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Benchmarking National and Regional E Business Policies

Stage 1 - Synthesis report
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Introduction

E-business is considered as the gateway for SMEs to take advantage of opportunities in global markets. However, many SMEs are still lagging behind large companies in using the Internet as an efficient business tool. In order to stimulate the usage of the Internet by SMEs, Member States have deployed a wide range of policies and instruments and have launched many different actions and initiatives. This raises the question of how to learn from and capitalise on the best practices achieved so far by benchmarking national and regional policies in support of e-business for SMEs. Therefore, in its Communication “Helping SMEs to Go Digital” [COM(2001)136 final], the Commission has identified benchmarking as a major step to further promote the use of ICT and the Internet by SMEs.

The objective of this benchmarking initiative is

“to describe and benchmark national and regional policies and instruments for the promotion of e-business for SMEs. This will help Member States and regions to assess their policies and identify best practice on the basis of national experience. It should also help to identify how European funds and other EU initiatives can complement regional and national strategies”.

This benchmarking initiative has received widespread political support. The Industry Council in May 2001 welcomed the initiative and asked Member States to actively support it and the Committee of Regions said that it considered the initiative to be a crucial exercise and welcomed the efforts in this direction.

The ultimate objective of this benchmarking project is to better adapt national and European policies to promote e-business to the needs of SMEs, thus improving their efficiency in a measurable manner. As such, this initiative is part of a broader policy approach to be further discussed with Member States. This requires from national and European policy makers the readiness to review existing SME support schemes and to define, wherever possible, quantitative targets for implementation. The broader policy approach will comprise the following steps:

- The first step is to get a clear picture about the adoption of ICT and e-business by SMEs. The analysis presented in this report is a starting point only. Further statistical work needs to be encouraged in order to identify the size and scope of the problem to be addressed by specific policy initiatives in support of ICT and e-business by SMEs.
- The second step is to benchmark policy initiatives in favour of helping SMEs to go digital on the basis of existing policies and against pre-defined criteria. The objective is to identify examples of “best” governmental practices in selected areas. Here, the issue is not to prescribe which policies should be adopted but to set out the process by which this should be done, learning from experience.
- The third step is to present the results of this benchmarking initiative, including examples of good practices in policy making in this area, to a broader audience of policy makers in a high-level conference, at the end of June 2002.

- The fourth step will be to identify a number of quantitative targets to be achieved by national and/or European policies, e.g. in the areas of awareness and training and the participation of SMEs in e-marketplaces, including e-procurement. Such targets should be adapted to the different needs of SMEs, possibly resulting in different priorities and policies.
- The final step will be to monitor the implementation of the policy targets, on the basis of agreed indicators. This should result in a “e-business scoreboard” which should be integrated into the Enterprise scoreboard, thus measuring the efficiency of SME policies in support of ICT and e-business.

This benchmarking initiative will cover primarily the implementation of the first two steps, including proposals for clear measurable targets and indicators for an e-business scoreboard.

The aim of this benchmarking initiative is not to provide a ranking of the participating countries, but to analyse policies with a view to stimulating the generation of new ideas by policy makers, adapted to the specific context of their countries or regions. This initiative is about benchmarking policies and not performance. It is therefore important to consider the national and/or regional context within which particular policies have been designed. What may be an appropriate policy for a specific country or region may not be appropriate in another environment with different challenges and needs. An analysis of these policies, however, is intended to disseminate knowledge across all the participating countries about how and why particular policies are appropriate for particular needs.

In order to steer this benchmarking initiative, the “E-Business Policy Group” (EBPG) has been established, which consists of experts from the 15 Member States and Norway.

The implementation plan is scheduled to proceed in two phases:

- A first phase, (June 2001 to January 2002), resulting in this synthesis report. This provides a snapshot of current national and regional policies and initiatives in support of the take up of e-business by SMEs and recommends suitable benchmarks for further analysis.
- A second phase (February to June 2002), will analyse and assess these policies, with the view to identifying good public sector practices seeking to promote the adoption of e-business by SMEs.

This report reflects the discussions with the EBPG and the contributions of its members as well as of the work of the Commission to identify existing national and regional policy initiatives in support of e-business for SMEs. The synthesis report is not meant to provide a full catalogue of all possible national and regional policy initiatives in this field, as this is considered unrealistic under this benchmarking exercise, but rather aims at providing a snapshot including some representative national and regional policy initiatives.

1 The adoption of e-business by SMEs: the statistical evidence

1.1 Methodological issues

The Commission Communication “Helping SMEs to Go Digital” (“the Go Digital Communication”), adopted in March 2001, identified small and medium sized enterprises (“SMEs”) as critically important to efforts to bring about *e*Europe. It also highlighted the fact that, though SMEs represent more than 99% of enterprises in most EU Member States, their importance in the economy is not matched by their use of e-business tools.

The data included in the Communication was the most recent available at the time that it was published, representing the Europe-wide use of the Internet in 1999. Since the Communication was published, and stimulated by it, more recent data has become available which is intended to set out the position in individual Member States as well as for the EU as a whole. This has been drawn from the “e-commerce and ICT usage by European enterprises” survey of 2001¹ (“the Eurostat survey”).

The advantage of using the Eurostat survey data is that it draws data on a consistent basis across all EU countries. Clearly, however, this does not exclude the possibility that the sample used and the underlying survey method may lead to a different outcome from that used in other surveys. The objective of this analysis is not to provide a full report on the different levels of adoption of ICT and e-business by SMEs in Member States. It is designed to present further statistical evidence to support the view that SMEs are indeed still lagging behind larger companies with respect to the usage of ICT and the Internet and that this therefore suggests the need for specific efforts to help them to “go digital”.

For the purpose of this report, “e-commerce” has been defined as the use of Internet technology to conduct commercial business transactions with suppliers or customers, whereas “e-business” is more widely defined to include, in addition, the e-enabling of the internal processes of enterprises and the relationships with business partners.

¹ This major survey was conducted by Eurostat together with the National Statistics Institutes in 13 EU member states, and sponsored by DG Enterprise. It has been conducted for the first time in 2001, and is intended to be a continuing annual process. The total gross sample in all 13 countries amounted to 100.000 enterprises with at least 10 employees. This generally covered all sectors of the economy (except in Germany, where only the retail and wholesale trade, restaurant and catering sectors were included). The survey was undertaken between November 2000 and June 2001 and so does not reflect any changes in the adoption of ICT and e-business since that date. The survey was undertaken by means of mailed questionnaires (except in Greece, where personal interviews were used) with different means of follow up in different countries. The overall response rate across the Member States was approximately 40%, but this was significantly impacted by the very low response rate of 7% from Germany, there being no follow-up to non-respondents to the original mailed questionnaire. The conclusions to be drawn from the German data should, therefore, be treated with some caution.

The results of the 2001 Eurostat survey are expected to be published in the spring of 2002

SMEs have been defined as enterprises with between 10 and 249 employees, since this represents the common statistical base for all countries in the Eurostat survey. It is recognised that this may present an optimistic view of the take up of ICT and e-business as a whole, as other surveys have suggested that enterprises with less than ten employees (often referred to as micro-enterprises), have lower levels of take up than SMEs.

Some countries, optionally, extended the survey to collect a separate data set for micro enterprises though the extension of scope was different in Finland, Italy and the Netherlands (five to nine employees) than in Germany and Spain (which included enterprises with even one employee). The survey data available for micro-enterprises from Germany, Spain, Finland, the Netherlands and Italy has been included in this report. While there are certainly benefits to the inclusion of micro-enterprises in the scope of the survey, the additional costs for carrying out such an extended analysis are relatively high. For the purposes of this benchmarking report, it is important to stress that the need for specific actions to promote ICT and e-business would be even clearer if micro enterprises had been included in the statistical analysis.

The same argument applies to the restricted analysis of e-commerce rather than of e-business in a wider sense. It has to be recognised that the focus in the Eurostat survey, and therefore the report, is on e-commerce and not on e-business as a whole. However, e-commerce usually represents the first stage of e-business for SMEs, because they see a clear commercial benefit in adopting it. If all aspects of e-business – the wider internal transformation of the business – had been analysed in detail, the problems identified for SMEs would have been even greater.

This section of the report summarises the main conclusions from the Eurostat surveys relevant to the current level of participation of SMEs in the E-economy.

1.2 The general results

The statistical findings of Eurostat confirm that:

- practically all large enterprises are using ICT tools;
- most large enterprises have web access;
- a significant proportion of them are buying and selling via the Internet.

Although the figures differ from sector to sector and between European countries, it can be concluded that e-business is indeed becoming the norm for most larger enterprises. In comparison with larger enterprises, SMEs still lag behind in the use of the Internet and the adoption of e-business. Therefore, there is, at all levels, significant potential for SMEs to extend their use of the Internet.

Micro-enterprises have, as expected, generally lower levels of use of ICT and participation in the e-Economy than SMEs. However, they are generally not lagging far behind SMEs in the use of e-commerce for transactions, which suggests that, once they have decided to use ICT and adopt e-business, they move more readily to deepening their participation in the e-Economy. The available data thus does not strongly highlight any significant new policy challenges separate from those highlighted by the SME data.

The current position for SMEs is shown in Table 1 below.

Table 1 - SME e-business adoption rates in 2001

| % of SMEs | AT | DK | ES | FI | GR | SE | UK | DE | LU | NL | IT | NO |
|--|-----------|------------|-----------|------------|-----------|------------|-----------|-----------|-----------|------------|-----------|------------|
| Using ICT | 92 | 95 | 91 | 98 | 84 | 96 | 92 | 96 | 90 | 87 | 86 | 93 |
| Having web access | 83 | 86 | 66 | 91 | 54 | 90 | 62 | 82 | 54 | 62 | 71 | 73 |
| Having a presence on web via own web site | 53 | 62 | 6 | 58 | 28 | 67 | 49 | 65 | 39 | 31 | 9 | 47 |
| Having a presence on web via third party web site | 26 | N/A | 28 | N/A | 8 | N/A | 11 | 21 | 13 | N/A | 26 | N/A |
| Making e-commerce purchases | 14 | 36 | 9 | 34 | 5 | 31 | 32 | 35 | 18 | 23 | 10 | 43 |
| Making e-commerce sales | 11 | 27 | 6 | 13 | 6 | 11 | 16 | 29 | 9 | 22 | 3 | 10 |

(Source : European Community survey on e-commerce 2001)

Notes to Table 1

- 1. N/A = Data not collected**
- 2. Netherlands data based on returns from enterprises with between 10 and 49 employees**
- 3. Norway data not formally part of Eurostat survey but used same methodology**

Table 1 shows that, whereas ICT use by SMEs is at a relatively high level in all the Member States surveyed, significant variations exist between those Member States in the adoption of e-business by SMEs. This means that there may be different policy challenges in different Member States.

However, the Eurostat survey highlights also the fact that all countries in the survey have some activities in which levels of participation in e-commerce are lower than that of their peers. For example, while Sweden has the second highest percentage of SMEs using ICT, it lags behind in the percentage of SMEs using e-commerce for sales.

The current position for micro-enterprises is shown in Table 2 below

Table 2 – Micro-enterprise e-business adoption rates in 2001

| % of SMEs | ES | FI | DE | NL | IT |
|--|-----------|------------|-----------|------------|------------|
| Using ICT | 82 | 91 | 85 | 80 | 77 |
| Having web access | 61 | 77 | 67 | 49 | 15 |
| Having a presence on web via own web site | 8 | 36 | 46 | 20 | N/A |
| Having a presence on web via third party web site | 18 | N/A | 20 | N/A | N/A |
| Making e-commerce purchases | 8 | 27 | 36 | 17 | 7 |
| Making e-commerce sales | 7 | 10 | 25 | 17 | 8 |

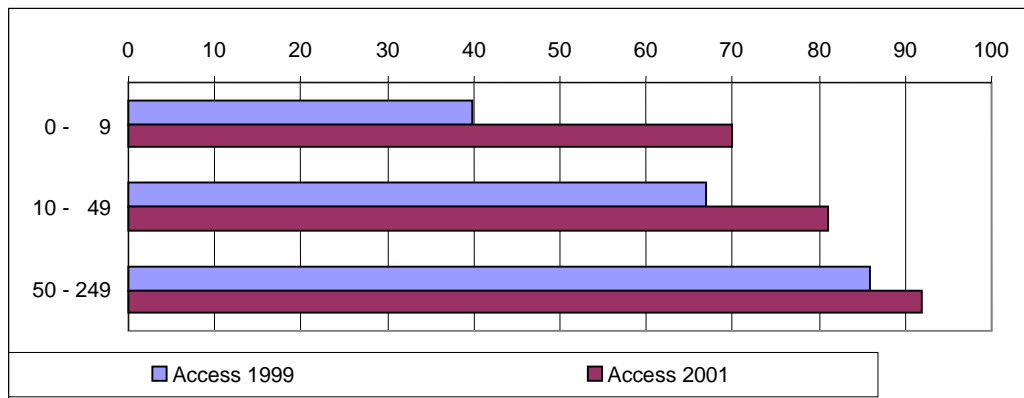
(Source : European Community survey on e-commerce 2001)

Notes to Table 2

- 1. N/A = Data not collected**

The analysis in the Eurostat survey is broadly confirmed by the 2001 ENSR survey on SMEs² (“the ENSR survey of SMEs”). As is the case with the Eurostat survey, this shows that micro-enterprises have lower levels of Internet access than SMEs. However, a comparison of the data for 1999 and 2001 suggests that micro-enterprises are catching up rapidly. The percentage of enterprises with less than ten employees having Internet access has increased from 40% to 70% in this period.

Figure 1 – Access to Internet 1999 and 2001 by size of enterprise (% of SMEs)



(Source : 2001 ENSR survey on SMEs)

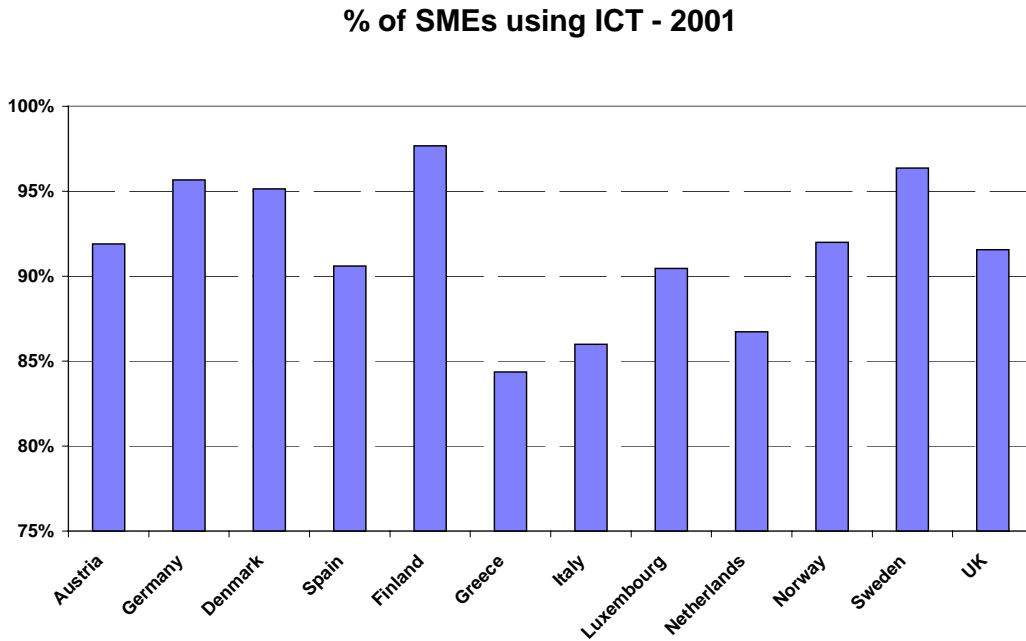
1.3 ICT usage

The percentage of SMEs using ICT in the countries surveyed ranges from 84% in Greece to 98% in Finland. It is widely accepted that some SMEs may never need to use ICT, even for the most common applications such as word processing.

These high percentages do not in themselves provide evidence about the purposes for, and frequency with which, SMEs use ICT. The following sections show that, in spite of the relatively narrow range of variation in percentages of use of ICT, there are in fact significant variations in the sophistication of use in the e-commerce domain. It is recognised that there may also be significant variations – not revealed by the Eurostat survey – in the intensity of ICT use for purposes other than e-commerce. For example, where SMEs have indicated that they currently use ICT, this does not reveal the extent to which they use hardware, software or networks or the capability or age of the systems used.

² This wide ranging survey was carried out for DG Enterprise between May and August 2001, using telephone interviews. It included more than 7,500 enterprises with less than 250 employees across a wide range of economic sectors in 19 countries (the European Economic Area and Switzerland).

Figure 2 - SME use of ICT

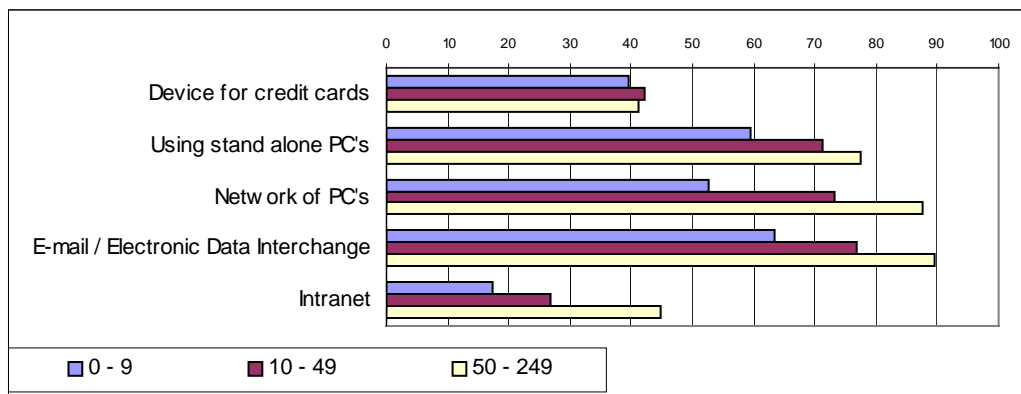


(Source : European Community survey on e-commerce 2001)

The pattern of ICT usage for small SMEs – those with 10 to 49 employees – is similar to that for all SMEs. Further analysis of the data (not shown in the graph) shows that in all the countries surveyed more than 80% of smaller SMEs use ICT and levels of usage are within a few percentage points of that for larger SMEs (those with 50 to 249 employees).

Further insight into the use of ICT by SMEs is provided by the ENSR survey of SMEs, as shown in Figure 3 below.

Figure 3 – Forms of ICT used by size of enterprise (% of SMEs)



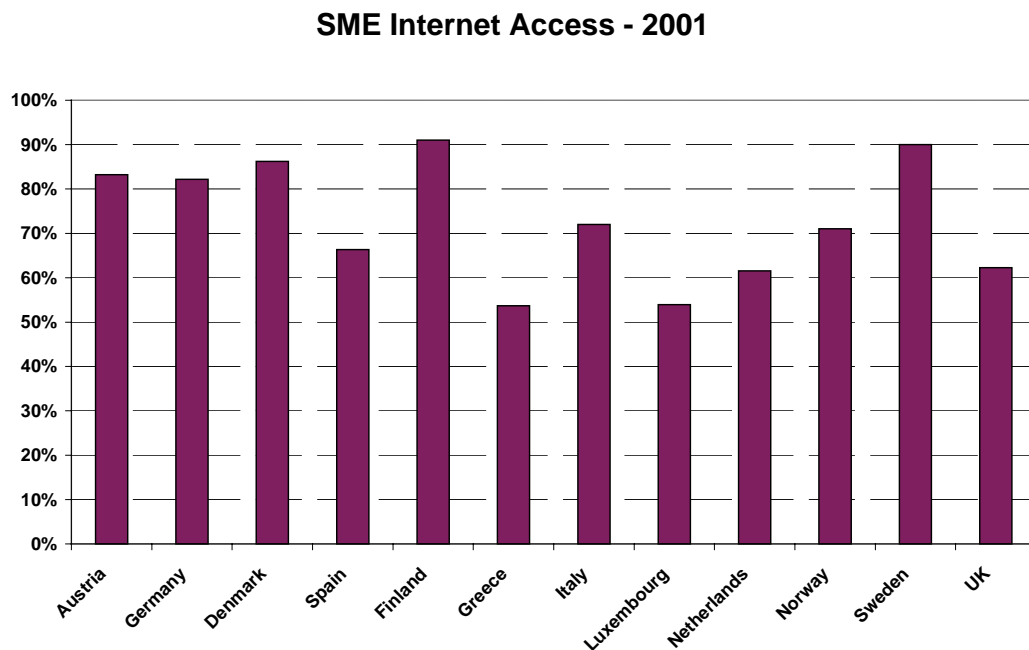
(Source : 2001 ENSR survey on SMEs)

For most of the uses shown here there is a clear size-related pattern ie larger SMEs use PC networks, e mail/Electronic Data Interchange and intranets more widely than do smaller SMEs and micro enterprises. However, it is interesting to note that a majority of micro enterprises (53%) use a network of PCs, which implies some depth of use even amongst the smallest enterprises.

1.4 Access to the internet

The percentage of SMEs with Internet access ranges from 54% in Greece and Luxembourg to 91% in Finland. This represents a significant variation between the countries surveyed, and means that there are significant policy challenges for countries with lower percentages.

Figure 4 - SME access to the Internet



(Source : European Community survey on e-commerce 2001)

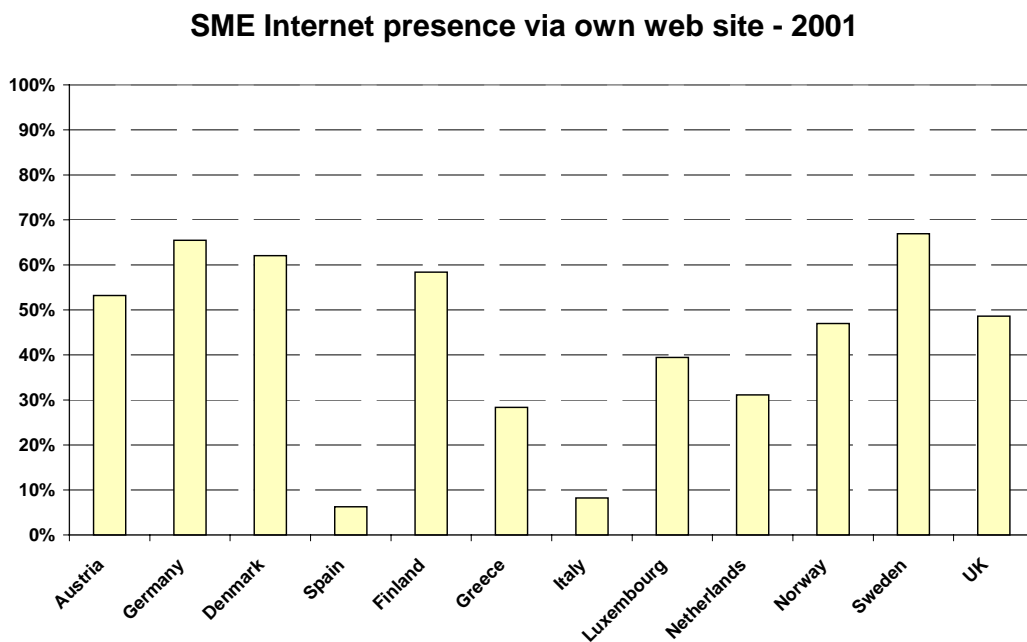
SME access to the Internet has increased significantly in the past two years. OECD data collected in 1999 for the countries included in this survey shows significantly lower levels of SME Internet access at that time (for example, 35% for Spain, 24% for Greece and 39% for UK). It is therefore to be expected that the picture will further change in the next years, following the same upward trend as has been the case with the connection of households to the Internet.

Finland and Sweden, with levels of Internet access at about 90%, are clearly leading and have almost reached saturation point in this respect. There are countries however, such as Greece, Luxembourg, the United Kingdom, Italy and Spain, with lower levels of access. This suggests the need for further analysis of the relevant inhibitors to a wider use of e-business in these countries.

1.5 Web presence

SME web presence through web sites established, operated and maintained wholly or partly by SMEs themselves varies very widely across the countries surveyed. The percentage ranges from 6% in Spain to 67% in Sweden. However, these figures have to be read in conjunction with SME Internet presence via third party web-sites³.

Figure 5 - SME web presence through own web site



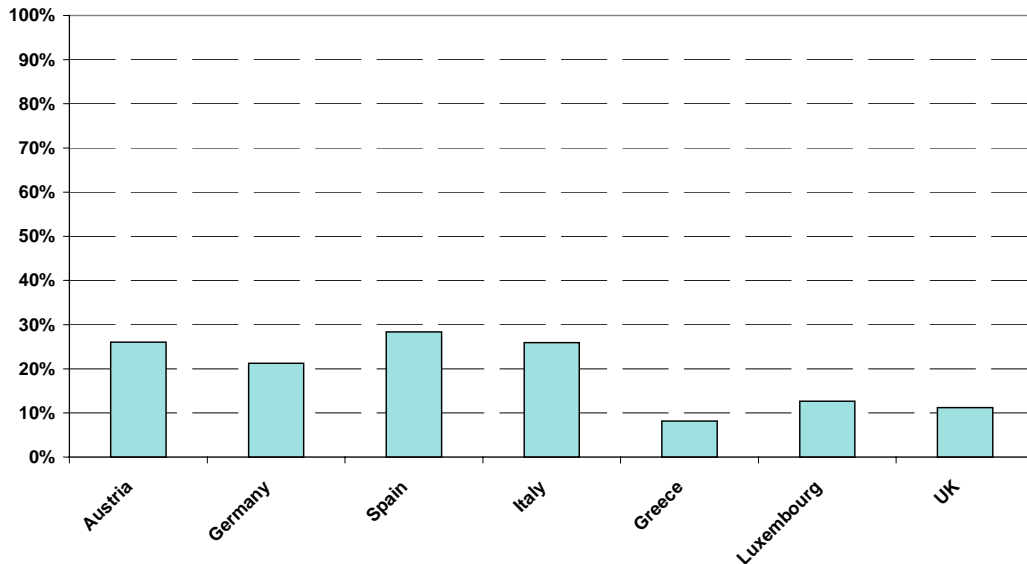
(Source : European Community survey on e-commerce 2001)

SME web presence through web sites established, operated and maintained wholly or partly by third party application service providers varies widely across the countries surveyed. It ranges from 8% of SMEs in Greece to 28% of SMEs in Spain. This is an indication of different degrees of outsourcing for all or some of these functions within the countries surveyed. In view of the time pressures faced by owners and managers of SMEs a much higher level of outsourcing might be expected in future, given that the use of e-commerce solutions is still in its infancy.

³ The Eurostat survey gathered data on SME web presence both through the web sites established, operated and maintained by SMEs themselves as well as through those established, operated and maintained by third party application service providers. The two sets of data were not mutually exclusive. Some SMEs replied that they used third party application service providers for some but not all aspects of their web site. Such SMEs therefore answered “yes” to both questions in the survey, so that it is not possible to determine overall web presence by aggregating the responses to both questions.

Figure 6 - SME web presence through third party web site

SME Internet presence via third party web site - 2001



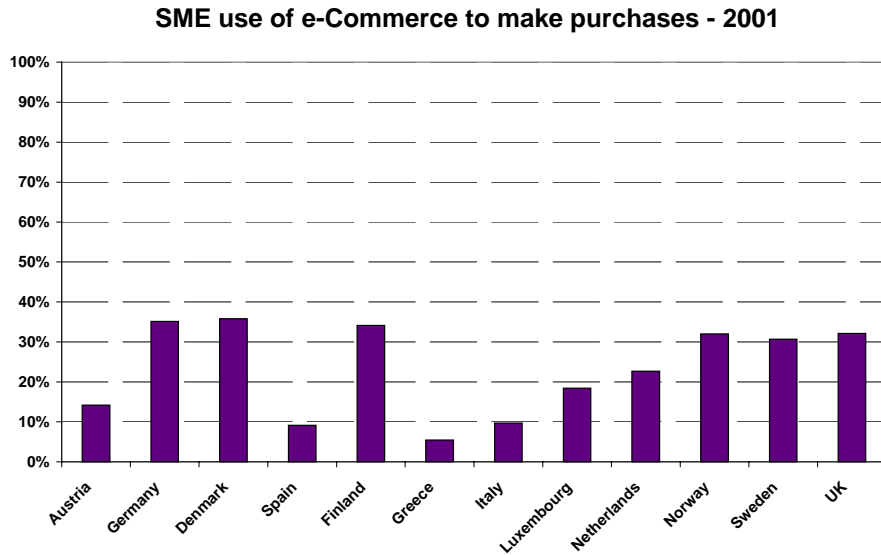
(Source : European Community survey on e-commerce 2001)

1.6 Use of e-commerce solutions to make purchases

Use of e-commerce solutions for purchases by SMEs is the first step in engaging in e-commerce transactions. In general, it does not require sophisticated knowledge or complex administrative processes from the buyer's point of view. However, the percentage of SMEs using e-commerce to make purchases is still remarkably low and varies widely across the countries surveyed. It ranges from 5% of SMEs in Greece to more than 30% in Sweden, the United Kingdom, Finland, Germany and Denmark and up to 43% of SMEs in Norway. This makes it pertinent to analyse the different inhibitors for a wider use of e-commerce solutions for SMEs in more detail.

There is a significant gap in most countries surveyed between levels of SME access to the Internet and use of e-commerce solutions to make purchases. In the countries most advanced in using ICT only about one third of the SMEs with Internet access actually use this to make purchases electronically. This gap is much wider in the countries that are lagging behind, though there is no common pattern. It is worth noting that, in some countries, although access to the Internet is the rule for SMEs, it is still the case that very few SMEs are using the Internet for e-commerce transactions. Austria is a clear example, with more than 80% of SMEs having access to the Internet, but only 14% of SMEs using e-commerce to make purchases.

Figure 7 - SME use of e-commerce solutions to make purchases

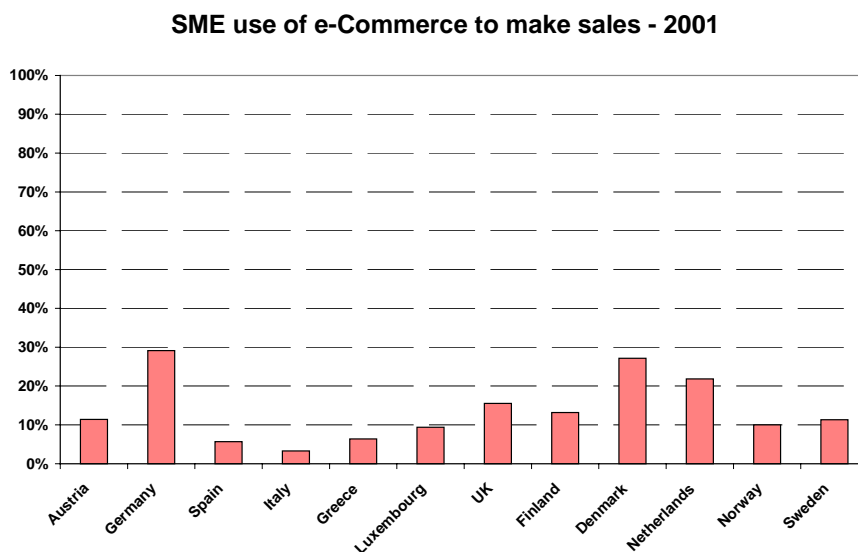


(Source : European Community survey on e-commerce 2001)

1.7 Use of e-commerce solutions to make sales

Only in Germany (29%) and Denmark (27%) do more than one quarter of SMEs use e-commerce to make sales. The range for the other countries surveyed is from 3% for Italy to 22% for the Netherlands. There is a significant gap in most of the countries more advanced in using ICT between levels of SME having a web presence and use of e-commerce solutions to make sales. Finland is a clear example, with 58% of SMEs having a web presence through their own web site but only 13% of SMEs using e-commerce for sales.

Figure 8 - SME use of e-commerce solutions to make sales



(Source : European Community survey on e-commerce 2001)

In all countries included in the Eurostat survey, except Greece, SMEs use e-commerce less for sales than for purchases. This reflects the greater complexity, noted above, of using e-commerce for sales than using e-commerce for purchases (eg need to match on-line offering with supporting logistics, need for scalability of response to demand, need to avoid channel conflict etc).

In this context, it is worth noting that there are significant differences between levels of e-commerce purchases and sales in some of the most advanced countries, such as Finland, Sweden, Norway and the UK. Equally, in some countries that are currently lagging behind in this respect, such as Greece, Spain and Austria, SMEs are using e-commerce for purchases and sales purposes at almost equal levels. This could imply that the “followers” have the tendency to adopt complete e-commerce solutions rather than starting only with simple applications. Therefore, the statistical picture may change faster in future than the current data suggests.

1.8 The main inhibitors for SMEs to “go digital”

The Commission Communication “Helping SMEs to Go Digital” has identified a number of important barriers that SMEs are facing to adopt ICT and e-business. A clear understanding of the existing problems is important to identify necessary policy initiatives in this field and to assess them against the true needs of the SMEs. This analysis has to be kept under constant review as markets and technologies are changing rapidly and, therefore, so are the opportunities and risks of e-business as perceived by SMEs.

The e-commerce survey of Eurostat provides the most comprehensive picture of the main inhibitors to e-commerce in Europe. The following section is therefore mainly based on these statistical findings, though many other studies and surveys exist which provide policy makers with useful information on existing barriers and obstacles. The perception of the most important inhibitors in different countries is presented in Appendix 1, to this report.

Generally speaking, it seems appropriate to distinguish between risks perceived by SMEs to be barriers to adopting e-commerce, which will affect their motivation to do so, and real obstacles, based upon practical experience. In the earlier stages of adoption the perceived risks are likely to be stronger barriers for SMEs. As they adopt e-commerce, their main concerns are likely to be more practical. From a policy perspective if the factors which affect the motivation of SMEs to go digital are not addressed then the effect of the measures which seek to reduce the practical obstacles will be reduced.

The risks perceived by SMEs to be barriers to adopting e-commerce are related to the lack of commercial benefits expected and commercial problems expected to be associated with buying and selling on-line. Of these types of barrier, the most important barriers to e-commerce sales are that SMEs believe the goods or services they are offering not to be suitable for electronic trading and concerns about potential sales channel conflict. Legal uncertainty and uncertainty about making payments are the most important barrier to the use of e-commerce for purchases. In addition, the insufficient number of other e-commerce players, the lack of perceived benefits and logistics are reported as very important inhibitors for SMEs to migrate to a more sophisticated use of ICT in their business operations.

◆ **Unsuitability of goods and services for sale by e-commerce**

A significant number of SMEs are inhibited from adopting e-commerce to make sales because they believe that the goods and services which they offer are not suitable for sale via e-commerce. If this view continues to prevail it would represent a major barrier to realising the aims of eEurope, with e-commerce being regarded as SMEs' gateway to wider markets. It is, therefore, potentially, a very significant policy challenge for the public administrations across Member States. It could also lead to other SMEs not adopting e-commerce for purchases because of the unavailability of goods and services.

This inhibitor is very important to nearly half of Sweden's SMEs and is also very important to a significant percentage of SMEs in Finland (45%), Italy (39%), Spain (37%), Austria (35%) and the United Kingdom (31%).

◆ **Concern about sales channel conflict**

The advent of the E-economy is changing market structures, creating opportunities for enterprises to increase revenues by selling to different markets and by using different sales channels, for example to sell directly to customers without using intermediaries. While this can be of benefit to a business, some SMEs remain concerned that this may have disadvantages. This could happen, for example, if a distributor, after being bypassed, decides to become a competitor or forms an alliance with a competitor, or if a competitor, damaged by the entry of the SME into its market, decides to compete with the SME in its own market.

Concern over sales channel conflict is a significant issue in two countries surveyed, being very important for nearly half of Spanish and Finnish SMEs.

◆ **Legal uncertainty, particularly in respect of contracts, terms of delivery and guarantees**

The legal framework associated with e-commerce for domestic and, in particular, cross-border transactions, such as that relating to distance contracts and the acceptability of electronic signatures, is a particular issue for SMEs. This is because they often lack access to the internal legal resources or the financial resources to purchase those services.

Spanish SMEs surveyed said that, for 40% of them, legal uncertainty concerning contracts, terms of delivery and guarantees was a very important barrier to their adoption of e-commerce for purchases. It is also very important in Italy (mentioned by 37% of SMEs) the United Kingdom (mentioned by 24% of SMEs) and Austria (mentioned by 20% of SMEs).

This issue also impacts on SMEs considering the adoption of e-commerce for sales and in Italy it is regarded as very important by 35% of those surveyed. From the Eurostat figures it has to be concluded that legal uncertainties constitute, in some countries, an important barrier to e-business. This may call for policy actions to improve transparency about legal provisions applicable to electronic transactions.

◆ **Uncertainty over payments**

Concerns of customers about security and confidentiality of payments reduce the incentive for businesses to invest in the adoption of e-commerce, because of the risk that, even if the product or service offering is competitive, consumers may not be comfortable about making on-line payments. The costs associated with establishing trust and reducing risks weigh more heavily on SMEs than on larger enterprises.

Uncertainty over payments represented a very important barrier for 37% of Spanish SMEs considering adoption of e-commerce for purchases and is also very important for 33% of SMEs in Italy and almost 20% of SMEs in Austria, Germany and the United Kingdom.

Similarly, uncertainty over payments represented a very important barrier for 35% of Italian SMEs considering adoption of e-commerce for sales and is also very important for 32% of SMEs in Spain, 23% in Austria and 20% in the United Kingdom.

◆ **Insufficient number of suppliers or customers to make e-commerce worth while**

Each individual enterprise will need to weigh the potential benefits from adopting e-commerce against the cost of doing so. There will be some SMEs, choosing to serve local markets and with owners who are satisfied with the profit they are making from the business, for whom the benefits will not outweigh the costs of further extending the e-business activities. In other cases, however, SMEs may not be entirely free to take their decision alone. As suppliers of larger enterprises they will have to respond to the fact that e-business for them is becoming increasingly the norm of doing business.

There are four countries in which at least 20% of SMEs regard the absence of a sufficient customer base as a very important barrier to the adoption of e-commerce for sales ie Italy (31%), Finland (29%), Spain (27%) and Sweden (25%). This issue is related to the cost of developing and maintaining e-commerce systems, mentioned as a very important barrier to the adoption of e-commerce for sales by 31% of SMEs in Sweden, by 26% of SMEs in the United Kingdom and by 22% of SMEs in Austria, Spain, Finland and Italy.

◆ **Lack of perceived benefits of Going Digital for the company**

Lack of interest in e-commerce opportunities, and scepticism about benefits of them, has increased amongst SMEs following the recent developments in e-business. The crash of many dot.coms has often led to insufficient weight being given to the cost of not “going digital”, especially by SMEs in mature sectors which to date have been less influenced by the E-economy and have continued to be sufficiently profitable for the needs of the owner.

The Eurostat survey asked SMEs to consider the extent to which lack of perceived benefits was a barrier to Internet use. It is regarded as a very important barrier to the use of the Internet by 27% of SMEs in Finland, 22% of SMEs in Spain and 21% of SMEs in the United Kingdom. Further analysis is necessary to clearly distinguish between a lack of awareness about potential benefits and the true absence of them.

◆ **Logistics problems (speed and timeliness of delivery)**

It became clear even during the dot com bubble that it is not sufficient to have a name and a product to adopt e-commerce successfully. It is also necessary for an enterprise to have in place the distribution and delivery channels capable of meeting customer expectations. Many businesses are facing the organisational challenge of moving towards a mixed model of on-line and physical presence (the so-called "bricks and clicks" model) or of entering into alliances to help them meet their delivery promise.

Concern over logistics problems was regarded as a very important barrier to the adoption of e-commerce for purchases in Spain (mentioned by 20% of SMEs) and to the adoption of e-commerce for sales in Finland and Spain (mentioned by 23% and 21% of SMEs respectively).

◆ **Delivery costs too high for goods purchased by e-commerce**

While the use of e-commerce to make purchases potentially widens the sources of supply and the competitiveness of supply prices for SMEs, these potential advantages may be outweighed by delivery costs if the suppliers are geographically distant.

SMEs included within the Eurostat survey did however, generally not regard this as a very important barrier to the use of e-commerce for purchases.

The second category of obstacles relates to technical issues, ranging from the cost of Internet access and slow and insecure Internet technologies to the lack of ICT skills. Of these types of inhibitor, the lack of security on the Internet, and the slow speed and instability of telecommunications networks rank the highest followed by the cost of establishing and maintaining Internet access, and the lack of appropriate e-business skills.

◆ **Lack of security**

SMEs remain very concerned about the security aspects of Internet access, and in particular of hacking and viruses. SMEs are faced with either investing the time to protect themselves against these risks, or, if they use a third party to manage their web access, satisfying themselves that these risks are being sufficiently addressed by their Application Service Provider.

For example, 48% of SMEs in Germany say that concerns about security are a very important barrier to their use of the Internet. This is also very important to a significant percentage of SMEs in Austria (40%) Finland (38%), Italy and the United Kingdom (37%) Spain (34%) Sweden (29%) and Denmark (26%). Therefore, security should be among the main concerns to be addressed.

◆ **Data communication too slow or unstable**

Speed and reliability of communications remain significant concerns for SMEs. They are particularly relevant to SMEs because of the diversity and weight of the generally perceived (and often real) time pressure on their owners.

Nearly 40% of SMEs in Spain say that the speed and reliability of data communication networks is a very important barrier to their use of the Internet. The issue is also very important in Germany (mentioned by 24% of SMEs), Sweden and Italy (mentioned by 23% of SMEs), Austria and the United Kingdom (mentioned in both countries by 22% of SMEs).

◆ **Set up/access costs too high**

The initial and continuing cost of Internet access has dropped in recent years, and matters continue to change rapidly in this field, but it remains a significant influence on SME behaviour. Key factors include concerns about the rising cost of maintenance and servicing an Internet presence and the continuing need to reduce telecommunications costs through further liberalisation of the telecommunications market. The lack of flat rate access is a particular concern, especially for B2C which is boosted by high intensity on-line access by consumers.

Set up and access costs are particularly important barrier to Internet use in Sweden (mentioned by 27% of SMEs).

◆ **Lack of ICT and e-commerce skills**

Sufficiency of skills both in ICT generally and e-commerce specifically (both for direct employment and through purchase from third parties) are generally thought to be a major issue for SMEs. They depend critically on “on the job” competence and are competing with larger enterprises in a market where there is an overall skills shortage.

The Eurostat survey asked SMEs to assess the significance of lack of skills as a barrier to Internet use. Finland was the only country where more than 20% of SMEs cited lack of skills as a very important barrier to the use of the Internet. This is surprising, given the evidence from other sources which suggests that ICT and e-commerce skill shortages are a real issue. It may reflect the fact that many SMEs have not yet realised the problem which they will face, which is in itself a potentially serious policy challenge for Member States.

A summary overview of the main inhibitors

The outcome of surveys clearly depends on the methodology of the survey and the composition of the sample response. In the case of inhibitors to the adoption of e-commerce, the outcome will also be influenced by the balance of answers between those who do and do not have practical experience of its implementation. Nevertheless, it is interesting to note that, despite the different methodology adopted, and the different scope of the sample, the Eurostat survey and the ENSR survey of SMEs show some similar outcomes (see Table 3 below and Figures 9 to 11 in Appendix 1). This is particularly true of the extent to which skill shortages and the suitability of products and services for e-commerce transactions are regarded as inhibitors to Internet use.

Table 3 - Single most important reason for not using the Internet, by size of enterprise

| Reason for not using Internet | Size of enterprise | | |
|---|--------------------|------------|------------|
| | 0 - 9 | 10 - 49 | 50 - 249 |
| No skilled personnel | 17 | 20 | 16 |
| It would not pay off | 18 | 14 | 16 |
| Do not trust technology/security | 3 | 2 | 3 |
| No confidence in regulatory environment | 1 | 1 | 2 |
| National differences in consumer protection | 0 | 4 | 0 |
| Cost of distribution product too high | 2 | 2 | 0 |
| Customers' access to internet is insufficient | 6 | 9 | 5 |
| Does not apply to my type of enterprise/product | 43 | 40 | 40 |
| Don't know/no answer | 9 | 9 | 18 |
| Total | 100 | 100 | 100 |

(Source : 2001 ENSR Survey on SMEs)

This shows that:

- in general, micro-enterprises (0-9) and middle-sized SMEs (10-49) share problems to the same degree as larger SMEs (50-249);
- the ICT skills gap is seen as being more important by middle-sized SMEs than by micro-enterprises and by larger SMEs;
- national differences in consumer protection legislation are seen as being important only by middle-sized SMEs. This could be because micro-enterprises, generally, are not engaged in cross-border trading whereas larger SMEs may have the resources to deal with the legal issues arising.

2 From inhibitors to policy challenges

Following the analysis of existing inhibitors to e-business, a number of policy challenges can be identified. However, not all barriers and obstacles call for policy actions. The main responsibility for the transition towards the e-economy remains with the enterprises themselves. Not all enterprises may have a commercial interest in e-business and many of the still existing problems will be solved by competitive market solutions. However, policies need to address those inhibitors to the adoption of e-commerce which are of a legal nature or are of particular political concern.

Whilst enterprise policy should not directly interfere in markets or replace the self-responsibility of entrepreneurs, policies could act as 'enablers' aiming to create a reliable, stable and open environment, encouraging companies to adopt e-business practices. Like in other fields, SMEs would benefit in particular from open and transparent electronic marketplaces, inter-operable, secure and trustworthy e-business solutions, e-government, fiscal incentives and a level playing field with larger enterprises. This includes:

- the need for a stable legal and regulatory framework, in particular for cross-border trading, balancing the needs of suppliers and consumers and for accessible and affordable alternative dispute resolution mechanisms (ADRs);
- the need for further liberalisation of the Telecommunications supply, which has had the effect of lowering prices for the Internet access which underpins the adoption of e-commerce;
- the need for inter-operable ICT solutions. These will increase the likelihood that e-commerce via the Internet can avoid the exclusivity often associated with Electronic Data Interchange (EDI) and thus promote its adoption;
- the need for governments to make sophisticated use of the ICT and provide their services to enterprises electronically. This would not only create an incentive for many enterprises to step into the e-business world, but would also provide a tool in order for firms to increase their efficiency in terms of administrative procedures and reduce their administrative costs;
- the need for access to finance, as many traditional finance providers are wary of lending against 'unproven' and therefore higher risk business strategies and ideas. In many cases e-business is seen as an 'unknown' discipline, although there is a growing cadre of professional investors who actively seek out e-business and other knowledge economy type firms. Typically these are venture capitalists, managers of new technology based funds, business angels and increasingly corporate investors.

At both European and national level, the necessary steps have been taken to address these key issues. The legal framework for e-commerce has been widely established and the telecommunication markets are being liberalised. The eEurope initiative provides the framework to foster e-applications in many areas of public interest. In this context, e-government has been identified as a key priority, followed up by a series of actions to promote e-procurement and other public services delivered online. Also the question of venture capital has been properly addressed and actions have been launched to facilitate the access to funding for SMEs.

Although these policies are addressed to all enterprises and citizens, SMEs will in many cases be among the main beneficiaries. This results already from that fact that in most European countries SMEs represent over 99% of enterprises, with a total number of over 19 million in the European Union. For the purposes of this benchmarking study, such horizontal actions and initiatives will, however, not further considered as they are not within the scope of this study.

Apart from the general policies in support of e-business in Europe, the question arises what should and could be done more specifically to facilitate the transition towards the e-Economy for SMEs. As SMEs represent most of the European enterprises, the further take-up of e-business solutions strongly depends on them. Table 4 summarises possible policy responses to the main inhibitors to e-business.

Table 4 – Inhibitors, policy challenges and responses

| Key inhibitors | Policy Challenges | Policy Responses |
|--|---|--|
| Set up/access charges too high | To lower the cost of telecomms | <ul style="list-style-type: none"> • Telecomms liberalisation |
| Lack of E commerce skills in or available to businesses | To improve skill levels in the workforce | <ul style="list-style-type: none"> • Promote education in ICT and e-business • Increase the numbers trained in ICT and e Business |
| Lack of perceived benefits for the company | Publicise the benefits of e-business | <ul style="list-style-type: none"> • Programmes to demonstrate the benefits of e-business |
| Lack of security | To provide an environment of trust and confidence in e-business | <ul style="list-style-type: none"> • Adoption of e-business legislation such as the e Commerce Directive |
| Data communication too slow or unstable | To ensure high speed networks are more widely available | <ul style="list-style-type: none"> • Telecomms legislation to promote consumer choice and ensure quality of access to high speed networks (unbundling the local loop, legislative framework for M- Commerce etc) |
| Unavailability of goods and services for purchase by E commerce | Publicise the benefits of e-business | <ul style="list-style-type: none"> • Remove more Internal Market obstacles to cross border trading • Programmes to demonstrate the benefits of e-business |
| Perceived unsuitability of goods and services for sale by E commerce | Assess the extent to which some goods are suitable for e-commerce, to encourage suppliers to overcome their perceptions of e Commerce sales ‘appropriateness’, and to encourage consumers to buy a wider range of goods/services electronically | <ul style="list-style-type: none"> • Ensure legislative framework provides sufficient certainty for suppliers to sell goods and services through distance selling • Promote awareness through examples of the suitability of a range of goods and services via case studies, E-marketplaces etc to give suppliers and customers confidence to buy and sell a wide range of goods |

| | | |
|---|---|--|
| Insufficient number of suppliers or customers to make E-commerce worth while | To encourage greater use of e-Commerce | <ul style="list-style-type: none"> • Ensure legislative framework provides adequate supplier and consumer protection and confidence to sell and purchase goods and services • Programmes to demonstrate the benefits of e-business • Promote E-marketplaces |
| Delivery costs too high for goods purchased by e-commerce | Reduce delivery costs | <ul style="list-style-type: none"> • Investment in transport infrastructure to minimise costs to suppliers |
| Logistics problems (speed and timeliness of delivery) | Improve the efficiency and effectiveness of logistics | <ul style="list-style-type: none"> • Investment in transport infrastructure to minimise costs to suppliers |
| Uncertainty in making or receiving payments | Provide secure environment for electronic transactions | <ul style="list-style-type: none"> • Promote research to develop secure payments technology • Ensure legislative framework provides adequate supplier and consumer protection and confidence to buy and sell goods and services |
| Legal uncertainty, particularly in respect of contracts, terms of delivery and guarantees | Provide secure environment for electronic transactions | <ul style="list-style-type: none"> • Develop e-business legislative framework |
| Concerns about sales channel conflict | Ensure suppliers fully consider the issues and implications of the adoption of e-commerce for sales | <ul style="list-style-type: none"> • Programmes to raise supplier awareness of e-business strategies |

This table shows that a wide range of policies is relevant to the removal of potential barriers to e-business. This benchmarking report focuses on those actions and initiatives which have been specifically designed to help SMEs to go digital. This should, however, not be interpreted as a preference for selective actions in support of SMEs. Indeed, improving the e-business environment for SMEs strongly depends on an overall enterprise-friendly environment. Only if SMEs have cheap and secure access to the Internet and can rely on a stable and predictable legal framework for online transactions will they be able to reap the full benefits of e-business. However, in order to realise the opportunities they have to be aware of them and to be made fit to compete in an on-line environment.

2.1 A more targeted approach for SMEs – the focus areas

E-business is considered to offer widespread opportunities to firms of all sizes, helping them to become more efficient, more flexible and more customer and market orientated. However, it is recognised that SMEs are still lagging behind large companies in using the Internet as an efficient business tool, thus running the risk of missing business opportunities.

The inhibitors to the adoption of e-business practices are regarded as more serious by SMEs than by larger enterprises as they typically lack information and resources to deal adequately with all of them. Although the responsibility to adapt to the new challenges lies with the SMEs themselves, policies can play a role as facilitator and catalyst of e-business, thus helping SMEs to go digital.

Consequently, Member States have devised a wide range of policies, instruments and measures to pro-actively help SMEs and stimulate their use of e-business tools and techniques. Based upon the discussions in the E-business Policy Group, the following three types of specific policy measures in favour of e-business for SMEs have been identified.

◆ *Raising Awareness and ICT skills*

The owners of SMEs are often focused on the day to day operations of their business and lack the time to understand how new technologies work and the benefits which they can bring. Moreover, they often have difficulty finding appropriate sources of business advice and information, as SMEs in particular need to feel comfortable that the information and advice they receive is independent.

All Member States, including those where ICT and e-business adoption is most advanced, perceive that there is a need to address these issues by taking measures, in different ways, to raise awareness among SMEs about the various components and issues of e-business practice. This is the most popular category of e-business policy activities.

As part of this awareness-raising process many Member States use prizes and awards to give high visibility and publicity to SMEs which implement best practice and are front runners in the use of ICT and e-business.

SMEs face particular difficulties with regards to e-business skill shortages, which are considered to be one of the major inhibitors to the adoption of e-business. Most Member States recognise this need and are taking actions to enable SMEs to acquire, or to continuously adapt their e-business skills, through direct training, e.g. targeted seminars for SMEs, traineeship programmes, etc.

◆ *Promoting SMEs support networks*

SMEs usually lack the time to invest in building business networks and relationships, or lack the exposure to external organisations and individuals who would make up such networks. Therefore, they do not have easy access to the wide knowledge networks, which would enable them to take advantage of the opportunities offered by e-business.

Various Member States tackle this challenge by supporting the establishment of SME business support networks that would provide targeted knowledge and practical assistance to SMEs in the various steps of their effort to adopt e-business. One way in which this is done is via business support organisations (BSOs) or trade or professional associations, where interactions can either be on a one to one basis, or can consist of a group of like-minded entities.

◆ *Helping SMEs to participate in e-marketplaces*

E-marketplaces are considered to be the gateway to e-business for SMEs. However, the opportunities for SMEs to participate in private e-marketplaces created by large market players are often limited, because of the cost of participation, the difficulty of accessing software platforms used and lack of transparency about the rules for trading within the marketplace.

However, an increasing number of national, and regional administrations have established e-marketplaces (so called B2A e-marketplaces) or national and regional portals, as a way of meeting targets for e-procurement, or as a practical way of demonstrating the potential of e-business. Several national or regional authorities provide incentives to SMEs in order to promote their participation in public e-marketplaces, or to encourage the creation of new e-marketplaces by various SME business groups.

In addition, many Member States have launched other types of initiatives to promote the adoption of e-business by SMEs, as well as their participation to e-marketplaces, such as providing free or subsidised access to Internet and Web services, access to trust and certification services, etc.

This list of actions is, however, not complete. Some Member States have devised broad national umbrella initiatives of which a sub-set is devoted to SMEs while others deploy more ad-hoc methods. This benchmarking project will only consider actions which are specifically targeted to support SMEs, and for which specific, measurable targets can be established at a later stage.

2.2 The approach to policy benchmarking in the field of ICT and e-business for SMEs

This synthesis report presents an overview of national and regional policies to support SMEs in their efforts to take maximum advantage of the new opportunities provided by the e-Economy. The overview will be used to benchmark e-business policies in support of SMEs, which is the ultimate objective of this project.

Benchmarking policies in support of e-business for SMEs aims to assess which policies have been developed so far and what principles should be applied to future actions. It does not seek to rank the different actions or to evaluate them retrospectively against the criteria developed in this report. Nor will it assess the impact of those policies, ie the extent to which these policies lead to greater take-up of ICT and e-commerce by SMEs or the benefits SMEs derive from doing so. However, the findings of the report will be designed to encourage Member States to establish, wherever possible, specific, quantitative targets to measure the impact of policies and actions which are critical for the take-up of ICT and e-business by SMEs.

The objective of this project is to develop a set of benchmarks and, eventually, guidelines for future policy making in this field. It will therefore create a framework within which Member States and regional and local administrations can conduct policy debates, with a view to improving the policy making process and to set clear goals for helping SMEs to “go digital”. Commission policies are, at this stage, not the subject of this benchmarking review, but, ultimately, the agreed benchmarks can also be used to assess policies developed at an EU level. In this sense, this benchmarking initiative should also contribute to a better understanding of the different roles to be played by regional, national and European policies in support of e-business for SMEs.

Phase 1 of the project is dedicated to fact finding and the identification of possible benchmark criteria. The aim of phase 2 is to set out for specific policy areas the characteristics of “best” policies and to identify examples which could stimulate for others the generation of new ideas for policy making in this field.

Based upon the discussions within the E-business Policy Group the following benchmarking indicators for “best” policies to help SMEs to “go digital” are suggested:

| Measure | Rationale | Description | Options |
|--|--|---|---|
| Reason – why was this policy designed? Have SME needs been taken into account? | If SME needs have not been taken into account while formulating a policy then the policy is unlikely to be as focused and useful as it should be. In an extreme case the policy may be irrelevant or unworkable. | How widespread was the involvement of SMEs in developing the policy? | A) The SME consultation exercise was widespread and the policy has assimilated the results B) The SME consultation exercise was limited, but there were some findings on the user needs C) SME needs have not been taken into account |
| Rationale - is the policy clearly defined? | If the policy does not have a clearly defined rationale, it is impossible to judge whether it has achieved what it set out to achieve | Does a formal, written rationale exist for the policy? | A) There is a formal, written, detailed, rationale for the policy B) There is a rationale for the policy, but it is informal C) The rationale for the policy is not stated either explicitly or implicitly |
| Targets - are there measurable and meaningful targets? | If a policy does not have targets then it is not possible to assess whether it has achieved its objectives. If the targets are not easily measurable or relevant then they are probably not very useful. | Does the policy have easily measurable and meaningful targets in place? | A) Yes, there are easily measurable and meaningful targets in place B) There are targets, but they are not easily measurable and/or meaningful C) No, there are no targets |

| | | | |
|---|--|---|--|
| Policy delivery – is there an appropriate implementation mechanism in place? | Typically, the formulation of successful policies must include consideration of how the policy will be implemented | Does the policy include an adequate implementation plan? | A) Yes, there is an implementation plan and adequate resources in place B) There is an implementation plan, but not well elaborated and/or with insufficient resources C) No, there is no implementation plan |
| Flexibility - can the policy adapt to meet changing needs of SMEs in respect of ICT and e-business? | Well designed policies need to be able to adapt to meet changing economic, technical or market circumstances, particularly in a dynamic environment such as e-business | How well can the policy adapt to changing needs of SMEs in respect of ICT and e-business? | A) The policy is flexible, triggered by regular reviews B) The policy only has limited flexibility C) The policy cannot be changed |
| Communication - how much information is available on the policy? | If a policy is not publicised well it is likely not to be taken up extensively | How much information is available on this policy? | A) Information is comprehensive, clear and easily accessible B) Information provides a partial view of the scheme - but there are some gaps C) The information available is not very comprehensive, and/or clear and/or easily available |
| Evaluation – is there an evaluation process? | Well designed policies always have evaluation processes. They are set up in such a way that the policy can be adapted to learn from experience and improve future implementation. | Is there a process to evaluate the policy? | A) The policy has an in-built evaluation process triggered by regular reviews B) There is an ad-hoc evaluation process C) There are no existing arrangements to evaluate this policy |
| Additionality – is there a process to measure additionality? | Additionality measures 'what would have happened if the policy did not exist'. Policies which do not set out to measure this will never know to what extent they have caused change. | Is there a process to measure the additionality of the policy? | A) The policy has an in-built process to measure additionality B) There are no formal plans to assess additionality but we expect this to be measurable C) There are no plans to assess the additionality of the policy |

This list of benchmarks is ‘generic’ – ie they can be applied to all three types of actions which have been identified as most relevant in this field. It is possible that some specific actions would require a different or more detailed set of benchmarks : this aspect will be further elaborated before the beginning of the second phase of the initiative.

2.3 The next steps

It is important to stress that the emphasis of this benchmarking initiative is positive. The report will not rank Member States over the whole range of policies already developed to help SMEs to adopt ICT and e-business. As well as setting out the benchmarks, the report will seek to highlight a small selection of specific policy initiatives from Member States and regional and local administrations as examples of best practices based on these benchmarks. Inevitably it will, therefore, be selective, drawing from a wider range of policies which could have been highlighted.

The benchmarking exercise will proceed in the following steps:

1. The synthesis report will gather basic information about the current position, presenting the available statistical evidence about the position of SMEs in ICT and e-business and the policies launched at national and regional level to help SMEs to “go digital”. This is an important step to ensure that policy recommendations at a later stage are based upon sound evidence. The synthesis report will furthermore outline the main benchmarking criteria for subsequent analysis and conclusions.
2. All documented policies in support of ICT and e-business for SMEs will be assessed against the agreed benchmarks. The objective of this assessment will be to develop a first short list of policies which might be highlighted as being best practice. This assessment will be based on information supplied by Member States and regional and local administrations and other desk research. If the information which can be drawn from readily available sources is insufficient to enable a policy to be assessed, it is unlikely that the policy will come to the notice of, and be used by, the SMEs who are its intended beneficiaries.

Currently there are approximately 150 schemes, programmes or policies across the 16 countries under review. This list is likely to increase as the data collection process continues. It will be necessary to complete an initial assessment of policies in order to condense them down to a reasonable number (around 50, spread across the focus areas) on which to carry out a more detailed benchmarking exercise. The Member States will be asked to submit additional information with respect to the agreed benchmarks, in order to make possible the assessment of their policies.

3. The short listed policy initiatives will be investigated further, including through follow up research and, where appropriate, discussion with the initiators of the policies. This will lead to a further short list, after re-assessment of the policies against the benchmarks. This stage of the process has two benefits : it will both provide direct information about the current use of the benchmark criteria, and also begin to provide a deeper understanding of rationale for policies developed so far.

4. This further short list will then be assessed by inviting comments from selected third parties, including representatives of SMEs and of the ICT sector. This will then lead to the final identification of the policies to be included in the final benchmarking report as being examples of best practice in policy making in the specific focus areas. For each of the relevant policy areas, the characteristics of “best policies” will be defined. They will be illustrated by practical examples of already existing policies, taking account of the different context of different Member States.
5. The ambition is to launch a wider policy debate about “best policies” in support of the take up of ICT and e-business by SMEs. Lessons from successful policies should be drawn and existing or planned regional, national and European actions be reoriented towards the criteria developed in defining what could constitute good policies to raise awareness, to promote e-business networks for SMEs or to stimulate the participation of SMEs in e-marketplaces. The benchmark for the success of this initiative is whether it will trigger a change of Member States’ policies, with clear targets and measurable effects. In order to achieve this ambitious goal, a clear commitment is needed from Member States to consider the conclusions of the Benchmarking Report following its completion in June 2002.

3 Snapshot of main policies and programmes in the Member States in support of e-business

This chapter gives a picture of the national and regional policies and initiatives which are specifically aimed at helping SMEs to 'Go Digital'. All the Member States⁴ have perceived, in different ways, the needs for policy actions and have therefore not followed the same approach in designing their policies in this area. Some have broad national umbrella initiatives of which a sub-set is devoted to SMEs, others have more ad-hoc methods. Nevertheless, the policy areas, as identified in the previous chapter, are widely the same. Brief descriptions⁵ of the different national and regional policy initiatives and schemes of the Member States are included in Appendix 2, while an overview the national contexts and broad umbrella initiatives are presented in Appendix 3 to this report.

Some very broad conclusions can be drawn from this snapshot of national policies and actions in support of e-business for SMEs:

- Awareness raising measures are the most frequently cited type of initiative. This would indicate clearly that the need for awareness raising has not yet disappeared in most Member States, even those with higher levels of ICT adoption.
- Skills shortages are common in most countries, ranging from basic to professional ICT skills. Therefore all countries place a high priority on ensuring that the supply of ICT skills is adequate to meet the demands of business. Some countries take this a stage further, and in addition to equipping staff with ICT-specific knowledge, are explicit in highlighting the need for managerial staff to be able to understand ICT applications sufficiently to embed them into their strategic and operational management activities
- SME support networks are a popular type of e-business initiative, probably due to the established nature of general business support in most countries.
- Support for more 'advanced' e-business applications (e.g. B2A marketplaces and e-business partnerships) are less prevalent, following the natural curve of ICT adoption i.e. those countries with higher levels of ICT/e-business adoption levels are more active in promoting B2A applications.

⁴ Including Norway

⁵ Based on completed policy fiches from Member States, together with research undertaken by the consultants to this project.

3.1 Raising Awareness and ICT Skills

Awareness raising is the most popular focus area for e-business policy activity, with the highest number of identified programmes or initiatives. This is not surprising, as it is necessary to inform and engage potential participants about the challenges and opportunities offered by ICT and e-business before seeking to engage them in actual e-business transactions. As well as being used to inform non-participants about the benefits and potentialities of using e-business, activities under this heading are also used to inform wider marketplaces and customers about the benefits of e-business, to help create 'demand pull' as well as 'supply push' for the faster adoption and take-up of e-business.

There is a wide range of different types of activities and tools that can be used to help with awareness raising targeted at SMEs. These include technology suppliers, Government-sponsored publicity campaigns, general media, and business support organisations. Some SMEs are completely new to e-business, others have a good idea of what is on offer but have yet to be convinced of the return on investment or don't know where to seek advice to get to the next level. The policies and programmes being implemented in the Member States appeal to all different types of non-users and users of e-business alike. They include simple workshops; general literature/web sites, demonstrators and targeted awareness; collaborative awareness (exchange of experience); and awareness focusing on specific sectors.

General awareness

The percentage of SMEs who have invested in ICT and e-business varies greatly from Member State to Member State and no country has yet universal take-up. This means that to a greater or lesser extent there still remains a need to raise awareness at the general level and give companies a chance to find out about e-business and explore the benefits. The majority of Member States explicitly state the importance of awareness raising in their national policy documents. These include Austria, Belgium (Wallonie), Greece, Ireland, Italy, Portugal the Netherlands, and the UK. This has not excluded the rest from investing in their own national schemes to help boost the numbers of businesses taking advantage of e-business.

The large, general awareness raising activities cover a range of topics and use different methodologies to reach audiences. It is noticeable that generally speaking, the frequency of this type of activity is not directly related to the different adoption rates of ICT and e-business. For example, according to the Eurostat survey, Sweden, Finland, UK, Germany and Denmark are advanced users of e-commerce purchasing. However, the UK has a high number of awareness raising initiatives, as do Sweden, Netherlands, Belgium, and Ireland.

These differences may possibly be explained by different policy targets. For example, according to the Eurostat survey, the UK lags behind Sweden, Denmark, Germany, Norway and Finland in terms of the number of SMEs which use ICT and also in terms of the numbers of SMEs with web access. This indicates that there may still be some work to be done to raise the awareness of the benefits of ICT in general, even before designing schemes to deal with e-business specifically. In Sweden, the percentage of SMEs participating in e-commerce sales is much lower than in Germany, Denmark and the Netherlands, indicating an area of relative weakness which could be addressed by awareness raising in that country. With other words, there is always something to be further improved, in particular in comparison with the leaders in the different categories.

Another example for this is Finland which has the highest rates for both ICT use and web access amongst SMEs (98% and 90% respectively). It seems reasonable, therefore, to consider that the overall penetration of ICT has largely been addressed in Finland. However, it is important to note that Finland itself considers raising awareness amongst micro enterprises still to be necessary.

In many other countries, notably Spain, Italy and Greece, a lack of e-business awareness is still a major hurdle to its widespread adoption. This is often compounded by the industrial profile in these countries, where large numbers of small, family-owned enterprises predominate. This fragmentation leads to problems of developing effective communications strategies to promote e-business, as well as the more fundamental resource barriers facing these firms in terms of taking up e-business.

Overall, the UK and Ireland appear to have the majority of their programmes and policies in this broad topic area. This could possibly be accounted for by the fact that they have large umbrella schemes which appear as though the focus is on awareness but in fact they are actually seamlessly combining a range of policy instruments under this heading.

Of course, several other countries are running large national schemes. Defining characteristics of this type of programme are that they typically involve a combination of broadly focused and narrowly focused approaches – for example, general purpose television, radio and newspaper advertising, together with large scale conferences to smaller seminars and workshops.

Targeted awareness and demonstrators

In some Member States, targeted e-business awareness raising is considered to be important, e.g. to support traditional or mature sectors which often lag behind in the adoption of ICT (the Netherlands and Wales) or to provide tailored support for regional clusters of businesses (Wallonia, Belgium). Other objectives are to support certain categories of firm – such as very small firms (Ireland, Finland) and to support firms which are more advanced in their adoption of e-business (Ireland, Netherlands, UK and Finland).

These programmes can help to assuage some of the previously identified perceived barriers of perception to the growth of e-commerce, such as lack of perceived benefits to the company, or the suitability of certain goods and services for e-commerce transactions. Targeted awareness programmes can provide more focused small group activities which lend themselves to debate, knowledge transfer and activities to work through some of these 'softer' perception issues. Finnish SMEs were particularly unsure about the suitability of certain goods and services for e-commerce, which may explain the preponderance of Finnish e-business policies in this area.

Generally speaking, measures under this heading are designed to help a business move forward in its e-business strategy. A number of businesses get to the stage of 'being connected' but don't understand how to move forward the next step to implement an e-business strategy. Public support measures to help businesses move forward are therefore deemed to be necessary. The emphasis is more on providing practical help rather than information, as the programmes seek to begin the process of introducing e-business practice into firms. Delivery mechanisms include guides, "master classes", 'breakfast briefings' and skills-based workshops. In summary, initiatives in this area start to move the e-business debate from 'why should SMEs participate in e-business' to 'how can SMEs participate'.

Prizes and awards

Prizes and awards are an important way of raising awareness and visibility, both of e-business, and of successful SMEs. In addition, prizes are an excellent way of collecting and disseminating case studies which are known to be a powerful tool for awareness raising. Initiatives in this area also offer the opportunity for SMEs to learn from each other (almost by definition prize-winners must be implementing some form of good practice). The fact that this can be a 'peer to peer' learning process can be an added attraction.

There are several initiatives noted in this area, and with the exception of the UK (which has the most initiatives in both categories) there is no discernible pattern between those Member States undertaking other awareness raising initiatives and this set of activities. However, the UK, France and Italy are all giving 'e-business tuition' as part of their awards, indicating recognition of the need for further improvement even on the part of award winning SMEs. This does not appear to be the case in the other countries, where achievement is recognised purely financially. In some cases recognition appears to be its own reward – this may be because of the prestige of the award and the networking opportunities it affords.

Prizes give incentives to companies to embrace new ways of working. They give companies visibility and recognition within their field. The prizes on offer range from cash prizes, awards/certificates, facilitation of access to venture capital and support for writing a better business plan. They are available at both national and regional level. Many prizes and awards are not specifically for e-business, but cover a wider range of ICT related issues. Whichever type of incentive is offered, prizes and awards offer a generic opportunity to highlight and disseminate good practice.

An innovative approach to award schemes requires participants to complete ‘e-business challenges’, which means that all participants are judged on their ability to fulfil the same e-business task, as occurs in Italy. Ireland is also using a slightly different approach, adopting the idea of ‘exemplars’ as its mainstream. Whilst strictly speaking these schemes do not involve prizes or awards, the philosophy is similar – highlighting good practice examples as a way of promoting increased take-up of e-business.

A common thread running throughout these initiatives is the appropriateness of the public sector to act as the catalyst behind the schemes. Governmental initiatives can have both the ‘reach’, and the financial resources to access a large percentage of the target audience. This type of scheme can also have a high recognition factor, with the accompanying ‘cachet’ of a national-level award.

Training

It is well known that there are skills gaps and skills shortages with regard to ICT adoption and take-up, so the policy challenge is to provide SMEs with a pool of e-business talent. This report concentrates on applied types of e-business-specific skills, not basic ICT skills (or so-called “digital literacy”) which are required from all people entering the labour market. Neither does it cover technical skills for ICT professionals and specialists. The issue of basic ICT skills is being dealt with within several initiatives relating to employment and education policies (e.g. *eLearning* initiative and the recent Communication on Lifelong Learning). The issue of ICT and e-business skills will be further explored by the ICT skills monitoring group set up in September 2001 and which will deliver its first synthesis report in March 2002.

Virtually all countries suffer some form of e-business skills shortages and mismatches, with the problem being identified as particularly acute in some countries, including Finland, Ireland, Germany, Greece, Italy, Spain and Sweden, though the Eurostat survey reveals that this is not widely perceived to be a problem by SMEs, except in Finland. These shortages have been the subject of a specific chapter of the EITO Yearbook for 2001, which reports that one of the biggest concerns of European enterprises remains finding employees with technical expertise or e-business⁶ skills. The emergence of e-business is also driving demand for people that possess insights into the industry that they intend to target.

⁶ The content of e-business professions encompasses all the strategic planning, decision-making processes and implementation activities related to:

- The creation, development and delivery of e-commerce products and services;
- The execution of business or organisation processes over the Internet (such as e-training or teleworking);
- The creation and delivery of services over the Internet in public or non-profit organisations.

In Europe, the employment opportunity related to the development or the usage of the Internet was more than 14.5 million equivalent jobs in 2000. According to EITO 2001, the demand for ICT skills ⁽⁷⁾ reached 10.4 million in 2000 (with the supply being 9.2 million), amounting to an overall the ICT skills shortage of 1.2 million jobs in Europe, with a possible increase to 1.7 million in 2003. Europe's shortage in e-business skills was estimated at 0.7 million in 2000, growing to 2.2 million in 2003 (24% of total demand).

Most Member States are introducing macro level initiatives to meet general ICT skills needs, most of which are not covered in this report as they do not relate specifically to e-business. For example, in Ireland, large scale investments are being made into education, Germany has introduced the 'Green Card' Scheme to attract overseas IT professionals, whilst Spain has a large programme to train 14,000 ICT professionals, and Greece is using Structural Funds via its Operational Programme for the Information Society to fund training initiatives.

In contrast to the other countries highlighted above, Finland and Sweden reports a specific lack of managerial skills concerned with the application of e-business and ICT. Sweden states that there is a market failure in terms of private sector delivery to fill these gaps. Either the support is inappropriate (no suitable mix of managerial/technical training) or it is not aimed specifically at the needs of SMEs. This is now being addressed through a programme called smelink. Denmark also reports ICT skills shortages, but is of the opinion that with 'supplementary education and skills enhancements' they may be able to meet these.

This report only includes those training schemes which have an identifiable e-business element, as opposed to a wider ICT remit. They represent a range of initiatives to meet a range of e-business needs. Some training initiatives, such as the 'train the trainer' are considered to be necessary to prevent a 'system blockage'. In other words, the spread of e-business should not be constrained by the number of suitably qualified people able to tutor others. Of course, national schemes of this sort also provide some guarantee of consistency and quality of advice. This is typically required when a discipline is relatively new and unexplored. Qualifications for those being trained can also be used for publicity purposes as well as for measuring educational attainment.

It is apparent that there is little correlation between ICT penetration or e-business 'maturity' and the style of training adopted. For example, traditional workshop/seminar approaches are being used to tutor SMEs in the practical principles of good web-design as well as in the strategic principles of e-business planning. Examples of the latter are in the Netherlands, Ireland and Finland. In Norway, training is available on-line, with phone support where necessary. This approach can only occur in countries with well developed ICT infrastructure and a widespread acceptance of electronic distance learning.

⁷ ICT jobs represent 8.3% of total employment in Western Europe. They will account for a share of some 13.4% in 2003. Source EITO.

- ICT professionals who support and develop technology environments in the industries that use ICT or services vendors selling their ICT professional resources time;
- E-business professionals focused on supporting business strategies related to the Internet;
- Call centre professionals providing sales and support activities in the emerging phone channels.

Personalised and bespoke training approaches, often combined with consultancy, are also being offered in some Member States. This method of training can be more sustainable and have more impact after the end of the course, but is usually more expensive to fund. Examples are apparent in both Greece and Sweden. In Greece this is appropriate as typically companies are either too small to have an IT Manager, or may be family owned with little chance of networking to acquire e-business knowledge. Therefore, it is most effective for trainers to go directly into firms to share their expertise – as occurs as part of the Greek Go-Digital initiative. In Sweden, the programme Smelink supports the mass transfer of ICT knowledge from those who have it (young people in education) to those who don't (SMEs).

3.2 Promoting SME Support Networks

Support networks for e-business are a very popular set of initiatives. This is probably because the basic model of providing networks of general business support are already largely embedded in all Member States. For example, most countries have extremely well established business support mechanisms such as Chambers of Commerce. Creating or adding new e-business services is therefore easily accepted by the marketplace, and in some cases the costs of doing this can be offset by policymakers by using existing buildings, staff etc..

Using established business support organisations is an effective way to deal with some of the major perception barriers to e-commerce previously identified. These include a 'lack of perceived benefits to the company' and 'unsuitability of goods and services for e-business'. This is because, in many cases, the support network and the SMEs are well known to each other, there is a strong element of trust between them. This is particularly invaluable in those cases where there is a problem of 'perception' which needs to be addressed by building up trust and confidence. There is also, however, an added attraction in that business support organisation can be very effective at dealing with more technical or e-commerce strategy queries such as security issues, payment systems and logistics problems as well. They can offer such a wide range of support, either directly by using their own staff, or indirectly by signposting to other sources of specialist advice and help.

Networks can operate at different levels – offering general information and advice, targeted and tailored support (often consultancy) or sectoral help. They can be created using the 'hub and spoke' model, with a central unit managing a number of local or regional units (such as adopted in the UK or Ireland for example) or they can be horizontal with a number of organisations getting together to provide support services (as in Norway), or indeed services can be channelled through a single entry point (as in France and Denmark).

Many SMEs do not have easy access to large knowledge networks to help them integrate new ideas, techniques or working practices. This is particularly true of emerging technologies and concepts such as e-business. This is usually for one of two reasons – either a lack of time to invest in building networks and relationships, or a lack of exposure to external organisations and individuals to make up such a network. This means that many SMEs are missing out on access to expertise which would enable them to take advantage of the opportunities offered by e-business. The networks of support and organisations available extend from a website with general information advice and guidance, to face-to-face network support mechanisms bringing together a wide range of expertise.

Sources of general advice and guidance are widespread in most Member States. The majority deliver support via physical ‘centres of expertise’, although there are some novel variations on this theme, with Internet portals being used in Spain, whilst France has adopted the model of an Observatory to monitor developments. More targeted advice and help tends to be delivered using some form of consultancy (following the usual business support model).

Countries appear to be moving increasingly towards the model of creating specific ‘competence centres’ to provide very tailored and specific services. This can be seen in Germany, Austria and Greece. To the contrary, special e-business support for start-ups is not highly featured amongst the countries. This is probably because most start-up support measures (eg high technology funds and incubators) are for start-ups in general, they are not specifically targeted at e-businesses. However, many incubators do seek to attract ‘new economy’ based firms, and in many instances, it is likely that this type of new, young, ‘agile’ firm will be an early adopter of e-business techniques as an extension of their other entrepreneurial activities. Advanced incubator models provide a true ‘end to end’ service, including physical space, access to common services, and access to a network of experts. Typically, these would be finance providers and management experts. The most advanced incubators will, where necessary, source and provide experts to be employed in the fledgling enterprise, often in return for equity. However, it does not appear that any incubators have been set-up purely to support e-business.

3.3 Helping SMEs to Participate in e-Marketplaces

This final set of specific measures to help SMEs to prepare for e-business are quite diverse, they include e-business services and partnerships and e-marketplaces. Facilitating access to e-business services covers different actions, ranging from trust and alternative dispute resolution (ADR) mechanisms to incentives to participate in public and/or private e-marketplaces. So far, the emphasis has been laid on general measures to promote trust. This is not surprising as trust and security issues have been highlighted by the Eurostat survey as major barriers to SMEs’ adoption of e-business or the Internet—particularly in Germany, Austria, Finland, Italy, UK, Spain, Sweden and Denmark. This is confirmed by the Member States themselves, particularly by Germany, Netherlands, and Luxembourg.

It is noticeable that many of the initiatives concerning trust involve voluntary 'codes of conduct' rather than regulation. Several of these are industry driven. It remains to be seen whether this mode of operation will be sustained, or whether statutory legislation will need to be enacted. It is also striking that there are few e-business ADR initiatives ongoing across Europe. It is unclear whether this is because there is no need for them, or whether they have not yet been developed.

The main focus of the trust related measures taken by the Member States, so far, is on the B2C area. In the future, though, it is expected that B2B e-marketplaces will become the focus of attention in the establishment of a level playing field for all enterprises and, in particular, SMEs, to be able to participate in such marketplaces. The issue is to facilitate SMEs' access to these e-marketplaces, to ensure that rules are open and inclusive and to help SMEs to qualify for participation. Although no specific national or regional initiatives have been identified in this area, several concerns have been expressed on these issues and specific measures should be expected in the future.

B2A marketplaces are, so far, a less developed phenomenon, but nevertheless initiatives are starting in several Member States to create government-driven e-marketplaces and portals. The rationale behind these is that the government is a major purchaser of goods and services, so efficient procurement systems can save significant amounts of money. In addition, the public sector can act as a demonstrator to catalyse demand, and participation in activities like this should help to embed an 'e-culture' in the firms supplying goods and services.

Almost as a side-benefit, the introduction of ICT-driven systems will help to raise the general level of ICT and e-business awareness and adoption in public administrations, helping them to better meet the needs and understand the issues faced by SMEs. As e-procurement is an ongoing activity, not a 'one-off', participating in B2A marketplaces should provide a foundation for a permanently new way of doing business for both the public and the private sectors.

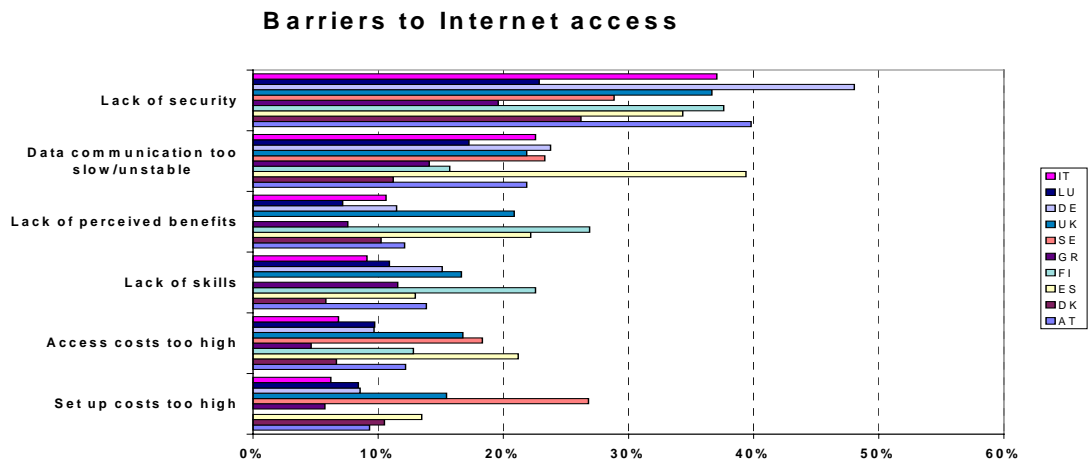
Several initiatives are still at the early stages of development as the concept of e-procurement begins to spread – such as in Denmark, Ireland, Germany and Greece for example. These tend to be information providers, rather than enabling transactional capabilities. In other countries, typically those with high levels of e-commerce, such as the UK, Finland, Norway and Sweden, and indeed at the EU level (BC-NET/BRE, CORDIS, Framework Programmes and Tenders on the Web for example), these concepts are more developed.

The advantage of this type of initiative is that it can both demonstrate e-business and provide a relatively safe 'plug and play' environment in which SMEs can participate in e-business. However, administrations need to be aware of the danger of doubly disadvantaging those firms which are not sufficiently 'e-business aware' – firstly by immediately excluding them from participation in a lucrative market, and secondly by prolonging that disadvantage as early participants may benefit from so-called 'first mover' advantage. In order to avoid such risk, Member States may need to consider taking further measures to facilitate the participation of SMEs in e-procurement through specific awareness actions, technical assistance or other incentives.

Appendix 1: Country experience

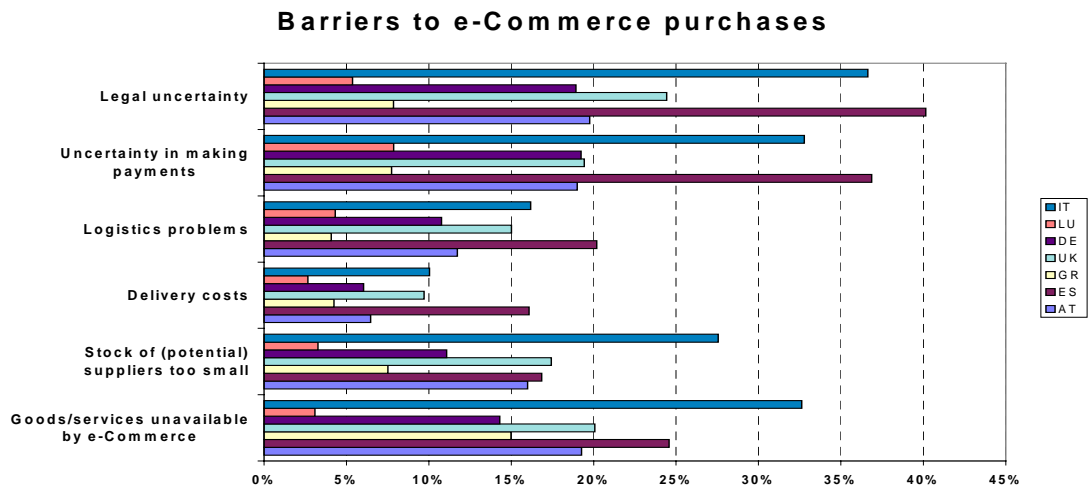
The relative importance of problems and barriers in different Member States to Internet use generally, and to the use of E-commerce to make purchases and sales, is analysed in this section. This data has been extracted from the Eurostat survey.

Figure 9 – Barriers to SME Internet access



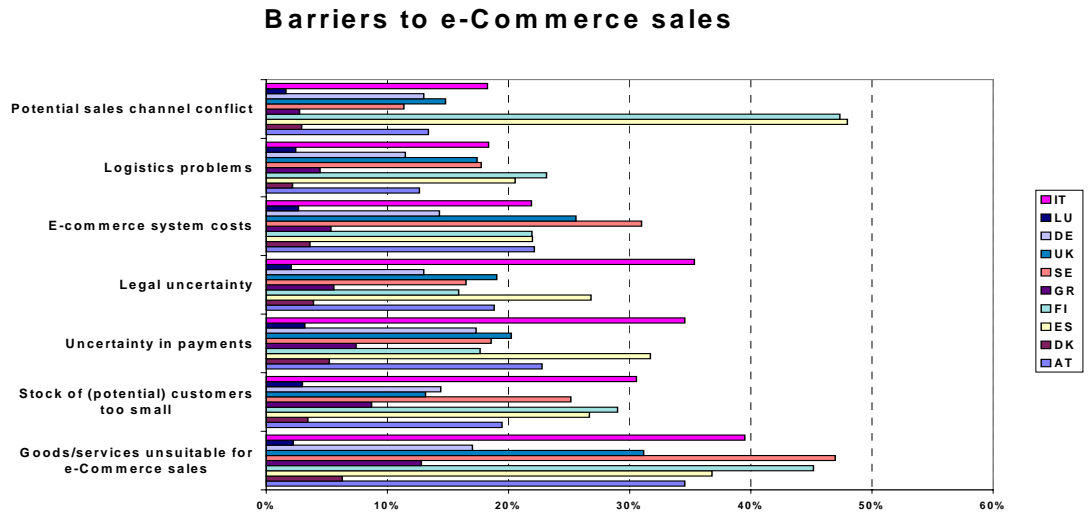
(Source : European Community survey on E-commerce 2001)

Figure 10 – Barriers to SME use of E-commerce for purchases



(Source : European Community survey on E-commerce 2001)

Figure 11 - Barriers to SME use of E-commerce for sales



(Source : European Community survey on E-commerce 2001)

Austria

Lack of security inhibits Internet use by Austrian SMEs

40% of SMEs in Austria say that concerns about security are a very important barrier to their use of the Internet. Speed and reliability of communications are their second most important concern, with more than 20% of SMEs citing this as a barrier

Three key barriers to the use of E-commerce for purchases by Austrian SMEs

Three factors are regarded as being of almost equal importance in inhibiting Austrian SMEs from adopting E-commerce for purchases. About 20% listed uncertainty in making payments, legal uncertainty and the unavailability of the goods and services via E-commerce as very important barriers.

Unsuitability of goods and services for sale via E-commerce holds back progress in Austria

35% of Austrian SMEs are inhibited from adopting E-commerce to make sales because they believe that the goods and services which they offer are not suitable for sale via E-commerce. If this view continues to prevail it would represent a major barrier to realising the aims of eEurope, with E-commerce being regarded as SMEs' gateway to wider markets. It is, therefore, potentially, a very significant policy challenge for the Austrian authorities

Denmark

Lack of security is a major issue inhibiting Danish SMEs from using the Internet

26% of SMEs in Denmark say that concerns about security are a very important barrier to their use of the Internet, and that this is much the most important issue for them

Few barriers to Danish SMEs using E-commerce for sales

None of the barriers included in Eurostat survey were regarded as being very important inhibitors to the use of E-commerce for sales by Danish SMEs. In this context it is surprising that the use of E-commerce for sales is not higher than the 27% revealed by the Eurostat survey

Spain

Quality of data communication is a key issue in discouraging SMEs from using the Internet

40% of SMEs in Spain say that the speed and reliability of data communication networks is a very important barrier to their use of the Internet

Lack of security is also a major issue inhibiting SMEs from using the Internet

35% of SMEs in Spain say that concerns about security are a very important barrier to their use of the Internet

Legal uncertainty and uncertainty about payments are significant concerns to Spanish SMEs in their adoption of E-commerce for purchases

Spanish SMEs surveyed said that, for 40% of them, legal uncertainty concerning contracts, terms of delivery and guarantees were a very important barrier to their adoption of E-commerce for purchases. Uncertainty over payments represented a very important barrier for more than 35% of Spanish SMEs

Potential sales channel conflict is very important to Spanish SMEs in considering whether or not to adopt E-commerce for sales

Nearly 50% of Spanish SMEs surveyed said that concern over conflict with existing sales channels was a very important barrier to their adopting E-commerce for sales

Unsuitability of goods and services for sale via E-commerce holds back progress in Spain

Nearly 40% of Spanish SMEs are inhibited from adopting E-commerce to make sales because they believe that the goods and services which they offer are not suitable for sale via E-commerce. If this view continues to prevail it would represent a major barrier to realising the aims of eEurope, with E-commerce being regarded as SMEs' gateway to wider markets. It is, therefore, potentially, a very significant policy challenge for Spain

Finland

Lack of security is the major issue inhibiting SMEs from using the Internet

More than 35% of SMEs in Finland say that concerns about security are a very important barrier to their use of the Internet

Two key barriers to the use of E-commerce for sales by Finnish SMEs

Two factors are regarded as being of almost equal importance in inhibiting SMEs in Finland from adopting E-commerce for sales. Nearly half thought that concerns over conflict with existing sales channels were a very important barrier to their adopting E-commerce for sales

A similar percentage said that they were inhibited from adopting E-commerce to make sales because they believe that the goods and services which they offer are not suitable for sale via E-commerce. If this view continues to prevail it would represent a major barrier to realising the aims of eEurope, with E-commerce being regarded as SMEs' gateway to wider markets. It is, therefore, a very important policy challenge for Finland, whose distance from large population centres means that it is particularly likely to be a beneficiary of opportunities for sales through E-commerce, and one to which the Finnish authorities are currently giving significant attention

Greece

Lack of security the most important concern for Greek SMEs

20% of SMEs in Greece say that concerns about security are a very important barrier to their use of the Internet.

Few very important barriers to use of E-commerce for purchases or sales by Greek SMEs

No single barrier was identified by more than 15% of Greek SMEs surveyed as being a very important barrier to the use of E-commerce for either purchases or sales. It is therefore surprising that, as shown in Table 1, the actual percentage of Greek SMEs who have adopted E-commerce for purchase or sales transactions is very low (5% for purchases and 6% for sales).

Sweden

Lack of security the most important concern for Swedish SMEs

Nearly 30% of SMEs in Sweden say that concerns about security are a very important barrier to their use of the Internet.

Unsuitability of goods and services for sale via E-commerce holds back progress in Sweden

Nearly half of Sweden's SMEs are inhibited from adopting E-commerce to make sales because they believe that the goods and services which they offer are not suitable for sale via E-commerce. If this view continues to prevail it would represent a major barrier to realising the aims of eEurope, with E-commerce being regarded as SMEs' gateway to wider markets. It is, therefore, potentially, a very significant policy challenge for the Swedish authorities.

United Kingdom

Lack of security the most important concern for UK SMEs

More than 35 % of SMEs in the United Kingdom say that concerns about security are a very important barrier to their use of the Internet

Legal uncertainty is the main barrier to adoption of E-commerce for purchases by SMEs in the UK

British SMEs surveyed said that, for 25% of them, legal uncertainty concerning contracts, terms of delivery and guarantees were a very important barrier to their adoption of E-commerce for purchases.

Unsuitability of goods and services for sale via E-commerce holds back progress in the United Kingdom

About 30% of Britain's SMEs are inhibited from adopting E-commerce to make sales because they believe that the goods and services which they offer are not suitable for sale via E-commerce. This is a barrier of perception rather than a technical issue, and could, if not addressed, place a significant limitation on the progress able to be made by the "Go Digital" initiative

Germany

Lack of security inhibits Internet use by German SMEs

48% of SMEs in Germany say that concerns about security are a very important barrier to their use of the Internet. Speed and reliability of communications are their second most important concern, with more than 23% of SMEs citing this as a barrier

Few very important barriers to use of E-commerce for purchases or sales by German SMEs

No single barrier was identified by more than 20% of German SMEs surveyed as being a very important barrier to the use of E-commerce for either purchases or sales. This is reflected in the relatively high percentage of German SMEs who have adopted E-commerce for purchase and sales transactions (35% for purchases and 29% for sales).

Luxembourg

Lack of security the most important concern for Luxembourg SMEs

23% of SMEs in Luxembourg say that concerns about security are a very important barrier to their use of the Internet.

Few very important barriers to use of E-commerce for purchases or sales by Luxembourg SMEs

No single barrier was identified by more than 8% of Luxembourg SMEs surveyed as being a very important barrier to the use of E-commerce for either purchases or sales and for all individual inhibitors the response from Luxembourg SMEs was the amongst the lowest of the countries surveyed. It is therefore surprising that, as shown in Table 1, the actual percentage of Luxembourg SMEs who have adopted E-commerce for purchase or sales transactions is relatively low (18% for purchases and 9% for sales).

Italy

Lack of security inhibits Internet use by Italian SMEs

37% of SMEs in Italy say that concerns about security are a very important barrier to their use of the Internet. Speed and reliability of communications are their second most important concern, with more than 22% of SMEs citing this as a barrier

Italian SMEs see major barriers to use of E-commerce for purchases and sales

The low levels of use of E-commerce for purchases and sales probably result from the importance of the barriers which SMEs in Italy have identified. For example, 37% cite legal uncertainty concerning contracts, terms of delivery and guarantees as a very important barrier to the use of E-commerce for purchases, with unavailability of the goods and services via E-commerce and uncertainty over payments cited as being very important by 33% of the sample. Similarly, there are four barriers to the use of E-commerce for sales which are regarded as very important by a significant number of Italian SMEs ie goods and services not being suitable for sale via E-commerce (39%) legal uncertainty concerning contracts, terms of delivery and guarantees and uncertainty over payments (35%), and the number of potential customers (31%),

Appendix 2: National and regional policy fiches in the specific focus areas

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|------------------------------|---|----------------|----|--------------------|-----------------------------------|
| Reference Number | 1 | Country | NL | Policy Area | E-business awareness and training |
| Programme Title | Het MKB in de Digitale Delta | | | | |
| Programme Description | <p>E-business awareness and training: ‘Het MKB in de Digitale Delta’ is providing a whole range of initiatives stimulating awareness. Workshops have been set up to facilitate small groups of SMEs to explore the potential of integrating ICTs into their businesses. There are 3500 general workshops taking place across the Netherlands from 2001-2005 covering topics such as ‘Internet and security’ ‘client-focused communication with a website’ and ‘Internet and marketing’.</p> <p>Helping SMEs to participate in e-market places: As part of the SMEs in the Digital Delta programme, the Telematics Institute is involved in an initiative to collect knowledge about the way sector-specific electronic marketplaces can be set up and how they can develop sector models. The initiative is exploring the possibilities of establishing an ASP-testbed with an SME usergroup in collaboration with market players. It is also studying the standardisation of the legal issues in ‘service level agreements’.</p> | | | | |

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|------------------------------|---|----------------|----|--------------------|-----------------------------------|
| Reference Number | 2 | Country | GR | Policy Area | E-business awareness and training |
| Programme Title | Network Yourself | | | | |
| Programme Description | Greece is targeting 50,000 SMEs under the ‘Network Yourself’ programme which is part of their wider ‘Go Digital’ campaign. The main aim of this is to help companies understand the importance of the Internet and to create digital awareness. | | | | |

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|------------------------------|--|----------------|----|--------------------|-----------------------------------|
| Reference Number | 3 | Country | SE | Policy Area | E-business awareness and training |
| Programme Title | SVEA project | | | | |
| Programme Description | In Sweden, the SVEA project aims at raising the awareness of SMEs for the commercial possibilities of e-commerce and how e-business can be used in different parts of the business process. It has been created in partnership with the private sector and consists of a variety of tools including conferences and seminars, businesses case studies and access to IT solution providers and a web guide to business sub-processes and how they can be supported by e-business. | | | | |

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|------------------------------|--|----------------|----------------|--------------------|-----------------------------------|
| Reference Number | 4 | Country | UK Scotland | Policy Area | E-business awareness and training |
| Programme Title | First Steps | | | | |
| Programme Description | First Steps is the name of the core Scottish Enterprise programme offering to help companies better understand how e-business can be applied effectively. The aim is for 1100 SMEs to participate each year. The programme consists of a series of four workshops matched to company experience and level of e-business adoption. The workshops are also tailored to the needs of the specific sectors, including tourism, third sectors and exporters | | | | |

| | | | | | |
|------------------------------|--|----------------|----------------|--------------------|-----------------------------------|
| Reference Number | 5 | Country | UK Scotland | Policy Area | E-business awareness and training |
| Programme Title | Digital Advantage | | | | |
| Programme Description | 'Digital Advantage' is a series of one day e-business strategy workshops aimed at helping business leaders assess their company's current market position in relation to the potential gains to be made from e-business. There is a plan to train a selection of key partners in the delivery of the programme to extend its reach. Digital Advantage is also available online for micro-businesses and new start-up (called e20). | | | | |

| | | | | | |
|------------------------------|---|----------------|-------------|--------------------|-----------------------------------|
| Reference Number | 6 | Country | UK Wales | Policy Area | E-business awareness and training |
| Programme Title | smE-business Programme | | | | |
| Programme Description | E-business awareness and training: the 'smE-business Programme' developed by the Welsh Development Agency (WDA) provides the backbone information and support structures to SMEs right across Wales. The Programme was conceived and developed within the Wales Information Society (WIS) initiative SME Support Networks: As part of the Welsh smE-business Programme, approved independent ICT Business Consultants/Advisers work on a one-to-one basis with companies across Wales. They investigate SME's specific business needs and map these to the most appropriate technology and application solutions. It is anticipated that 1,500 companies will benefit from this one-to-one support. The objective of the Programme is to transform the competitiveness of Welsh businesses not to push technology on companies. A key underlying principle of the programme is that all mentoring and advice provided will be independent and impartial. | | | | |

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|------------------------------|---|----------------|-------------|--------------------|-----------------------------------|
| Reference Number | 7 | Country | UK Wales | Policy Area | E-business awareness and training |
| Programme Title | Wales Information Society (WIS) initiative | | | | |
| Programme Description | This large scale awareness raising campaign across Wales provides information and give demonstrations to more than 10,000 companies who want to keep themselves informed of new technology developments and see how these could potentially contribute to their specific business needs in terms of enhancing competitiveness. There is also a separate training programme to help farmers adapt and develop their businesses in the knowledge economy by providing training in the region. The programme will run for four years and is expected to reach 20% of all farm holdings in Wales. | | | | |

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| Reference Number | 8 | Country | NO | Policy Area | E-business awareness and training |
| Programme Title | VeRDI | | | | |
| Programme Description | <p>In Norway, a new national programme named VeRDI has been created in March 2001 in order to strengthen the competitiveness and profitability of SMEs by increasing their awareness of ICT. The main goal of VeRDI, apart from awareness raising, is to facilitate the launch of e-processes, provide knowledge, disseminate best practice and to promote joint measures and infrastructure.</p> <p>As part of the VeRDI programme SMEs will be able to help themselves to develop and execute e-strategies through using an advanced electronic toolbox available through the net . This online training is also supported by access to a call-centre for consultation. Equally, consultants are available to support the e-strategy development process. In addition, professional development sessions will be held throughout the country.</p> <p>The Norwegian Industrial and Regional Development Fund (SND) is the responsible authority for the development and implementation of the programme which has a budget of NOK 40 million in 2001. The programme is being evaluated on a regular basis.</p> | | | | |

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| Reference Number | 9 | Country | PT | Policy Area | E-business awareness and training |
| Programme Title | e-Vital.pt | | | | |
| Programme Description | e-Vital.pt is promoting e-business to over 25,000 Portuguese SMEs. The promotion is taking place through a series of workshops to highlight examples of best practice within companies | | | | |

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| Reference Number | 10 | Country | UK Scotland | Policy Area | E-business awareness and training |
| Programme Title | Scottish eCommerce programme | | | | |
| Programme Description | The Scottish eCommerce programme is organising e-business strategy workshops called 'Digital Advantage'. They are aimed at helping business leaders assess their company's current market position in relation to the potential gains to be made from e-business. The workshops also give access to case studies from businesses around the globe. | | | | |

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| Reference Number | 11 | Country | IT | Policy Area | E-business awareness and training |
| Programme Title | Wonderland workshops | | | | |
| Programme Description | The 'Wonderland workshops' invite speakers to talk about their experiences of implementing e-business and look at all sorts of themes associated with the digital economy. The workshops bring in speakers from the academic, business, financial and political worlds to discuss the problems and opportunities offered by technology | | | | |

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| Reference Number | 12 | Country | NO | Policy Area | E-business awareness and training |
| Programme Title | www.handel.no | | | | |
| Programme Description | The Ministry of Trade and Industry has launched a web portal called www.handel.no in December 2000. On this web page, information on e-business is available, both from public and private sector sources. The idea is to create a one-stop shop for e-business information. Examples of such information would be publicly funded research projects on e-business as well as legal information. The web page is very dynamic, with new articles being added each week. The Verdi programme and its toolbox can also be entered from this WebPages. | | | | |

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| Reference Number | 13 | Country | DE | Policy Area | E-business awareness and training |
| Programme Title | awareness raising campaign | | | | |
| Programme Description | In Germany, the Ministry for Economics is working in close co-operation with business associations and chambers of commerce in order to raise awareness of the importance of e-commerce among SMEs. To achieve this goal, an awareness raising campaign is planned using symposia and conferences on e-business services and applications for SMEs in all the German regions | | | | |

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| Reference Number | 14 | Country | DE | Policy Area | E-business awareness and training |
| Programme Title | MediaMit | | | | |
| Programme Description | The platform "MediaMit" aims at the diffusion of IT-related information among German SMEs by organising workshops and seminars. | | | | |

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| Reference Number | 15 | Country | SE | Policy Area | E-business awareness and training |
| Programme Title | e-Markets for International Trade | | | | |
| Programme Description | In this programme, the Swedish government is co-operating with Italy and Norway. Seminars are offered to SMEs to inform them about the effective use of e-business within their companies, aiming at increasing the use of electronic marketplaces amongst SMEs in order to make them more competitive, and will consider B2B as well as B2G. The seminars will be arranged in co-operation with local industry organisations and with participation from suppliers and users of existing electronic marketplaces. There will then be follow-up workshops with selected participants which will result in a project study of the cost and benefit of using B2B marketplaces and governmental procurement sites. The report of the follow-up will be available for free | | | | |

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| Reference Number | 16 | Country | AT | Policy Area | E-business awareness and training |
| Programme Title | telefit | | | | |
| Programme Description | The initiative "telefit" aims at accelerating the diffusion of e-commerce awareness and know-how to all enterprises, but particularly to SMEs. It combines a presentation of e-business solutions, products and basic consulting using roadshows and seminars as well as an Internet information site | | | | |

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| Reference Number | 17 | Country | AT | Policy Area | E-business awareness and training |
| Programme Title | Let's e-biz | | | | |
| Programme Description | <p>Austrian web-based information source is an online communication platform, set up by the Ministry of Economics and the Chamber of Commerce. The platform will inform businesses on all aspects of e-business.</p> <p>There is also an e-business prize awarded annually. The prize is a significant contribution to raising the awareness of SMEs and sets incentives to develop and apply new technologies. The best e-business and multimedia products are selected on an annual basis. Design and layout of the product, but also the value added to the user, applicability as well as commercial viability are the most important selection criteria. The winners are presented to the public and even celebrated on TV. In addition, the winning products are presented on the Let's eBiz webpage</p> | | | | |

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| Reference Number | 18 | Country | IE | Policy Area | E-business awareness and training |
| Programme Title | online guide to e-business | | | | |
| Programme Description | Forfas, the National Policy and Advisory Board for Enterprise, Trade, Science, Technology and Innovation in Ireland has produced an online guide to e-business which covers infrastructural needs, guidance on implementation of e-business solutions and agency support to help find expertise. | | | | |

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| Reference Number | 19 | Country | SE | Policy Area | E-business awareness and training |
| Programme Title | Internet-portal | | | | |
| Programme Description | In Sweden, in the region of Södertörnsportalen an Internet-portal has been developed providing SMEs with information and services. The first solution was developed one year ago, but additional content is being developed by the regional development agency and two private companies | | | | |

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| Reference Number | 20 | Country | UK | Policy Area | E-business awareness and training |
| Programme Title | Interforum | | | | |
| Programme Description | Interforum is an online service raising awareness of the many business opportunities and challenges presented by new information and communications technologies (such as the Internet). InterForum works to ensure that education, legislation, and technology are in place to help British businesses profit from the digital economy. InterForum includes activities, events and publications provide an impartial and highly informative source of information. | | | | |

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| Reference Number | 21 | Country | GR | Policy Area | E-business awareness and training |
| Programme Title | e-business forum | | | | |
| Programme Description | The Greek initiative, 'e-business forum' is providing a constant mechanism of consultation between government, academia and industry into implementation of e-business. As well as helping with policy-making on e-business issues, it is also raising awareness across the whole spectrum of Greek SMEs. The site has been put up to provide a range of information required by businesses wanting to trade in the digital economy. This includes e-business articles, links to consulting houses, links to business facilitators and information on European and regional e-business programmes and subvention opportunities. | | | | |

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| Reference Number | 22 | Country | FR | Policy Area | E-business awareness and training |
| Programme Title | Pole Productive Rhone Alpes | | | | |
| Programme Description | At the regional level, in France, in the Rhone-Alpes region, the cyber-site of the Loire is an example of a network of regional actors coming together to provide a service specifically for the local SMEs to take advantage of e-business. The cyber-site was initiated through the 'Pole Productive Rhone Alpes' and all services are free to SMEs. The objectives are to heighten awareness and to help initiate local projects. | | | | |

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| Reference Number | 23 | Country | UK | Policy Area | E-business awareness and training |
| Programme Title | E-Tameside | | | | |
| Programme Description | A regional consortium, known as E-Tameside, made up of public authorities, business support organisations, educational institutions and the Department of Trade and Industry, is providing free professional advice and guidance to help companies 'come to grips with the communications revolution'. They also offer grants to help businesses in the area set up websites. To disseminate e-business success stories there are a number of case studies of local companies which have developed e-commerce solutions so that new companies can see practical results. In an effort to spread the message to a wider geographic audience, the initiative has also set up an e-club which is open to all UK SMEs. | | | | |

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| Reference Number | 24 | Country | FI | Policy Area | E-business awareness and training |
| Programme Title | TIEKE Guide containing information on electronic commerce | | | | |
| Programme Description | A guide in the Finnish language has been developed containing information on electronic commerce specifically targeted at SMEs. It comprises information on planning and implementing electronic commerce, marketing, logistics, data security and privacy, as well as on legal aspects. The guide is a concrete hands-on and easy to grasp manual. The publisher is TIEKE Finnish Information Society Development Centre. So far, apart from an electronic version, 5000 hard copies are available. The guide was published in December 1999. In 2000, it was brought up to date with new chapters on legal issues and mobile e-business | | | | |

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| Reference Number | 25 | Country | LU | Policy Area | E-business awareness and training |
| Programme Title | APSI/CRP-HT Guide to promote e-business for SMEs | | | | |
| Programme Description | The Association of professionals of the ICT (APSI) sector and the Public Research Institute Henri Tudor (CRP-HT) in Luxembourg, have produced a guide to promote e-business for SMEs. The Chamber of Commerce, the Federation of Luxembourg Industrials (FEDIL) and the "Chambre de Métiers" is ensuring the wide distribution of this guide through all of their members. | | | | |

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| Reference Number | 27 | Country | BE | Policy Area | E-business awareness and training |
| Programme Title | AWT practical and methodological guide for how to start integrating e-business into SMEs | | | | |
| Programme Description | In Belgium, the Agence Wallonne des Télécommunications (AWT) is an organisation drawing up a practical and methodological guide for how to start integrating e-business into SMEs. The aim of this guide is to provide SMEs in the Walloon Region with an illustrated methodology on how to implement their e-business projects. In the first stage it will mainly apply to business-to-business (B to B), business-to-consumer (B to C) and intermediaries. The objective is not to take the place of consultants, but to accelerate the dissemination process of ICTs within SMEs in the Walloon Region. Its fundamental aims will be: to save time for SMEs in the Walloon Region when designing and implementing their ICT projects by preparing the way and by encouraging the dissemination of best practices; to demystify e-business and to encourage the creation of a climate of confidence when it comes to commercial applications of ICTs. | | | | |

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| Reference Number | 28 | Country | DK | Policy Area | E-business awareness and training |
| Programme Title | ICT-index | | | | |
| Programme Description | The Danish Agency for Trade and Industry has an initiative to map how and to what degree Danish firms apply IT in business processes, called an ICT-index. The question is how firms in practice integrate digital technologies in order to support various activities in the firm (e.g. production, logistics, marketing or sales etc.). However, the interesting application of this material is that in the long run the ambition is to establish a benchmarking tool, to enable small Danish businesses to compare their performance with others regarding digital business processes. The results of the ICT-index will be included in a national ICT-account, which will be published in the beginning of 2002 | | | | |

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| Reference Number | 29 | Country | LU | Policy Area | E-business awareness and training |
| Programme Title | conferences | | | | |
| Programme Description | In Luxembourg, the government is organising general conferences on a regular budget basis. These conferences are targeted at SMEs aiming at raising awareness of the benefits of ICT | | | | |

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| Reference Number | 30 | Country | DK | Policy Area | E-business awareness and training |
| Programme Title | Focus on E-commerce | | | | |
| Programme Description | Danish project in which the government and a number of interested parties have jointly started a number of initiatives to provide information and spread knowledge of electronic commerce among consumers, business companies and public authorities. The latest of these initiatives in December 2000 led to the establishment of a Danish labeling system according to which companies subscribing to a set of guidelines for good Internet marketing practice could show a special e-commerce badge in their online shop. | | | | |

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| Reference Number | 31 | Country | IE | Policy Area | E-business awareness and training/SME Support Networks |
| Programme Title | Empower initiative | | | | |
| Programme Description | <p>E-business awareness and training: As part of the governments' 'Empower initiative', there is a general awareness campaign underway in all the regions to attract the attention of micro-businesses wanting to go online. Each regional enterprise board was allocated a budget to implement the programme.</p> <p>SME Support Network: It is also providing regional training programmes for SMEs in generic web skills.</p> <p>In addition, the regional Fingal County Enterprise Board in Ireland is assisting small businesses through a series of grants including: technical grants toward the cost of project management, e-business software packages, solutions and security; website; development and e-business training grants - grant assistance may be obtained for small business owners/managers; and grants for a number of one to one consultations with experienced consultants offered in the place of business. A training needs analysis may be conducted initially to determine the applicants specific E-business requirements.</p> | | | | |

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| Reference Number | 32 | Country | IE | Policy Area | E-business awareness and training |
| Programme Title | DETE/ISC and IBEC e-business information and education campaign | | | | |
| Programme Description | <p>The Department of Enterprise, Trade & Employment (DETE) in partnership with the Information Society Commission (ISC) and the employers confederation (IBEC) is running an e-business information and education campaign. The project comprises a series of regional masterclasses in venues throughout the country in 2000/2001. These provide guidance for companies on how to apply the appropriate technologies to enhance their business capabilities by focusing on web skills, including web design, web marketing and web "sticking" (i.e. how to ensure repeat visits to a company's website). The masterclasses are being co-ordinated with other information campaign initiatives undertaken by Enterprise Ireland and the City and County Enterprise Boards. To support the campaign, the DETE commissioned a video to promote the active use of e-commerce within SMEs. The video is being used to support the masterclasses</p> | | | | |

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| Reference Number | 33 | Country | NL | Policy Area | E-business awareness and training |
| Programme Title | Media Plaza | | | | |
| Programme Description | <p>This is a new and revolutionary initiative by the Ministry of Economic Affairs, KPN Telecom, ING Groep and the Koninklijke Nederlandse Jaarbeurs Utrecht, originally set up as a demonstration, meeting and information centre. Its goal is to accelerate the integration of e-business into Dutch companies. Media Plaza offers a whole range of programmes including workshops and demonstrations to help with practical skills and executive workshops to help companies create a clear vision of how their organisation can embrace e-business.</p> <p>Training is also undertaken by 'Media Plaza', which trains companies how to deal with the organisational changes needed to become an e-business as well as e-business strategy management. In addition, 'The big event' in the Netherlands is being organised by the Media Plaza, an independent national Internet demonstration and expertise centre. The first event is planned for Spring 2002 and will have a number of SME/ICT related prizes.</p> | | | | |

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| Reference Number | 34 | Country | BE | Policy Area | E-business awareness and training |
| Programme Title | eCapital-Breakfast | | | | |
| Programme Description | <p>The Agence Wallonne des Télécommunications (AWT) , has an awareness raising initiative called the 'eCapital-Breakfast'. As part of the e.wallonie.net initiative, breakfasts are organised to put company managers in contact with financiers, risk capital companies, e-business experts, private or public actors. One in two ebreakfasts will be dedicated ICT projects. These meetings will be extended to public decision-makers and will make it possible in particular to study the financial and tax incentives, the guarantees and the possible methods of financing that are available for the e-business projects of Walloon companies. The sessions aim to be informative, and to generate a discussion on the new economy</p> | | | | |

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| Reference Number | 35 | Country | NL | Policy Area | E-business awareness and training |
| Programme Title | Over the digital threshold | | | | |
| Programme Description | Under the umbrella of 'Het MKB in de Digitale Delta', the Netherlands is targeting the retail and handicraft through an initiative called 'Over the digital threshold'. Retail and handicraft businesses tend to lag behind in implementing ICT applications and services as they are often very small organisations without the skills or finance to participate in e-business. This initiative is giving them help in developing ICT action plans and invited to special workshops to encourage the uptake of ICTs | | | | |

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| Reference Number | 36 | Country | NL | Policy Area | E-business awareness and training |
| Programme Title | Dutch Go Digital | | | | |
| Programme Description | <p>E-business awareness and training: In the 'trade' programme of Dutch Go Digital, trade organisations are being supported in the development of a strategic vision about ICT, and enable the trade organisations to stimulate their members to use Internet and e-commerce. The programme is also being used to explore how this formula could be translated in other sector specific contexts.</p> <p>SME Support Networks: Under the 'Dutch Go Digital' programme 15,000 SMEs receive individual advice and funds are available to call in an external expert for 5900 companies.</p> <p>SME-entrepreneurs who are aware of the general potential of ICTs are getting help in preparing and implementing an ICT action plan. A national organisation runs this initiative across 15 branches and uses around 250 consultants. There are funds for around 5900 SMEs to take advantage of this scheme. In Scotland a similar types of scheme is in place with the aim of making companies more competitive through the effective use of the Internet</p> <p>As part of the 'Dutch Go Digital' initiative, the Netherlands is supporting SMEs by assisting sector-specific organisations to assess their members' opportunities for e-business. Sixty intermediary organisations get to choose an individual package of support from a 12-step action plan. This plan includes best practice, training and strategic advice. An advantage of this is that the SMEs are most likely already familiar with the intermediary organisation and therefore can have information, advice and guidance delivered through a familiar channel.</p> | | | | |

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| Reference Number | 37 | Country | BE | Policy Area | E-business awareness and training |
| Programme Title | SPI+ Telecom Forum® | | | | |
| Programme Description | Neutral information and advice centre aimed at those professional users of telecommunications systems. The aim is to improve the exchange and distribution of information concerning ICT in the Province of Liège. Current themes covered by the Telecom Forum deal with ICTs and other aspects of the development of the Information Society: infrastructures, systems, services and methods providing remote communications and/or working. Previous themes included: the liberalisation of telecommunications, teleworking, the management of telephone traffic, network security, groupware, Internet as a marketing tool | | | | |

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| Reference Number | 38 | Country | IT | Policy Area | E-business awareness and training |
| Programme Title | Wonderland contest | | | | |
| Programme Description | Each year, as part of the Wonderland initiative , there is a Wonderland contest to promote the development of entrepreneurial projects in high technology sectors. One of the categories is for eCommerce and the Internet. The selected participants attend a training seminar on issues faced by enterprises during the start-up phase and the tools that can be used to solve these issues. They have to present a business plan related to the entrepreneurial initiative. There are cash prizes for the winner and runners-up. One of the most important features of Wonderland Contest is the opportunity for the winners to take part in a training seminar, to provide a grounding in business plan implementation, organised by Wonderland together with teachers from Milan Polytechnic and Bocconi University | | | | |

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| Reference Number | 39 | Country | FR | Policy Area | E-business awareness and training |
| Programme Title | eLectrophée initiative | | | | |
| Programme Description | The 'eLectrophée initiative' from the French Ministry of Economy, Finance and Industry, nationally gives 5 prizes for SMES and start-ups who use the Internet for Business to Business or Business to Consumer interaction. The five winners get prizes from 10,000 to 20,000 euros and also benefit from individual assistance from different experts in technology, export, marketing, tax and law. The eLectrophée awards also take place regionally, for SMEs. 27 are selected to go forward to the national finals who have proved their inventiveness and dynamism in different areas of electronic commerce | | | | |

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| Reference Number | 40 | Country | UK | Policy Area | E-business awareness and training |
| Programme Title | E-business Start-up | | | | |
| Programme Description | This competition (run by UK online for business) is a separate award category for companies whose business model from inception has been supported by and developed based on Internet technologies. The prizes are cash and the regional winners also get to go on a one-day course | | | | |

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| Reference Number | 41 | Country | UK | Policy Area | E-business awareness and training |
| Programme Title | eCommerce business awards | | | | |
| Programme Description | The eCommerce business awards are also run by UK online for business. They are designed to recognise and reward those small companies that have demonstrated business excellence through the use of E-Commerce. This covers a range of activities including selling to the world via the Internet, supplying a large retail chain with specialist products via automated electronic processes or integrating knowledge management systems into business processes | | | | |

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| Reference Number | 42 | Country | UK Scotland | Policy Area | E-business awareness and training |
| Programme Title | Winners at the Web Awards | | | | |
| Programme Description | Scottish companies compete in the UK eCommerce business awards but to get through to the national competition they first enter the Scottish "Winners at the Web Awards" | | | | |

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| Reference Number | 43 | Country | UK | Policy Area | E-business awareness and training |
| Programme Title | East Midlands ICT Awards | | | | |
| Programme Description | Designed to promote SMEs which have successfully introduced ICT solutions into their businesses. Candidates from across the region compete for the title, which is supported by East Midlands Development Agency (EMDA). Applicants have to prove tangible business benefits by implementing technology that demonstrates "best practice" examples to other businesses. As well as business benefits, candidates were judged upon the role ICT played in their overall business strategy and to what extent the technology was implemented and adapted to fit both business and customer needs accordingly | | | | |

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| Reference Number | 44 | Country | FI | Policy Area | E-business awareness and training |
| Programme Title | ICT Forerunner of the Year | | | | |
| Programme Description | Annual certificate of distinction to a company/organisation with outstanding performance in ICT development and/or implementation. The prize is awarded by TIEKE Finnish Information Society Development Centre. | | | | |

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| Reference Number | 45 | Country | DE | Policy Area | E-business awareness and training |
| Programme Title | German Internet Prize | | | | |
| Programme Description | Designed to distribute awards for best-practice Internet solutions of SMEs. The objective is the development and demonstration of Internet applications for SMEs. The prize is EUR 150.000 annually, and is sponsored by the private sector | | | | |

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| Reference Number | 46 | Country | DE | Policy Area | E-business awareness and training |
| Programme Title | Internet prize specifically for the craft sector | | | | |
| Programme Description | In Germany, the 'German Internet Prize' has been designed to distribute awards for best-practice Internet solutions of SMEs. The objective is the development and demonstration of Internet applications for SMEs. The prize is EUR 150.000 annually, and is sponsored by the private sector. There is also an Internet prize specifically for the craft sector. | | | | |

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| Reference Number | 47 | Country | DE | Policy Area | E-business awareness and training |
| Programme Title | Innovative e-commerce applications | | | | |
| Programme Description | This is in the German region ("Land") of Lower Saxony. This competition, which has been launched in the year 2000 by the local government, aims at creating incentives for innovative commercial applications of e-business for SMEs. A special e-business prize is awarded to SMEs which have successfully implemented and commercially applied e-business models. Special emphasis is on the exploration of new markets, change management and the application of new technologies in the area of security. | | | | |

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| Reference Number | 48 | Country | IE | Policy Area | E-business awareness and training/SME Support Networks |
| Programme Title | e-Business Acceleration Fund | | | | |
| Programme Description | <p>E-business awareness and training: Aimed at 'fast tracking' significant scale projects to trade on an e-basis, the initial aim is to secure over 100 case studies as examples of early adopters of e-Business practice by early 2002. From these, leader-exemplars are selected within both sectors and regions. The final aim is to publicise these to all other SMEs as examples of good e-business practice</p> <p>SME Support Networks: The e-business acceleration fund has the aim of attracting 100+ early adopters of e-business practice by the end of 2001, with the added bonus of securing sectoral and regional business leaders. The fund was launched by the Department of Enterprise, Trade and Employment with the aim of upskilling SMEs and helping them develop e-business strategies. The initiative specifically aims to secure over 100 case studies of early adopters of e-business practice by early 2002. The case studies will be publicised as examples of good e-business practice.</p> | | | | |

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| Reference Number | 49 | Country | IE | Policy Area | E-business awareness and training |
| Programme Title | IDA Ireland e-Procurement Portal initiative | | | | |
| Programme Description | In the IDA Ireland e-Procurement Portal initiative, IBM Ireland was chosen for a pilot exercise as an exemplar. The later plan is to establish 1-2 other early e-procurement exemplar(s) per geographical area | | | | |

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| Reference Number | 50 | Country | ES | Policy Area | E-business awareness and training |
| Programme Title | Electronic Commerce Study of the Balearic Islands | | | | |
| Programme Description | <p>The IBIT Foundation's (Foundation of the Balearic Islands for the Innovation of Technology) Mission is to line up with the political guidelines of Innovation Technology defined by the Ministry of Innovation and Technology of the Balearic Government to narrow the gap of the New Technologies of the Balearic Society. In 2000, IBIT has conducted a study on e-commerce aimed at promoting the Information Society among SMEs.</p> <p>The main objective of the study was to determine the actual state of the e-commerce business to consumer (B2C), to analyse the short and long term expectations and to study the viability of a sectarian project of e-commerce B2C for Small and Medium Enterprises (SMEs) of the Balearic Islands. This project is run to favour the promotion and exporting of products made by the SMEs at the Balearic Islands with the objective of helping to overcome the disadvantages such as representing and commercialising products out of the island.</p> <p>This initiative will help the joint of SMEs to push the commercial activity of the rest of the companies within the Balearic Islands, and so they will help to diffuse and implement future e-commerce projects.</p> | | | | |

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| Reference Number | 51 | Country | IE | Policy Area | E-business awareness and training/SME Support Networks/Helping SMEs to participate in e-market places |
| Programme Title | PRISM initiative | | | | |
| Programme Description | <p>E-business awareness and training: The central mechanism of the initiative is an on-going series of local e-business awareness activities with local partners, using positive local SMEs experience as exemplars or catalysts for further adoption. Run by the Irish Chambers of Commerce, it is helping SMEs respond to the e-business challenge by providing training in e-business capacity building within SMEs as distinct from Internet awareness building. One part of this is providing e-business Strategy (ESC) Training Courses to over 2,000 SMEs by mid 2002.</p> <p>SME Support Network: Part of its service is providing a national network of local support and advisory services to SMEs through the chamber network, facilitated by 9 e-business Project Officers. It is also creating 18+ e-business Networks of SMEs to explore new and innovative approaches to SME e-business adoption.</p> <p>Helping SMEs to participate in e-market places: The PRISM initiative is creating E-business strategy alliances for SMEs at local & regional level between State Agencies, Higher Education, CEBs, Area Partnerships, Banks, Large firms & social partners.</p> | | | | |

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| Reference Number | 52 | Country | FI | Policy Area | E-business awareness and training |
| Programme Title | ESTEP initiative (eAskel in Finnish) | | | | |
| Programme Description | <p>Developed by the Ministry of Trade and Industry in order to enhance e-business all over the country. The goal is to increase SME management competence in strategic e-business development, operationalise e-business opportunities, identify core development needs for e-business, and to produce a development programme for participating companies. To achieve these objectives, private consultants take between 2 and 5 days to analyse each of the participant companies and develop action plans. Each company is allowed between 2 and 5 consulting days. The programme will be managed by 15 programme contact persons in regional centres. Government subsidies cover 85% of direct consultant fees.</p> | | | | |

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| Reference Number | 53 | Country | ES | Policy Area | E-business awareness and training |
| Programme Title | Premio Internet | | | | |
| Programme Description | The regional government of Castilla y Leon has set up a prize for SMEs making the best use of the Information Society. All SMEs based in the region are eligible. | | | | |

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| Reference Number | 54 | Country | UK | Policy Area | E-business awareness and training |
| Programme Title | UK online for business | | | | |
| Programme Description | <p>E-business awareness and training: In the UK, as part of the 'UK online for business initiative' 500 introductory seminars are being organised across the country. The seminar has the title 'What's stopping you from growing your business on the Internet?' and targets small companies who need to go that first step. It outlines key business benefits - cutting costs, finding new markets and improving customer service - with businesses talking about their success. As part of the UK online for Business initiative a wide range of free training seminars provide help in a variety of locations across the UK. These are particularly focused around basic implementation, security and trading. Three different eCommerce demonstrators are touring the country, each one including a live demonstration, presentation, video case studies and audience interaction. They are aimed towards SMEs with typically fewer than 50 employees and are appearing at various events throughout the UK. As a practical example, the 'Working electronically' demonstration encourages SMEs to investigate the potential benefits of working electronically and highlights the independent and impartial local expertise available from UK online for business advisors. The demonstration uses live communication links and takes the audience through the business processes of a typical small business - from initial customer enquiry through to producing the final invoice. It uses a number of integrated 'electronic services' and audience participation to illustrate how e-business benefits can be realised - the possible reductions in operational costs, faster and more accurate communications, enhanced customer service and better business information.</p> <p>SME Support Networks: UK online for business has over seventy centres where UK online for business advisers give free help and advice on how to use technology effectively. The centres provide consultancy and IT services to help companies choose the appropriate technology. The centre also signposts local suppliers and provides other services related to business needs. The centres have been set up to support businesses and to help them access exactly the right kind of help for becoming an e-business.</p> | | | | |

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| Reference Number | 55 | Country | UK Scotland | Policy Area | E-business awareness and training |
| Programme Title | Business Edge | | | | |
| Programme Description | It is a one-day in-house business workshop run in Edinburgh, Lothian and Tayside. The workshop aims to help companies assess the importance of e-business to their own business. The workshop is arranged on the company premises and is a "fast track route" allowing firms to measure the likely impact of e-business on their organisation. The workshop itself occupies a full day and is arranged for the company's management team. Prior to the workshop, a specialist visits the company to gather background information and make the necessary arrangements for the workshop. During the workshop, specialists work with the company's management team to identify and evaluate possible e-business options that will benefit the business and outline an action plan containing budget costs and implementation time scales. | | | | |

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| Reference Number | 56 | Country | UK Scotland | Policy Area | E-business awareness and training |
| Programme Title | Achiever Programme | | | | |
| Programme Description | Gives hand-on training and seminars aimed at all members of staff in a company to enhance their skills and knowledge | | | | |

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| Reference Number | 57 | Country | NO | Policy Area | E-business awareness and training |
| Programme Title | ETelemark | | | | |
| Programme Description | An example of regional initiatives on e-business in Norway . eTelemark is an initiative by Telemark county office and SND , and constitutes a part of the VerDI program. The project has the same focus as the VerDI programme, but with a special focus on the possibilities and needs that small and medium-sized companies in Telemark are facing within e-business. eTelemark started in March 2001 , and has had a high activity level since then. During the first months, the focus was on mobilising and rising skills among small and medium- sized companies. Seminars were arranged all over the county with good response. These seminars have helped to raise the awareness of e-business among small and medium sized companies. This autumn, there have been recruiting activities for small and medium- sized companies in order to help them with the development of their own e-strategy. Some of the up-coming activities are, including the e-strategy programme, also e-projects where several companies within the same branch or value chain are co-operating on common e-business activities | | | | |

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| Reference Number | 58 | Country | IT | Policy Area | E-business awareness and training |
| Programme Title | Skillpass | | | | |
| Programme Description | 'Skillpass' is mostly run through distance learning to meet specific skills shortages within SMEs. The initiative also acts as an employment agency and offers information services concerning the selection and the training of personnel in Italy. The main qualifications on offer are: Network design specialist; webmaster; web programmer and application developer; analyst programmer object oriented java; E-business, Internet security, E-Commerce project manager; Internet marketing manager, database administrator | | | | |

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| Reference Number | 59 | Country | IT | Policy Area | E-business awareness and training |
| Programme Title | ECommerce quality controllers | | | | |
| Programme Description | L'ISEC, the Institute for the Development of Electronic Commerce in Italy also organises training for eCommerce quality controllers. Training includes legal and security aspects of websites and is aimed at all those in consultation, control and certification of quality | | | | |

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| Reference Number | 60 | Country | DE | Policy Area | E-business awareness and training |
| Programme Title | LERNET initiative | | | | |
| Programme Description | Aimed at improving ICT skills and applications in SMEs, LERNET has been launched in 2000 by the Ministry of Economics and supports sector-specific e-business applications such as e-publishing solutions as well as more general applications. One of the declared goals is the dissemination of best practice. One of the characteristics of LERNET is the close co-operation between university institutes, SMEs and software specialists. The initiative has a budget of EUR 15m. | | | | |

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| Reference Number | 61 | Country | BE | Policy Area | E-business awareness and training/SME Support Networks |
| Programme Title | e-Wallonie.net initiative | | | | |
| Programme Description | <p>E-business awareness and training: As part of the e-Wallonie.net initiative the government is funding the certification of e-business specialists. This is to ensure the quality of the e-business implementation specialists working within SME. It will be granted for a limited period (3 renewable years, 1 year for beginners) and assessed by means of quantitative and qualitative criteria, such as client satisfaction letters, a list of the training courses completed etc.</p> <p>SME Support Network: As part of the e.wallonie.net initiative, the government is also building a hi-tech incubator entirely dedicated to digital technologies. The incubator will be open for new companies or activities whose projects require a protective framework for a certain amount of time. Participants must have a direct link to the digital economy. As well as the financial (reduced costs) and technical (shared high quality infrastructures) aspects, this incubator will to bring together on the same site: companies active in ICT, spin-offs from established companies, spin-offs from universities, start-ups, conference rooms, exhibition rooms or even showcase areas for SMEs. Belgium is good with its support of startups. Seventy per cent of Belgian start-ups survive the all-important first three years of existence, which is the highest success rate in the EU, just ahead of Finland and the Netherlands.</p> <p>One of the grants given out under Belgium's e-Wallonie.net initiative is directly aimed at company managers who don't have time to dedicate time and resources to develop a company strategy to introduce e-business. The grant is specifically available to cover 80% of the cost of an e-business specialist, employed for a maximum of 1 year in a SME. This reduces the risk of investment by new companies in new technology and also provides transfer of expertise from the specialist to other permanent staff.</p> | | | | |

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| Reference Number | 62 | Country | UK | Policy Area | E-business awareness and training |
| Programme Title | Technology Means Business (TMB) | | | | |
| Programme Description | The ultimate aim of TMB is to improve the competitiveness of UK SMEs through the provision of effective business-related ICT advice. It was developed following a call from Government and leading technology companies to improve the quality and consistency of advice received by small businesses. Both DTI and Institute of Management research, conducted in 1997 and 2000 respectively, concluded that SMEs were failing to utilise ICT effectively. Many respondents claimed they still had difficulty in finding good external help to solve their ICT issues. The same qualification is available in Wales but called @TEB . . In Scotland, the TMB accreditation is aligned with their own 'Premier Advisor Programme' which combines traditional and new learning processes including e-business. | | | | |

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| Reference Number | 63 | Country | SE | Policy Area | E-business awareness and training |
| Programme Title | Smelink | | | | |
| Programme Description | Smelink started as a programme with a general focus on increasing the competitiveness of SMEs. The idea was to use IT to provide tailored, strategic information, and to build a platform for companies to find new partners and business opportunities. During the project, several companies realised the need for further knowledge in IT and the Internet, to fully grasp the opportunities with Smelink. Therefore a parallel project was started, where students from Swedish universities were recruited to teach companies about the Internet and Smelink. The students visited companies for half a day, teaching the employees about IT. So far, a total of 23 universities have participated and 250 students have 'educated' 6,300 companies from 1997 until 2000. | | | | |

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| Reference Number | 64 | Country | GR | Policy Area | E-business awareness and training |
| Programme Title | Greek Go digital programme | | | | |
| Programme Description | Tuition is provided by trainers who are selected, trained and sent into SMEs by regional facilitators who are associated with the local universities and chambers of commerce. This is a scheme being run by GRNET, the Greek Research and Technology Network. The aim is to transfer knowledge to the company as a whole by having a trainer on site. The relationship built with the trainer means that the SME can benefit from a much longer term, personalised support mechanism | | | | |

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| Reference Number | 65 | Country | GR | Policy Area | SME Support Networks |
| Programme Title | Electronic Commerce Centres (ECC) | | | | |
| Programme Description | Currently there are 14 Greek ECCs up and running The centres are there to provide information to all those involved in commercial transactions and they will assist SMEs with: Access to information; Electronic promotion and advertisement; Digital processing of commercial transactions through the Internet. Each ECC has defined a target for e-business penetration in its region in terms of awareness, training and paid service | | | | |

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| Reference Number | 66 | Country | IT | Policy Area | SME Support Networks |
| Programme Title | e-commerce Action Plan | | | | |
| Programme Description | As part of the "e-commerce Action Plan" in Italy the government is funding 100 multimedia centres for technical assistance in Chambers of Commerce and Associations. | | | | |

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| Reference Number | 67 | Country | PT | Policy Area | SME Support Networks |
| Programme Title | Internet Initiative' | | | | |
| Programme Description | <p>The 'Internet Initiative' in Portugal has a support network of competence centres set up for SMEs to access new technologies. The aim is to give free access to email and the web to all SMEs in Portugal. This initiative is seen as a forerunner to the next stage which will be called 'SME- Digital initiative'.</p> <p>It is also producing a package for SMEs to encourage uptake of e-business. This includes social security incentives, tax breaks and general support for the use of electronic data transmission between companies and social security services.</p> | | | | |

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| Reference Number | 68 | Country | DE | Policy Area | SME Support Networks |
| Programme Title | Network E-Commerce | | | | |
| Programme Description | <p>Designed by the Ministry of Economics in order to support SMEs with the adoption of ICT. In the framework of this initiative, 24 competence centres have been set up in 1998 which serve as contact points and first-stop-shops for SMEs. Apart from general awareness raising, the competence centres offer consultancy services, seminars, conferences as well as market studies. Preferred topics are online shops and consumer confidence. Some of the competence centres are focused on specific industry sectors. This is the case for retail and tourism.</p> | | | | |

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| Reference Number | 69 | Country | AT | Policy Area | SME Support Networks |
| Programme Title | Electronic Commerce Competence Center (EC3) | | | | |
| Programme Description | <p>Created by the Ministry of Economics and represents a partnership among four University-Institutes and ten Austrian companies whose common purpose is to promote R&D as well as knowledge-transfer in e-commerce. The competence centre offers support and advanced training in Networking and Web; Database Technology and software engineering; Database management systems; Knowledge Based Systems; Formal methods</p> | | | | |

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| Reference Number | 70 | Country | AT | Policy Area | SME Support Networks |
| Programme Title | telekis | | | | |
| Programme Description | Overall strategy to enhance ICT in the Styria region | | | | |

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| Reference Number | 71 | Country | AT | Policy Area | SME Support Networks |
| Programme Title | Styrian e-business initiative | | | | |
| Programme Description | One of the measures planned under this initiative is the establishment of a competence centre in order to enhance R&D in the field of applications, infrastructure, security, access devices and logistics. In addition, SMEs are offered specifically tailored consultancy services on all matters related to e-business. | | | | |

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| Reference Number | 72 | Country | DK | Policy Area | SME Support Networks |
| Programme Title | Centre for Applied IT (CAIT) | | | | |
| Programme Description | The purpose of the centre is to provide Danish business and industry with a competent partner able to offer support to enterprises with the adoption of ICT technologies and business practices. The overall aim is to ensure that Danish enterprises are at the forefront of ICT application. The formal establishment of CAIT has already been completed and it is envisaged that 40-50 employees will be employed in 2003. CAIT will be located in a strong e-region to facilitate interaction with leading ICT players | | | | |

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| Reference Number | 73 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | Venture capital fund for e-business | | | | |
| Programme Description | The government of the Spanish region of Pais Vasco has set up a venture capital fund for the promotion of e-business. | | | | |

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| Reference Number | 74 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | (APTICE): Asociación para la Promoción de las Tecnologías de la Información y el Comercio Electrónico | | | | |
| Programme Description | The Spanish regional government of Aragon has created an association named APTICE to promote the Information Society and e-commerce in the region. It manages many of the promotion programmes and acts as a regional certification authority of electronic signature. | | | | |

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| Reference Number | 75 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | Inter-SME network for secure electronic commerce | | | | |
| Programme Description | The government of the Spanish region of Pais Vasco has created a network to promote the use of e-commerce through SMEs. Part of this initiative is to provide consultancy services for SMEs, and to do feasibility analysis to help them to introduce e-commerce with as little risk as possible. | | | | |

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| Reference Number | 76 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | Financing of webpages | | | | |
| Programme Description | The regional government of Catabria has set up a programme under which the creation of webpages by SMEs is supported. Up to 30% of costs can be subsidied under this programme, up to a limit of EUR 12,000 per SME. | | | | |

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| Reference Number | 77 | Country | DK | Policy Area | SME Support Networks |
| Programme Title | e-house | | | | |
| Programme Description | This is designed to be a practical operation with a resource centre, which will act as a 'meeting point' for Danish e-business initiatives. | | | | |

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| Reference Number | 78 | Country | DK | Policy Area | SME Support Networks |
| Programme Title | Regional ICT initiative | | | | |
| Programme Description | On the regional level in Denmark, a regional ICT initiative has been drawn up for the two areas of Jutland and Fyn, regions which are still dominated by companies operating in traditional sectors. The aims of this regional initiative are to improve the collaboration between companies and universities and research institutes with special focus on the use of ICT in production processes and the development of new product applications. Within the first year the initiative will establish four regional centres of competence in ICT and also a number of collaborative projects between one or more centres of competence and companies will be established. Governmental co-financing is expected in the period 2002-2005. Hereafter the initiative will continue on regional financing and contributions from industry. The overall budget for this initiative is EUR 38 million. | | | | |

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| Reference Number | 79 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | SME support portal | | | | |
| Programme Description | Established by the Director General for SME policies at the Ministry for the Economy to help them with to develop their own activities | | | | |

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| Reference Number | 80 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | PROFIT programme | | | | |
| Programme Description | As part of the PROFIT programme, the government is providing access to ICT related solutions for SMEs within mature industries. This includes setting up Intranets and linking customers with suppliers. One of the target areas of PROFIT is e-business. In the framework of this programme, SMEs are granted soft loans and subsidies for the realisation of e-commerce applications. Special areas of interest include the technological development of e-commerce, pilot e-commerce systems; and management and logistics. | | | | |

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| Reference Number | 81 | Country | IE | Policy Area | SME Support Networks |
| Programme Title | Excellerator Initiative | | | | |
| Programme Description | Ireland has just launched a new public-private partnership initiative, involving Enterprise Ireland and Ernst & Young. Called the 'Excellerator Initiative' it is designed to facilitate growth and expansion among high-potential, start-up companies in Cork, Galway, Sligo and Waterford. The initiative provides a comprehensive business life-cycle range of on-line and off-line tools to allow selected entrepreneurial companies to learn, review, challenge and accelerate their business. The programme is targeting industries that trade on an international platform in areas such as informatics, health and life sciences, digital media and e-business services. The Excellerator Initiative is part of Enterprise Ireland's strategy to create and locate a number of "WebWorks" or technology hubs to expand and support high-growth Irish companies in the regions with the ability to quickly become international players. In addition to providing tools and information, the initiative involves mentoring and support from a number of experts. | | | | |

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| Reference Number | 82 | Country | DE | Policy Area | SME Support Networks |
| Programme Title | E-ComHamburg | | | | |
| Programme Description | In the German city of Hamburg (which is being counted as a region), under the initiative "E-ComHamburg" a first-stop shop for SMEs has been set up. Services offered by this e-commerce centre are consultancy and training | | | | |

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| Reference Number | 83 | Country | UK Scotland | Policy Area | SME Support Networks |
| Programme Title | ecomm2001 | | | | |
| Programme Description | The scheme, ecomm2001 is a network of independent and experienced e-business advisors, managed by Scottish Enterprise, support the SME through an analysis of the present business to development and integration of e-business strategies. Advisors provide up to five days support depending on business requirements. | | | | |

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| Reference Number | 84 | Country | PT | Policy Area | SME Support Networks |
| Programme Title | Infotur initiative | | | | |
| Programme Description | In Portugal as part of the national programme to support the information society, the Infotur initiative is making the Internet available through one channel to thousands of SMEs in the tourism sector. For the SMEs it is a means to market their services, and for Portugal it improves the supply of specialised services to that network | | | | |

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| Reference Number | 85 | Country | NO | Policy Area | SME Support Networks |
| Programme Title | BIT programme | | | | |
| Programme Description | Run by The Norwegian Industrial and Regional Development Fund (SND), the main goal of the BIT programme is to increase the competitiveness and profitability of small and medium-sized companies through developing, implementing and distributing general IT solutions for specific sectors. The programme thus far includes 22 sectors and approximately 200 pilot companies. Information is available for approximately 600 companies. Central to the BIT Programme is the idea that IT solutions must be based on the needs identified by the companies themselves. The programme is based on collaboration between sectoral trade associations, leading companies within the sectors, and software suppliers | | | | |

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| Reference Number | 86 | Country | NL | Policy Area | SME Support Networks |
| Programme Title | Twinning | | | | |
| Programme Description | Twinning invests in high-potential innovative ICT start-ups and accelerates their growth by leveraging expertise and resources to identify each start-up's critical success factors. In doing so, Twinning greatly reduces the time to market for its investments. So far, Twinning has participated in more than 50 start-ups. | | | | |

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| Reference Number | 87 | Country | GR | Policy Area | SME Support Networks |
| Programme Title | Capital of Entrepreneurial Participations of High Technology | | | | |
| Programme Description | A special fund called 'Capital of Entrepreneurial Participations of High Technology' has been set up to support new enterprises that are technology and knowledge intensive and for the encouragement of new entrepreneurs | | | | |

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| Reference Number | 88 | Country | FI | Policy Area | SME Support Networks |
| Programme Title | Tekes' GoDigital related R&D projects for SMEs | | | | |
| Programme Description | Tekes funded 66 GoDigital related R&D projects for SMEs, to a value of 16 million euro. 10% of the financing went directly to start-ups. | | | | |

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| Reference Number | 89 | Country | LU | Policy Area | SME Support Networks |
| Programme Title | Virtual Technology Campus (Technoport Schlassgoart) | | | | |
| Programme Description | It provides a wide range of facilities and support services to high-tech entrepreneurs, innovators, SMEs and manufacturing companies | | | | |

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| Reference Number | 90 | Country | LU | Policy Area | SME Support Networks |
| Programme Title | The Technoport Incubation Centre | | | | |
| Programme Description | The Technoport Incubation Centre provides free of charge work space for potential high-tech entrepreneurs and business planning support in association with advisors | | | | |

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| Reference Number | 91 | Country | LU | Policy Area | SME Support Networks |
| Programme Title | Technoport Start-up Centre | | | | |
| Programme Description | The Technoport Start-up Centre gives early-stage business development entrepreneurs standard office and laboratory space and provides support and access to sources of seed and early-stage venture capital. | | | | |

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| Reference Number | 92 | Country | UK Scotland | Policy Area | SME Support Networks |
| Programme Title | Sofnet | | | | |
| Programme Description | It is the Scottish Enterprise network of software centres providing managed office facilities across Scotland with development assistance to accelerate the growth of software and e-business supply companies. The centres provide supportive environments for new and growing companies and a fast track start for software inward investors. | | | | |

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| Reference Number | 93 | Country | FR | Policy Area | SME Support Networks |
| Programme Title | VAT refunds | | | | |
| Programme Description | Direct financial intervention usually takes the form of a tax break. However, in France, a novel approach has been used. The government has recognised that the financial burden on companies implementing ICTs is high and has made available the necessary human resources within the tax office so that young e-business companies can be reimbursed quickly. This is a new measure that has been introduced specifically to speed up VAT refunds for e-business companies less than two years old | | | | |

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| Reference Number | 94 | Country | FR | Policy Area | SME Support Networks |
| Programme Title | TIC Pic@rdie | | | | |
| Programme Description | This call for projects is helping to simplify the procedures needed to get financial aid and help from the state and the region. The region is providing 50% of the cost of: communication activities; setting up of Intranets; buying of new equipment; developing websites ; facilitating electronic data exchange; improving export and sales through e-business (translation, security, buying and selling online). | | | | |

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| Reference Number | 95 | Country | SE | Policy Area | SME Support Networks |
| Programme Title | IT.SME program | | | | |
| Programme Description | The IT.SME program, which is headed by NUTEK, the national technology agency, is a national programme for the finance of regional and local ICT activities. The targets are to increase strategic IT competence within SMEs and to support SME development and competitiveness with e-business. Regional/local organisations can submit requests for financial support | | | | |

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| Reference Number | 96 | Country | AT | Policy Area | SME Support Networks |
| Programme Title | Financial support program for SMEs | | | | |
| Programme Description | The region of Salzburg has launched a financial support program for SMEs wanting to adopt e-business. Subject to financial aid are the purchase and adaptation of software applications for e-business as well as services related to installation, consulting and e-business solutions. To be eligible an SMEs must be located in the region of Salzburg and not employ more than 12 people | | | | |

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| Reference Number | 97 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | ARTEPYME | | | | |
| Programme Description | The programme ARTEPYME has been set up by the Ministry for Science and Technology. ARTEPYME is a programme which is included in the ERDF Operational Program (2000-2006) "Information Society". The main objective is to introduce Spanish SMEs situated in Objective 1 regions to the Information Society in order to help these companies to remain competitive. The programme is exclusively designed for SMEs and subsidises projects that use advanced telecommunications systems and e-commerce applications. ARTEPYME II is the direct successor scheme of ARTEPYME I, through which more than 25,000 SMEs were supported | | | | |

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| Reference Number | 98 | Country | NO | Policy Area | SME Support Networks |
| Programme Title | National Forum for e-commerce | | | | |
| Programme Description | The National Forum for e-commerce is a meeting place for organizations and Businesses from the private and public sector, run by the Ministry of Trade and Industry. It has about 15 permanent members. It is a task force aimed at the further Development of e-businesses and the increase of competitiveness and Profitability of companies. This is a meeting place where the members can share Information. The Forum is also active and take initiatives for new common Projects with many participants, e.g. the web portal www.handel.no . The forum was an active contributor to the Ministry's White Book on e-commerce. For the moment the Forum is planning a new awareness campaign, which will be a Partnership between public and private sector. | | | | |

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| Reference Number | 99 | Country | DE | Policy Area | SME Support Networks |
| Programme Title | Programme in order to financially support model solutions in the area of e-business | | | | |
| Programme Description | In Germany, the Ministry for Economics has launched a programme in order to financially support model solutions in the area of e-business. The objective of this programme is to provide SMEs with sector-specific e-business solutions. | | | | |

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| Reference Number | 100 | Country | BE | Policy Area | SME Support Networks |
| Programme Title | Grant aid given to companies to become e-businesses | | | | |
| Programme Description | A good example of a mature initiative can be seen in Wallonie in Belgium where grant aid is being given to companies to become e-businesses. To show the e-business evolution of SMEs in Wallonie, this grant was originally targeted at companies who needed to set up basic websites as a calling card. It is now much more sophisticated and is for companies to effectively set up electronic commerce activities and to consequently adapt their working methods. As soon as eCommerce is fully adopted in the business, the electronic commerce grant immediately stops. The money has to be used to buy in assistance for the creation and implementation of sophisticated electronic commerce platforms for SMEs and the Walloon Government is putting in place more and more sophisticated criteria for grant winning. The platform must now include an on-line invoicing system and an electronic payment system. | | | | |

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|------------------------------|---|----------------|----|--------------------|----------------------|
| Reference Number | 101 | Country | FR | Policy Area | SME Support Networks |
| Programme Title | ATOUT-LOGIC | | | | |
| Programme Description | Under the French government scheme ATOUT-LOGIC, grants of 50% for the study and integration of new electronic commerce is being made available. | | | | |

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|------------------------------|---|----------------|----|--------------------|----------------------|
| Reference Number | 102 | Country | ES | Policy Area | SME Support Networks |
| Programme Title | SME competitiveness plan | | | | |
| Programme Description | This plan, which has been set up in the Spanish region of Aragon, provides for financial help for SMEs which want to invest in the Information Society and set up e-business procedures (i.e. portals, information systems, e-commerce...). 50% of the cost can be obtained through this programme, although the limit is EUR 10,000. SMEs of all industry sectors are eligible for financing under this programme. | | | | |

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|------------------------------|---|----------------|----|--------------------|----------------------|
| Reference Number | 103 | Country | DE | Policy Area | SME Support Networks |
| Programme Title | Media NRW | | | | |
| Programme Description | Media NRW is an e-business related initiative in the German region of North-Rhine Westphalia. It is aimed at supporting innovative e-business developments in the area of multimedia and communication in SMEs. The overall goal is to enhance the competitiveness of SMEs in that region, to explore future markets and to create new jobs. Examples for projects financed under this initiative are an e-business network for the furniture industry and the implementation of a competence centre for digital media. | | | | |

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|------------------------------|--|----------------|----|--------------------|----------------------|
| Reference Number | 104 | Country | DE | Policy Area | SME Support Networks |
| Programme Title | New innovation environments | | | | |
| Programme Description | New innovation environments have been designated by the Minister for Trade and Industry in December 2000 with effect from January 2001. Since 1998 six innovation environments throughout the country have contributed to commercialisation of innovative ideas by providing access to expert consultants and sparring partners as well as business premises, administrative services and laboratory facilities at a reasonable price. These environments have also acted as agencies for risk-bearing pre-project funds from the state and external risk-bearing financial offers, as well as entering into committed partnerships with suitable institutes of higher education or other research and training institutions in close proximity to the environment. As a completely new departure, these innovation environment establishments will be obliged to finance some of their activities themselves. | | | | |

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| Reference Number | 105 | Country | NL | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Electronic Commerce Platform Nederland (ECP.NL) | | | | |
| Programme Description | It has developed a code of conduct for eCommerce containing principles for good practice. The initiative will make sector specific codes which will be disseminated via the Dutch Go Digital sector organisations programme (see section on 'SME support networks and organisations'). The scheme aims to help SMEs understand the rules of the Internet. | | | | |

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| Reference Number | 106 | Country | UK | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | TrustUK | | | | |
| Programme Description | TrustUK is a joint non-profit making venture between the Alliance for Electronic Business (AEB) and the Consumers' Association, endorsed by UK Government. It seeks to foster consumer trust and confidence in Internet trading through the approval of online codes of practice. TrustUK was highlighted as the most comprehensive of all codes examined in the Canadian public interest advocacy centre's comparative analysis of consumer e-commerce codes and standards. Launched to consumers in July, three codes have been approved under this scheme including The Consumers' Association's Which? Web Trader, Association of British Travel Agents (ABTA) and the Direct Marketing Association (DMA.) | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 107 | Country | DK | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | E-handelsmarket | | | | |
| Programme Description | In Denmark, the E-handelsmarket, a Danish electronic web seal has been created as a mark of quality for companies engaging in electronic commerce. This arrangement consists of various guidelines for good custom when trading and marketing on the Internet. Businesses declaring that they will abide by these guidelines will be entitled to use the web seal on their home pages. A specially appointed administrator will manage the WebSeal scheme. The administrator will be responsible for ensuring that traders who have joined the scheme comply with the code of practice. The budget allocated for this project is EUR 400.000. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 108 | Country | AT | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Austrian E-Commerce Quality Label | | | | |
| Programme Description | In Austria an e-business portal set up by the Austrian Economic Chamber and its organisations is promoting a quality trademark for Austrian ecommerce services in cooperation with consumer protection organisations. The Austrian E-Commerce Quality Label confirms the voluntary undertaking of companies to comply with a set of criteria and quality features in processing electronic business and other electronic transactions with consumers in the sense of the consumer protection legislation. | | | | |

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| Reference Number | 109 | Country | SE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Enhance the confidence of SMEs | | | | |
| Programme Description | The Swedish government is taking steps to enhance the confidence of SMEs in using electronic commerce via a programme being undertaken by the Swedish Business Development Agency (NUTEK). In addition, the Swedish government wants to enhance the security of electronic services and the transfer of information. In order to achieve this goal, the government is working for a more secure Internet. In 2001, a new law came into force concerning authorised electronic signatures. A common infrastructure is required for all parties where electronic signatures are to be used. The government is working to ensure broad cooperation between the most important providers and users. | | | | |

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| Reference Number | 110 | Country | FR | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Charter for advice on Electronic Commerce | | | | |
| Programme Description | The Chambers of Commerce and Industry put together a Charter for advice on Electronic Commerce specifically for SMEs who are getting involved in electronic commerce. The Chamber of Commerce for Paris for example, launched a site to help SMEs in their appropriation of ICTs called 'Cyber rond pont' which includes marketing, security issues etc. | | | | |

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| Reference Number | 111 | Country | NO | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | N-safe | | | | |
| Programme Description | N-safe is an initiative to make shopping over the Internet safer and easier for consumers and businesses. Under N-safe, courses regarding laws, regulations, general knowledge and consumer behaviour are arranged. The trustmark scheme contains, among other things, dispute settlement for consumers | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 112 | Country | FI | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Guidelines for business-to consumer e-commerce | | | | |
| Programme Description | Tieke, the Finnish Information Society Development have issued guidelines for business-to consumer e-commerce that have been developed by the Federation of Finnish Commerce and Trade and the Finnish Direct Marketing Association. These regulations cover a wide range of sectors. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 113 | Country | ES | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Order for the accreditation of institutions and companies as qualified suppliers of electronic signature products | | | | |
| Programme Description | The Spanish Ministry of Science and Technology recently issued an Order for the accreditation of institutions and companies as qualified suppliers of electronic signature products. This Order creates the procedure for the voluntary accreditation and certification of those institutions wishing to obtain the guarantee compliance with electronic signature legislation. The certification system will be set-up as soon as the appropriate decisions are made about the right evaluation procedures by the international bodies concerned. A pilot project is foreseen as part of the initiative. | | | | |

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| Reference Number | 114 | Country | DE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Partnership for a Secure Internet Economy | | | | |
| Programme Description | This initiative is increasing awareness of security measures and good practice | | | | |

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|------------------------------|--|----------------|----|--------------------|--|
| Reference Number | 115 | Country | IE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Online arbitration service | | | | |
| Programme Description | The establishment of an online arbitration service is complimenting the package of initiatives and incentives promoted by the Irish Government to enable Ireland to exploit more fully the potential of the Internet. The service will offer on-line arbitration and mediation services using secure communication technologies - especially network communication and e-mail - as well as video-conferencing and more traditional methods such as telephone, fax and mail. Services will be offered initially and primarily in English but other languages would follow in due course. A management structure is currently being put in place and the service will go "live" on a pilot basis in 2001. The service is endorsed by the Chartered Institute of Arbitrators (Irish Branch), Department of Enterprise Trade & Employment, IBEC, The Chambers of Commerce in Ireland, The Institute of Chartered Accountants in Ireland, The Law Society, and The Bar Council. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 116 | Country | ES | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | ADR-related initiative | | | | |
| Programme Description | The Ministry of Health and Consumers is setting up a scheme where the arbitration process is handled entirely online in a secure and confidential way. A critical issue is the availability of an infrastructure able to deal with digital signatures. A prototype of the system is already available. The time frame for this project is 2001-2003, with a budget of Euro 300 000. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 117 | Country | PT | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | The Mercurio initiative | | | | |
| Programme Description | The Mercurio initiative with the support of PROCOM (Projecto Especial de Urbanismo Comercial) aims to create an Internet homepage and develop support infrastructures for the use of ICTs in the retail sectors for a limited period of time. This will be 24 months for the Confederacao do Comercio Portugues (CCP) and 18 months for their trade and service companies. The project provides use of its infrastructure to 100 CCP associated entities and 2825 SMEs. Incentives to encourage secure transactions and online consumer protection are also part of this project. | | | | |

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| Reference Number | 118 | Country | BE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Economic Office of the Province of Namur | | | | |
| Programme Description | It provides assistance to companies in the province of Namur (with fewer than 100 persons and turnover under 600 million francs) who wish to carry out, with external help, an in-depth study into the optimal use of the information technologies with regard to their activities and their development objectives. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 119 | Country | FI | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | e-gateway | | | | |
| Programme Description | Finland has two national databases of IT suppliers. One initiative, called e-gateway provides e-business products or services available to SMEs to help them develop their own e-business | | | | |

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|------------------------------|--|----------------|----------------|--------------------|--|
| Reference Number | 120 | Country | UK Scotland | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Online searchable supplier directory | | | | |
| Programme Description | Scottish Enterprise has created an online searchable supplier directory to enable SMEs to find appropriate e-business suppliers in Scotland. | | | | |

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| Reference Number | 121 | Country | IE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | WIRECOM initiative | | | | |
| Programme Description | <p>The WIRECOM initiative is offering free e-Commerce evaluations to selected SMEs in the South East of Ireland which will be undertaken by business consultants from the South East Business Innovation Centre, in association with research assistants from the Waterford Institute of Technology. Consultants visit the SME, learn its processes, discuss its business issues and identify how e-Commerce can improve business efficiencies. Research will then establish how e-commerce is impacting on that SMEs particular industry and identify what suppliers, competitors and customers are doing on-line. A report is then presented to the SME detailing the options available and recommending potential strategies for the best way forward. If an SME has already implemented e-Commerce tools, such as a website, the project consultants can give a non-biased view of its effectiveness and will identify marketing techniques to increase the sites productiveness and the overall benefit of the site to the SME. The project is open to all small and medium sized companies in manufacturing or Internationally Traded Services in the South East region and is being operated in conjunction with several agencies in West Wales where a similar programme for Welsh SMEs is currently in operation.</p> | | | | |

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| Reference Number | 122 | Country | FR | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | UCIP (Utilisation Collective d'Internet par les PME) | | | | |
| Programme Description | <p>The France Government is running a programme called UCIP (Utilisation Collective d'Internet par les PME) to help develop SME competitiveness. UCIP is looking at how Internet technologies can help improve an SME's competitive position to gain new markets in France and abroad. This initiative is managed at the national and regional level and is designed to support the collective actions that enable SMEs to develop co-operation between enterprises. This includes the use of eCommerce, intensifying their technological and commercial watchdog operations and developing the skills of their staff.</p> | | | | |

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| Reference Number | 123 | Country | UK | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Supply chains | | | | |
| Programme Description | The UK online for business programme has a programme called Supply chains. This provides case studies and good practice information for SMEs on how using technology can enhance customer relationships in integrated supply chains. In particular they have produced a free CD-ROM on supplying electronically plus a booklet entitled 'Linking for Success'. | | | | |

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| Reference Number | 124 | Country | UK Wales | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Neath Talbot Supply Chain Initiative | | | | |
| Programme Description | Supported by the Welsh Development Agency, this initiative is seeking to equip existing indigenous SMEs with electronic solutions for information exchange along the supply chain, in order to develop long term relationships with inward investment companies. It aims to show the benefits of using new eCommerce technologies in the Supply Chain for both suppliers and hubs. These proven benefits can then be used to support inward investment activities by demonstrating how eCommerce in the supply chain can create virtual business communities with improved service at lower total resource cost. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 125 | Country | PT | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | SME-Digital initiative | | | | |
| Programme Description | It will provide financial support to SMEs who set up projects to link partners, clients and suppliers | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 126 | Country | GR | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Incentives for SMEs to cluster and collaborate over electronic commerce and electronic data interchanges | | | | |
| Programme Description | The Greek Ministry of Development (YPAN) is providing incentives for SMEs to cluster and collaborate over electronic commerce and electronic data interchanges. The measure is aimed at supporting specific business procedures online that will attract a large number of Greek SMEs to the use of eCommerce. The projects cover many areas of collaboration including: Implementing innovative applications of existing technologies, techniques and methods of electronic commerce; Combining two or more technologies of eCommerce; Upgrading or automation of one or more basic operations of commerce (product promotion etc) Promoting electronic collaborations among similar companies or complementary fields; accruing actual consequences in the competitive advantages of company-users. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 127 | Country | IE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | BASIS (Business Access to State Information and Services) website | | | | |
| Programme Description | Launched in May 2001, it is being developed and enhanced to deliver integrated public sector information to meet the needs of the business community. BASIS will also reduce red tape in that it's client centred approach to delivering information and services will make it easier for business to deal with the state. This success of the project is dependent on a high level of co-operation from various service delivery agencies and of the business community. By working with the various delivery agencies it can both provide a co-ordinated cross-departmental approach to the delivery of e-Government in Ireland and an integrated attraction to e-working by all businesses. This is an example of an A2B initiative. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 128 | Country | IT | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | On line interactive forum | | | | |
| Programme Description | The Italian Ministry of Foreign Commerce is promoting an "on line interactive forum" with the aim to attract Italian SMEs to "B2B". The service, that was launched in January 2001, offers information on simplification of international trade procedures. | | | | |

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| Reference Number | 129 | Country | DE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | City Contest Multimedia | | | | |
| Programme Description | In Germany, the City Contest Multimedia initiative is developing and implementing 'concepts for transactions' between firms and public authorities in three cities. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 130 | Country | UK | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Trade Partners UK | | | | |
| Programme Description | This is a UK government website with free information to help businesses trade successfully. The aim is to foster business competitiveness by helping UK firms secure overseas sales and investments. It also develops trade across the English regions and with Scotland, Wales and Northern Ireland. The site offers online database of sales leads and opportunities in the e-business area. There is also a database of over 2000 websites which may be useful for exporters. These include a growing number of B2B portals and trading exchanges where one can advertise and trade online, some are sector specific. | | | | |

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| Reference Number | 131 | Country | IE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | e-Procurement Portal | | | | |
| Programme Description | IDA Ireland is developing an e-Procurement Portal to provide a strategic basis for future growth in B2B e-commerce sales. The portal is firstly being piloted by taking a firm and all its suppliers and putting information on them onto the site. The scheme will then extend to include the firms' European suppliers, eventually becoming a 'many to many' e-business portal. The plan is to establish only 1-2 early adopter(s) per region. The rationale behind the scheme is that the early adopters will be in position to establish leadership roles in e-market trading networks as they develop, while establishing strong business relationships with their clients. | | | | |

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| Reference Number | 132 | Country | FI | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Several central and municipal government digital procurement portals | | | | |
| Programme Description | In Finland, there are several central and municipal government digital procurement portals in place, covering tourism, handicrafts and personal services | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 133 | Country | NO | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Programme for e-commerce in the Norwegian public sector | | | | |
| Programme Description | It provides a national gateway for public procurement is being developed (for all goods and services), with a target of 20% of public procurement expenditure taking place electronically by the end of 2003. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 134 | Country | GR | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Incentives for the creation of e-marketplaces | | | | |
| Programme Description | The Ministry for Development in Greece has created a number of incentives for the creation of e-marketplaces. One of the actions concerns the encouragement of business groups to create emarketplaces. The emphasis is on the formation of sustainable long-term commercial collaborations as well as on the creation of suitable conditions for the processing of transactions. | | | | |

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| Reference Number | 135 | Country | BE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Experimental programme that aims to stimulate the formation of technological clusters | | | | |
| Programme Description | The Region of Wallonie has launched an experimental programme that aims to stimulate the formation of technological clusters. Among the projects chosen, three come under the field of ICT and e-business. The idea is to set up sectoral portals/marketplaces to enable companies in Walloon to be interlinked according to sector, according to production line or marketing. Walloon companies could thus, whatever their sector or size, be contacted and consulted in line with the needs of the international market. Similarly, they could themselves have access to the international cyber-market. To start the process a pilot action is being drawn up with the professionals of the Walloon wood sector, brought together under the Woodnet association. If the project proves to be successful, it will be easy to apply it to sectors other than the wood industry, which is composed of traditional micro-companies that are generally badly equipped when it comes to computers and ICT. | | | | |

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| Reference Number | 136 | Country | SE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | SFTI (Single Face for Industry) | | | | |
| Programme Description | It aims at establishing a single set of specifications for the interchange of electronic commercial transactions with all public operators, whether at governmental, regional (county council) or local community level. To achieve this, a platform of co-operation has been organised where representatives for all three levels meet with representatives for the suppliers to develop a shared view on the public procurement processes and agree common specifications. The purpose in this co-operation is to identify user requirements, agree on standards and have the resulting specifications recognised among the various industries and groups of users. | | | | |

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| Reference Number | 137 | Country | SE | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Kommentus Annonns | | | | |
| Programme Description | On a regional level, in Sweden, under the Kommentus Annonns initiative, local authorities in the Soderstorn region publish their procurement requirements online as an incentive to encourage local suppliers to participate in e-business. | | | | |

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|------------------------------|--|----------------|----|--------------------|--|
| Reference Number | 138 | Country | NO | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Regional public electronic marketplace | | | | |
| Programme Description | Rogaland and Bærum are taking part in the regional public electronic marketplace as two of the 16 municipalities and counties working as pilots for the project. The establishment of a public electronic marketplace is one of the initiatives in "the Programme for E-commerce in the Norwegian public sector". This programme was established with the aim of introducing e-commerce in public procurement over the period 1999 – 2003. The program's main activity for the time being is to establish an electronic marketplace for the public sector. The marketplace will be operative in the spring of 2002. The marketplace will be a national gateway for all who wish to procure goods and services for the public sector in Norway and all vendors to the public sector. The Government's focus on e-commerce will also serve to boost general development in e-commerce. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 139 | Country | ES | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | System for the management of public procurement (SILICE) | | | | |
| Programme Description | The government has developed a system for the management of public procurement (SILICE), which in a first phase has been set up after a feasibility study had been conducted. During the present phase, a range of improvements are planned. Among others, they might include a reengineering of processes and adaptation to new legal constraints, and a certification of products, business rules and a security policy. This second phase will be completed in 2003 and has a budget of more than Euro 1m. | | | | |

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|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 140 | Country | ES | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | System for the management of public procurement (SILICE) | | | | |
| Programme Description | The government has developed a system for the management of public procurement (SILICE), which in a first phase has been set up after a feasibility study had been conducted. During the present phase, a range of improvements are planned. Among others, they might include a reengineering of processes and adaptation to new legal constraints, and a certification of products, business rules and a security policy. This second phase will be completed in 2003 and has a budget of more than Euro 1m. | | | | |

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| Reference Number | 141 | Country | NO | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | The Centre for Information Assurance | | | | |
| Programme Description | <p>Norway decided in July 2001 to establish a pilot project with an own centre for information assurance. The Centre for Information Assurance will be based on partnerships between the Government and various public and private companies. The main goal of the centre will be to co-ordinate some of the national efforts to improve ICT security and to contribute to a more robust ICT infrastructure. The Centre will constitute a pool of knowledge and a resource for actors in the public and private sectors.</p> <p>The main tasks of the Centre will be:</p> <ul style="list-style-type: none"> - -To obtain a complete overview of the potential threats to the Norwegian ICT-systems. - To spread information, competence and knowledge about threats and countermeasures. - To establish contacts and co-operation with similar organisations in other countries. | | | | |

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| Reference Number | 142 | Country | NO | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | The national PKI-forum | | | | |
| Programme Description | <p>A national PKI (Public Key Infrastructure) forum was established in the autumn 2001 in order to join actors with a keen interest in marketing, selling and applying PKI-solutions. Main objectives of the National PKI-Forum⁸ will be to encourage to the use of PKI-solutions and to increase the trust in PKI-solutions as infrastructure. Besides marketing and increasing the knowledge of PKI in the society. The PKI-Forum also wants to initialise considerations that will show the value of PKI and recommend best practise, including co-operating with the implementation of standardised solutions in order to secure interoperability both at a national and international level.</p> <p>The PKI-Forum wants to contribute to that PKI-solutions can become a national infrastructure for electronic ID and electronic signature. By encouraging to the use of electronic solutions, the PKI forum also hopes to reduce society- and business administrative costs.</p> | | | | |

⁸ www.pki-forum.no

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| Reference Number | 143 | Country | NO | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Nettnemda | | | | |
| Programme Description | <p><i>Nettnemda</i>⁹, the Norwegian net committee, was formally opened on the 17th of September 2001. <i>Nettnemda</i> is an independent court of appeal for maintaining ethical rules on the Internet. These ethical rules are for the safeguarding of basic rights for the services industries and the users of the Internet. One of the main tasks is to balance the consideration of the freedom of speech, against the consideration of the protection of privacy. <i>Nettnemda</i> is a dispute resolution for cases that are creating conflicts between ISPs and their customers, web hotels and their customers, and portals and their partners. <i>Nettnemda</i> can make binding decisions in cases that are concerned with businesses that are doing services on the Internet, and which has committed themselves to accept the ethical rules on the net. This committee can also make statements which falls under the work areas of <i>Nettnemda</i>.</p> | | | | |

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| Reference Number | 144 | Country | ES | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Consumer arbitration through Internet | | | | |
| Programme Description | <p>The objective of this project is to implant the complete consumer arbitration process through Internet, so that the user can launch and complete the process in a secure and confidential way through the network.</p> <p>A critical issue in relation with this project is the availability of digital signature infrastructures, so that the users (consumers, companies, official bodies concerned, etc) can access the system. A prototype of the system is already available.</p> <p>The project is part of the INFO XXI initiative and has a budget of EUR 300,000.</p> | | | | |

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| Reference Number | 145 | Country | FI | Policy Area | E-business awareness and training/SME Support Networks/Helping SMEs to participate in e-market places |
| Programme Title | Paraddis Project | | | | |
| Programme Description | <p>The paraddis project is run by the WFA (West Finland Alliance) - a strategic partnership of 5 regional councils in Western Finland. The project promotes the Information Society for all the regions and covers: A survey of fast telecommunications infrastructure; the development of municipality services through the Internet; e-business for SMEs in order to use ICTs for different operational functions across enterprises; a distance learning procedure within polytechnics and adult education sectors; healthcare electronic support; open internet access points; geographic information system for regional planning and operations. In order to promote e-business opportunities for SMEs, the paraddis project launched a special concept for the creation of the e-business development project. The aim was to get close to the everyday business activities of SMEs and to create realistic projects according to the needs of SMEs. These included Basic training in computers and advanced training in different fields of activities.</p> | | | | |

⁹ www.nettnemnda.no

| | | | | | |
|------------------------------|--|----------------|----|--------------------|---|
| Reference Number | 146 | Country | ES | Policy Area | E-business awareness and training/SME Support Networks/Helping SMEs to participate in e-market places |
| Programme Title | Catalunya on the Net | | | | |
| Programme Description | <p>The government of Catalonia put in place an strategic plan for the Information society structured around 7 areas: One of these areas is Enterprise (e-business) and this programme is structured around 6 areas: Stimulation of demand; promotion of technology industries in Catalonia; Promotion of the content creation business sector; convergence of the audio-visual and multimedia sectors; promotion of e-commerce; adaptive methods for the business world. Actual programmes that are currently underway as part of this initiative are:</p> <ul style="list-style-type: none"> - Campaign for raising awareness and promoting the use of ICTs in businesses in Catalan – also offering technological or financial support - Development of sector diagnostics that aim to identify the impact, risks and opportunities of the new technologies and any relevant business sector - Incentive line for development of innovative application focused on data communications and information exchange among a co-operative group. - Increasing ‘unique’ projects of ICT implementation for clusters of SMEs - Increasing support for business incubators - Creating materials and organising training courses specifically for the needs of SMEs. These materials or manuals cover; mobile technology, electronic signatures, hosting or other aspects of technology - A teleworking programme with a virtual network for SMEs with services and training support - An e-entrepreneurship award to projects which a jury and capital risk organisation considers to be an excellent business idea. | | | | |

| | | | | | |
|------------------------------|---|----------------|----|--------------------|--|
| Reference Number | 147 | Country | DK | Policy Area | Helping SMEs to participate in e-market places |
| Programme Title | Naestved - Rakat | | | | |
| Programme Description | <p>In order to promote e-Commerce in the Market place a number of municipalities in Denmark have come together to create an Internet portal where SMEs can place information on products, special prices, logistics and terms of trade. The system is called Rakat and for many suppliers this is their first experience of e-commerce. This is accessible via the regional portal which connects SMEs to customers. This service has provoked SMEs to make plans and policies for e-commerce and to invest in new ways of trading on-line.</p> | | | | |

Appendix 3: Policy context and Member State Umbrella Initiatives

Austria

As a reaction to eEurope, the Austrian government has launched a set of policies on ICT headed under the initiative "e-Austrian in e-Europe". This project summarizes the activities set so far and gives an outline of future programmes and projects. E-business is one of the most important priorities defined by eAustria.

E-business policy in Austria is largely in the hands of the Ministry for Economics and Labour (BMWA). In order to implement the strategies set out in eEurope, the ministry has set up a series of working groups looking at the different aspects of the Information Society. One of these working groups focused specifically on e-business. This year, the main findings and suggestions of the working groups have been published in a report called "e-business in a new economy" (which is not exclusively on e-business, but also on innovation, employment, skills etc.). In addition, the Ministry is in the process of drawing up an e-business action plan to implement the suggestions made by the working groups. The main action lines are to:

- Raise information and awareness: Create the conditions necessary for the successful applications of e-business in SMEs by ensuring widespread diffusion of information.
- Foster R&D to ensure that e-business in Austria is at the forefront of development.
- Support the development of e-content.
- Enable and accelerate technology transfer.
- Facilitate cross-border ICT projects in order to position Austria as an attractive e-location.

Belgium

Belgium is made up of three regions ie Flanders, Wallonie and Brussels Capital. Information Society and e-business policy is made at this regional level.

In Flanders, the Ministry of the Economy has introduced a 'Digital Action Plan', which aims to significantly strengthen the position of Flanders in the digital economy. The digital action plan has the following objectives:

- Stimulate the use of ICT in industry through easier access to ICT.
- Overcome the bandwidth problem of information networks and ensure suitable peripheral conditions, so that investments in the knowledge-based infrastructure become more attractive.
- To encourage the development and integration of new ICT.
- By 2002, one quarter of all government services should be accessible via the Internet.
- To establish a code of conduct for electronic commerce and Internet business.

The Flemish Government has not invested large amounts into the 'construction of the information society' but instead have concentrated their efforts on awareness raising of the information society in general.

In the Walloon Region, the Minister for the Economy, SME, Research and New Technologies, has come up with several initiatives to ensure the transition of all towards the knowledge society. The Region has implemented the e-w@llonies.net programme to heighten the awareness of citizens and companies by disseminating information about these new technologies and their use. The e-w@llonie.net programme is aimed at three groups:

- SMEs
- the older generation
- the younger generation

The measures have three aims:

- To heighten awareness of and to disseminate ICT, to encourage its use by all Walloons.
- To facilitate the introduction of e-business into the SME and guide them along the process, opening the doors of the new economy to them.
- To support the creation of infrastructures which encourage the uptake of new information and communication technologies in the Walloon region

Denmark

In December 1999, the government presented a total IT policy account as follow-up on the strategy report on "Digital Denmark". This report contains 37 initiatives aiming to further Denmark's readjustment to the network economy. Several of these initiatives aim at enhancing the diffusion of electronic commerce.

In 2001, the report "A net of opportunities" has been published by the Ministry of Information Technology and Research's for the Danish Parliament, the Folketing. As a supplement to the 37 initiatives commenced the previous year, this report presents 7 new areas for sharpened focus. Each of them will in the course of 2001 lead to new initiatives.

In February 2002, the government will present a national report for the use of ICT in Danish companies.

France

The key players in France for policy design and implementation in the field of e-business are the Ministry of Economy, Finance, and Industry (MINEFI), with specific Departments for SMEs (DECAS) and industry (DIGITIP). At the regional level DRIRE (Direction Regionale de la Recherche et de l'industrie), regional governments and in certain cases the cities also play a key role.

In 1998, France launched a wide-ranging Government Action Plan to help France enter into the Information Society (PAGSI). The programme is ongoing, and the budget to date has been close to 1.4bn EUR. The objective is to build an information society for all and to remove obstacles to the development of the Internet in France. This includes incentives for businesses to go online and the development of electronic commerce. It is now apparent that there is a certain degree of success in achieving these aims. For example, the number of firms online has increased substantially, with 73% of small firms (6 to 200 staff) now online (2000), compared to 24% in 1997. In addition, France's share of Internet transactions has risen from 4.8% of B2C and 5% of B2B transactions in 1998, to 8.8% and 11% respectively in 2000.¹⁰.

In January 1998 a report was published covering e-commerce, known as the Lorentz report¹¹. This contained a number of priorities for action to support the adoption of e-commerce, including the role of the public sector acting as a driver for change via its mass purchasing ability. Other aims were to take advantage of the opportunities offered by the Internet to start new companies, to promote use of the Internet amongst SMEs and to streamline administration.

Other specific e-business policies include the announcement in May 1998, by MINEFI of 10 measures to support the development of exchanges over the Internet. Some of the most important ones were:

- The implementation of a security policy.
- The launching of interoperable electronic payment initiatives.
- The implementation of an awareness and training campaign of SMEs about use of the Internet and electronic commerce applications.
- The creation of system of dialogue about electronic commerce.

The most recent policy initiative in this area of e-business for SMEs is the creation of a specific Digital Economy Task Force¹², with a working-group concerned specifically with the Digital Economy in companies and especially SMEs. This Task Force is looking at the challenges facing SME today, as Internet access rates and use increase, the type of help and support required has changed from awareness raising to more targeted and specific help. This might include the provision of specific software tools and business methodologies to help SMEs maximise the potential of e-business. An e-business scoreboard is due to be launched before the end of 2001.

¹⁰ Four years of government measures to promote the Information Society, August 2001.
www.internet.gouv.fr

¹¹ MINEFI, (1998) Electronic commerce: a new factor for consumers, companies, citizens and government

¹² http://www.finances.gouv.fr/commerce_electronique/10mesures/dix_mesures.htm

Finland

The Ministry of Transport and Communication is responsible for the regulation of the telecoms network, and for the co-ordination of the eEurope initiative. The Ministry of Trade & Industry is responsible for technology development and diffusion and for e-competence and competition development in SMEs. It is also responsible for the GoDigital initiative. It works through 15 regional Employment and Enterprise Development Centres (EEDC) which implement national programmes at the national level.

In Finland, Tekes, the National Technology Agency is the main financing organisation for R&D in Finland. Tekes provides funding and expert services for R&D projects and promotes national and international networking. Foreign companies conducting R&D activities in Finland are also eligible for support.

Tekes co-ordinates annually 60 national technology programmes. The technology programmes aim at gaining new technology expertise and product development options in the important business areas of the future. The programmes also offer good frameworks for R&D co-operation. Several technology programmes strongly support different issues regarding access of SMEs to e-business as one of their key actions. Their main objective is to support initiatives and R&D projects, which facilitate access for SMEs to e-business knowledge, technologies and business models. The main tool is to use existing support networks of national technology programmes.

Also, Tekes created a group of 25 experts who ensured that the goals and objectives of the GoDigital programme were properly observed and pursued by the various technology programmes. Between January and June 2001, Tekes financed 66 GoDigital related projects for SMEs with EUR 16m. Key examples for such programmes (each lasting between one and four years) in this area are:

- ETX: Electronics for the Information Society
- Iwell: Turning technology into a success story
- SPIN: Support programme for software products
- TLX: Telecommunications programme aiming at fostering product development and exports in the field of telecommunications
- Usix: User-oriented Information Technology
- NETS: Networks of the Future
- UTT: Business concepts for industries

The volume of each of these programs is between EUR 20 and 100 million for a period of three to four years.

Also, the importance of e-business has been underlined in a policy paper named "Business Environment Policy In The New Economy" issued by the Ministry of Trade and Industry in 2001. Specifically, training has been pointed out as a priority. It is argued that experts in electronics, data processing and data communications form the technological core of the new economy. Furthermore, the paper states that there is a lack of skilled workers which could be alleviated by recruiting more foreign students and by raising the interest of women in mathematics and the natural sciences. In addition, e-business is seen as a vital component in the effort to ensure sustainable development in that it helps to reduce the need for physical movement and to improve the efficiency of business activities.

Germany

In 1999, the German government has issued an "Action Plan for Innovation and Employment", which has been drafted by the Ministry of Economics and the Ministry for Education and Research. The overall objective is to ensure that Germany occupies a top position in the digital age and that the benefits of ICT can be exploited for society at large. The action plan consists of seven action lines:

- Increase access to new media: Prices for Internet access will be reduced through accelerated deregulation and general awareness for the Information Society will be raised.
- Application of multimedia in education: One of the aims of this action line is to connect schools and educational institutions to the Internet.
- Enhance trust and security through legal action: Legal action will be taken in order to enhance consumer trust and data security, and partnerships with industry will be formed.
- Create innovative jobs: Through activities such as the competence centers, business plan competitions and Internet awards innovative jobs will be created through the support of high-tech start-ups.
- Achieve and maintain a top position in technology and infrastructure: Important activities are the acceleration of UMTS as well as wireless Internet applications, digital radio as well as software development and the development of semi-conductors.
- Enhance the modernization of public administration: Set an example for society through the adoption of e-government and public sector e-procurement.
- Foster international cooperation: Support and implement the eEurope Action Plan and similar initiatives by international organisations.

Greece

The main overarching policy frameworks in Greece to promote the IS are the Operational Programmes (OP) "Information Society" and "Competitiveness" funded by the 3rd Community Support Framework of the European Union. Some of the major aims of the Information Society OP are to use the IS to promote competitiveness in enterprises and modernising public administrations by using ICT. The Competitiveness OP seeks to improve business support networks for SMEs, encourage start-ups and providing enhanced access to finance.

Greek Go-Online programme is an action of the "Information Society" and "Competitiveness" OPs and its main objective is to support 50,000 small and medium sized enterprises (SMEs) to connect to the Internet and inform them of the benefits that will be obtained through its usage. Beneficiaries of the programme are all Greek enterprises with up to ten employees, except for joint stock companies (SAs) and self-employed professionals.

Under the programme, enterprises are divided in the following three categories:

- Enterprises with no infrastructure to connect to the Internet.
- Internet-ready enterprises with access to the Internet and an active e-mail address.
- Enterprises with a web site capable of supporting electronic transactions with customers and/or suppliers (B2C and B2B).

"Go-digital" supports the first two categories in order to facilitate their move to the next stage: from the first to the second or from the second to the third stage.

Funding is provided to each of these categories to purchase infrastructure and electronic services, such as:

- Purchase of basic terminal equipment, Internet connection for two years and technical support for three years.
- Development of a simple commercial web page, maintenance and virtual hosting in an ISP for two years.

The programme also supports a number of other initiatives outlined in this report.

Ireland

At the request of the Prime Minister, Forfas (the policy advisory board) prepared a publication in 1999 called *eCommerce: The policy requirements* to recommend an ongoing process to monitor the development of e-business within Irish firms. Arising from this, in the same year, the Irish Government set out a comprehensive plan to address the challenges of the Information Society 'Implementing the Information Society in Ireland – An Action Plan'. Six priority areas were identified: Telecommunications infrastructure and cost; Education and the use of ICT; Upskilling in the existing business sector; Effective regulation; Research and development; e-government. Of these, upgrading skills is particularly focused on SMEs.

The Department of Enterprise, Trade and Employment (DETE) has particular responsibility for the SME element of the action plan. It provides for the financing of projects or initiatives proposed by government departments consistent with progressing the priority areas.

To implement the aims and objectives contained in the action plan, the Government has given Enterprise Ireland a 12.7m EUR e-business fund to boost the number of Irish companies transacting business across electronic networks. The initiative, started in 2000, has a two year time frame and is designed to facilitate the rapid development of significant scale projects within existing businesses in the manufacturing and international services sectors so as to enable them to trade electronically.

In addition to the establishment of the e-business fund there has been the launch of a series of other support services which include: e-business Resource Website¹³; e-business Telephone Help Line; Workshops and Seminars; Flagship Conferences; National Awareness Campaign; Building International Partnerships; Advice and support in developing e-business Strategy; Establishment of an Enterprise Ireland e-business Unit.

More recently, the publication of the Third Report of Ireland's Information Society Commission¹⁴, has highlighted the continuing need for specific awareness raising campaigns directed at SMEs, stating "*it is often those companies that are most in need of education about e-commerce that are the hardest to reach. Future e-business campaigns by the enterprise agencies should be tailored to meet the needs of individual businesses and provide one-to-one support*".

It also recommends that e-business priorities remain as training staff, encouraging flexible working using ICT and creating better ICT applications – such as secure payment methods. Throughout the report there is an emphasis on reaching SMEs as connectivity rates have increased, but participation in e-commerce, m-commerce and e-business in general are not amongst the leading e-business nations. The report states: *the full value of carrying out business electronically is yet to be realised in this country. Translating high awareness levels into a real application of new business practices represents a major challenge.*

Overall, the report recommends:

- Continue to provide government support and incentives to encourage the take-up of e-commerce amongst indigenous enterprises and SMEs in particular.
- Develop specially tailored e-business campaigns for late adopters in the business community; Implement the recommendations contained in the recent reports on skills needs in the Irish economy as soon as possible.
- Develop a greater range of online e-payment systems among the financial institutions aimed at the SME sector.
- Continue with initiatives to promote the practice of eWorking to the Irish business community; Remove taxation barriers to eWorking, as recommended by the eWork Action Forum.

¹³ www.enterprise-ireland.com/ebusiness

¹⁴ Information Society Commission, Third Report of Ireland's Information Society Commission, December 2000

Italy

The challenge for the Italian Government is to prompt the diffusion of the electronic commerce among Italian enterprises, and in particular SMEs. According to the Action Plan for the Information Society – eCommerce, presented on 16th June 2000, most actions undertaken by the Italian Government are focussed on small and medium enterprises that are expected to be ready to adapt to changes occurring in the market. Among the 7 main areas of intervention highlighted by the action plan are:

- training and raising awareness of professional of the opportunities presented by new technologies.
- professional training and incentives to SMEs to start e-commerce portals and support high-technology start-ups.
- adoption of the necessary regulatory framework.

On the 28th June 2001, the new Government presented the "Hundred day programme", a set of policy measures in support of entrepreneurship, that indirectly impact on the digital economy. In particular, the Government intends to facilitate the investment of enterprises in the purchase of technical equipment and in the training and retraining of personnel. The "Public Finance Programme" 2001-2004 highlights the commitment of the Government in support of the digitalisation of the country through a policy of tax relief and tax deduction of costs devoted to the development of e-commerce.

Luxembourg

The major actor responsible for policy design and implementation in the field of e-business is the Ministry of Economy, which is also in charge of legal issues related to e-commerce and its implementation. However, most ministries are involved in the implementation of the targets set at the Lisbon Summit, which are implemented in Luxembourg via the e-Luxembourg plan (<http://www.eluxembourg.lu>). This plan is coordinated by the Ministry of Communications but individual ministries have projects under their own responsibility. Moreover, at the municipal level local authorities are also involved in distributing information and providing training on e-business.

In order to increase the confidence in e-business especially on the part of SMEs and to ensure security of on-line transactions, the ministry of economy has launched different initiatives:

- Create quality labels for Internet sites
- Develop a benchmark site for e-commerce
- Establish on-line conciliation in case of conflicts
- Develop a code of good conduct for e-commerce
- Create a code for e-commerce (“code de commerce électronique”)
- Create an observatory for innovation where firms can collect and diffuse information according to their specifications (innovation clustering)
- Create a technical platform for normalization in the domain of electronic signature and payment (including benchmarking exercises)

- Define technical security obligations for time stamping and electronic recorded deliveries
- Develop on-line procedures for patents filing and registration.

Several other ministries have also launched initiatives to promote e-business as for example: creating an online register of all established firms and offering the possibility to create a new firm on-line (long term project). Finally, the law relative to the establishment of a new firm is going to be revised in order to be better adapted to the evolution of the technologies and the new economy.

Norway

The goal for the Norwegian Government is to bring Norway to the forefront in the use and development of electronic commerce, and build up a competitive new business sector. At the same time, emphasis will be put on the fundamental values and social aspects and reaps the socio-economic benefits. The Norwegian Government's policy on Electronic Commerce is set out in the white Paper No. 41 (1998-99) Electronic Commerce. As set out in the White Paper, the Government will apply the following principles:

- The development of electronic commerce shall be market-determined based on corporate and consumer demands for products and services.
- Where the Government intervenes, the process shall be fully transparent and undertaken in dialogue with the parties concerned.
- Regulations shall be neutral in relation to technology and not restricted to specific technological solutions.

Given the rapid pace of development in e-commerce, the Government's view is that a combination of government regulation and self-regulation by participants will contribute to establishing confidence in electronic commerce. The public sector shall promote electronic commerce with a view to increasing the efficiency of public procurement and will thereby be a prime mover behind its development.

In order to establish an appropriate regulatory regime, the Government emphasises the international co-ordination of rules and guidelines. An area of key importance is the relationship between national regulations and international rules. It must also be established that the present legal principles applying to trade also apply to electronic commerce.

In order to achieve these objectives, the Government will work along five main strategies:

- The electronic market shall be predictable: Predictable legal and economic framework conditions must be established, which secure the national and international competitiveness of Norwegian enterprises.
- The threshold for using the electronic market must be low: An infrastructure and services must be developed with a view to facilitating use and access for all potential user groups in Norway.

- The electronic market needs both buyers and sellers: The number of users must be sufficiently high, and the public sector will contribute to this by using electronic commerce in procurement.
- Knowledge gives power and freedom of choice in the electronic market: Expertise and information must be reinforced in order to promote freedom of choice and counter adverse and undesired consequences.
- In the interest of confidence and credibility, consumer rights, protection of privacy and other rights must be safeguarded in the electronic market: Work will be undertaken to safeguard social consideration such as security, protection of privacy and consumers, including children and youths.

In addition, the *e*Norway initiative ensures that Norway has equally ambitious objectives as those formulated by the EU in the *e*Europe plan. The most important objectives and actions in the “*e*Europe 2002 – Action Plan” are covered in the *e*Norway Plan. In addition it contains actions based on our own special challenges.

Within this initiative, *e*-business is seen as a vital part to enhance the competitiveness of industry. The goal is to make Norway a leader in *e*-commerce and electronic business management. In detail, the objectives are to

- Boost skills in the use of IT and *e*-commerce in industry, the public sector and society at large.
- Pave the way for efficient competition and high-capacity services at reasonable prices. This should contribute towards investments and secure consumers’ interests.
- Secure and bring electronic communications on equal footing with paper-based communications.
- Create an environment for the rapid development of technical solutions and skills. Norway must become an interesting location and test country for international companies.

Furthermore, a secure infrastructure is seen as an important challenge for the adoption of *e*-business, as business operations are dependent on suitable solutions in respect of payment, privacy, the protection of commercial secrets and legal challenges.

Portugal

In Portugal the National Initiative for Electronic Commerce (Iniciativa Nacional para o Comércio Electrónico) has been set up to create an appropriate environment, which helps Portuguese SMEs to modernise their information systems, to facilitate their participation in the Digital Networks and to create new jobs. As part of the initiatives, there is already draft legislation concerning the regulation of electronic signatures and electronic invoicing. This initiative is also calling for a number of programmes to be implemented to encourage the take-up of *e*-business by SMEs.

A large proportion of the support to SMEs will also come through the Structural Funds. In the present Operational Programme, there are measures that can be highlighted where it is most likely that there will be initiatives to encourage SMEs to engage in e-business:

- Measure 1.1 (Promote Small Business Initiatives, supporting small-scale investment projects) is designed to reinforce the technical and technological capacities and to modernise physical structures.
- Measure 1.2 - Encourage Modern and Competitive Business Strategies applies to business development projects, incorporating, for example, technological innovation and development.

The Netherlands

In 1999, the Dutch Government published the White Paper "The Digital Delta". This is the follow-up to the previously published National Action Programme on Electronic Highways. "The Digital Delta" offered a framework for, and reflected consistency in, the government's initiatives and activities in the field of information and communication technologies (ICT). The White Paper deals with 5 pillars to strengthen the ICT base.

- The (tele)communications infrastructure
- Know-how and innovation
- Access and skills
- Regulatory issues
- ICT in the public sector.

An additional ICT study was undertaken by the Dutch Government in 2000 which indicated that Dutch SMEs were lagging behind in the uptake of e-business. This led to a new initiative being introduced called 'Het MKB in de Digitale Delta' to complement the original White Paper. This campaign encompasses many of the policies and programmes mentioned in this report.

Spain

The Spanish government has launched an action plan called InfoXXI: An Information Society for All (2001-2003), which comprises a range of initiatives aiming at the development of the Information Society in Spain. This plan reflects the objectives set forth in the eEurope initiative and its corresponding Action Plan.

Within InfoXXI, there are activities aiming to support e-business. In detail, the government plans:

- To enhance the security of online transactions and payments
- To foster international cooperation on the harmonization of regulations regarding e-commerce
- To ensure control of international transactions, including the collection of taxes
- To enhance the protection of intellectual property
- To raise general awareness among SMEs on the benefits of ICT

Sweden

In March 2000 the Government presented its proposal for future IT policy in the Bill "An information society for all ". The Government sets out in the Bill a new objective for IT policy: Sweden is to be the first country to be an information society for all. Broad investment in several areas is called for if Sweden is to have a sustainable base on which to stand in order to assert itself internationally. The Bill also includes an action plan in which the Government sets out proposals for achieving the objective. The action plan contains proposals for measures in three priority areas:

- More distinct legislation will increase confidence in information technology. The Government took a step in this direction in May 2000 when it presented a Bill on electronic signatures. The Bill contains proposals for the introduction of EU regulations on electronic signatures into Sweden. The Government is also monitoring developments in electronic commerce and has appointed a working group to implement the EU directive on e-commerce in Sweden.
- Broad investment in education will enhance competence in the development and use of information technology. Among other measures the Government has allocated SEK 30 million to an IT competence enhancing programme for small businesses in 2001-2002. At the same time the special IT programme for schools during 2000-2001 continues.
- Investment in infrastructure and combined services will improve accessibility to the services offered by the information society. Within the next few years households and businesses in all parts of Sweden should have access to networks with a high transfer capacity. A special expert is therefore currently constructing a national IT infrastructure programme. Work is also currently being carried out by the country's various public authorities to make their information available around the clock via the Internet – so-called 24-hour public authorities are taking shape.

United Kingdom

The UK Government's 1998 Competitiveness White Paper set out a vision 'to make the UK the best environment for eCommerce'. At the request of the Prime Minister a strategy to deliver this vision was defined called [e-commerce@its.best.uk](#). This provided a detailed cross-Government programme of action designed to achieve the goal of developing the UK as the best place in the world for e-commerce by 2002. The three key priorities for the UK were:

- To overcome business inertia – particularly small businesses
- To ensure that Government actions drive the take up of eCommerce
- To ensure better co-ordination between Government and industry to gain maximum benefit from the programmes in place.

Longer term challenges include mentoring schemes for small businesses, with shared experience forums (peer groups), keeping regulatory change on track, and continuing to publicise and monitor e-commerce and the UK's standing.

Stemming from e-commerce@its.best.uk, under the umbrella UkOnline initiative¹⁵, **UKOnline for business** has been set up to help UK firms exploit the business benefits of Information and Communication Technologies (ICT). The online service provides Business Advice and information on where to go regionally to get help from the network of UK online business advisers. There are also free publications, a TV campaign, an e-commerce pack and briefings available on various business topics. The initiative also provides online access to over 100 case studies looking at sectoral impact.

In Scotland, Scottish Enterprise has launched its own e-business strategy with the paper 'Connecting Scotland'. The online service has provided comprehensive information, advice, guidance and e-business support since 1997. Features include:

- Guidance on Scottish Enterprise Network e-business support
- A self-assessment tool
- E-business guides
- Suppliers directory
- Surf's up: An interactive e-business handbook online with e-business information on a variety of topics.

¹⁵ UKOnline is a nation-wide partnership that brings together Government, industry, the voluntary sector, trade unions and consumer groups to help make the UK a leading knowledge economy