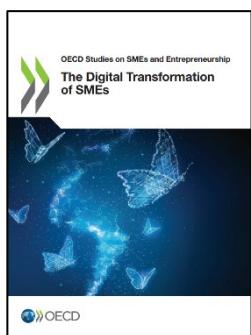
Digitalisation can unlock SME competitiveness, by helping SMEs access new markets and improve the efficiency of their operations. Understanding how SMEs derive value from digitalisation, as well as the barriers they face – whether in adopting new technologies or in adapting their business processes – is key to informing effective policymaking. This 2025 OECD D4SME Survey sheds light on both across ten OECD countries (Australia, Canada, France, Germany, Italy, Japan, Korea, Spain, the United Kingdom, and the United States) in collaboration with digital platform partners of the OECD D4SME Global Initiative. Building on insights from its 2024 edition, the 2025 OECD D4SME Survey provides an updated perspective on SMEs' digital maturity and practices. It offers a focus on four of our key areas to enhance SME competitiveness through digitalisation: adoption of AI technologies (including generative AI), use of digital tools for sustainability, uptake of fintech solutions, and digital security practices to enhance resilience against cyber threats.



## SME Digitalisation to manage shocks and transitions: 2024 OECD D4SME Survey

<https://doi.org/10.1787/eb4ec9ac-en>

Although uptake of digital practices by SMEs continues to increase, so too has the "digital gap" with larger firms. Understanding the drivers and persisting bottlenecks of SME digitalisation as well as gaining a deeper understanding of their practices and digitalisation processes is key to inform policy decisions to help bridge this gap. This is the primary purpose of the survey this paper draws its findings from, conducted in seven OECD countries (France, Germany, Italy, Japan, Korea, Spain and the United States), in co-operation with digital platforms partners of the OECD D4SME Global Initiative. Survey findings provide new insights on SMEs' digital journeys and how digital tools can support them in navigating short-term challenges and enhancing long-term resilience. The survey also provides evidence about SMEs' use and perception of AI technologies (with a focus on "generative AI"), their application of data analytics for tracking environmental performance, and the impact on mental wellbeing of digital practices in the workplace



## The Digital Transformation of SMEs

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

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



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The OECD Centre for Entrepreneurship, SMEs, Regions and Cities provides comparative statistics, analysis and capacity building for local and national actors to work together to unleash the potential of entrepreneurs and small and medium-sized enterprises, promote inclusive and sustainable regions and cities, boost local job creation, and support sound tourism policies.

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