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protik
Innovation Center

Market Assessment of Digital Solution Opportunities in the Albanian Economy

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INTRODUCTION

Digitalization has played an important role and has had an ever-increasing tendency in our country. The use of ICT and internet access of various companies and individuals have changed the labor market, where with the pandemic situation this trend has experienced a very rapid growth. From the general data of INSTAT it results that during 2020, the use of computer and internet in economic enterprises was over 98%. In recent years there has been an increase in the digitalization of resource management within enterprises through the application of software for Customer Relationship Management (CRM), cloud computing, social media or e-commerce.

The COVID-19 pandemic affected all sectors of the economy creating issues for a large number of companies which were found unprepared for the challenges and new approaches that the pandemic brought. The importance of digitalization and the use of ICT for all companies increased the demand to cope with the new situation and to further stimulate innovation, digitalization and the development of strategies for new approaches of managing companies.

The purpose of this study is to explore opportunities for digital solutions in our country's economy focusing on the most sensitive sectors of the economy. This study is extended to two approaches, firstly in the direction of economic sectors that seek opportunities and solutions for the digitalization of processes and the use of ICT in their favor and secondly in the direction of companies that provide services and digital solutions according to needs, experiences and the capacities they possess.
The study focuses on the following objectives:

- **To identify the level of digitalization for each economic sector;**
- **To identify the digital services provided;**
- **To identify the obstacles or barriers to digitalization in these sectors;**
- **To identify legislative / regulatory developments that may stimulate the increase in demand / supply for digitalization of companies;**
- **To identify economic sectors with high digital potential.**

The structure of the study analysis is generally horizontal focusing on the main areas of business development by sectors of the economy in terms of digitalization. Some of the key areas of this analysis include: Digital Financial Management Applications, Enterprise Resource Planning, E-Commerce, Digital Marketing, Digital Payments, etc.

METHODOLOGY

- **The sample considered for this study consisted of 180 companies selected from approximately 57,000 companies (according to INSTAT 2019) across the country for the economic sectors involved[1].**
- **The margin of error is ± 7% and the confidence level is 95% calculated according to statistical formulas and the Zoho Survey platform[2] used for this study.**
- **The division of respondents based on the economic sectors was realized by a uniform division of 30 companies for each of the 6 economic sectors.**
- **The selection criteria of respondents was random for each sector. All respondents gave their consent to complete the questionnaire. The online questionnaires were distributed from May 19, 2021 to July 25, 2021, where their completion was carried out mostly by the respondents themselves. Only a small portion of questionnaires was completed with the help of interviewers.**

For this study were drafted two questionnaires:

1. Market Assessment of Digital Solution Opportunities in the Albanian Economy - Demand for Digital Solutions.

2. Market Assessment of Digital Solution Opportunities in the Albanian Economy - Supply for Digital Solutions.

The questionnaires used were structured and semi-structured with closed and open-ended questions. Nominal, ordinal and numerical measurement scales were used in the answers to the questions. The design, testing and implementation of questions / answers of the questionnaires were performed by a group of experts adhering to the study objectives. The Cronbach's Alpha coefficient consists of the average of the various correlations of the variables that are part of the scales, and can be calculated; by variances (Cronbach's Alpha) or by item correlations (Cronbach's standardized Alpha). In this study this coefficient was 97% for the data obtained.

Data Collection

The Computer Assisted Personal Interview (CAPI) method, was used to collect data from 180 companies; as well as the Zoho Survey platform. Most of the questionnaires were fully completed, only 15% of them were partially completed. All data were processed using the statistical program SPSS.

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[1] http://www.instat.gov.al/en/themes/industry-trade-and-services/structural-business-statistics/publication/2021/results-of-structural-survey-of-economic-enterprises-2019/
[2] https://www.zoho.com/survey/margin-of-error.html

Key Sections of the Questionnaires

For the first questionnaire “Market Assessment of the Opportunities of Digital Solutions in the Albanian Economy - Demand for Digital Solutions ” the sections were as follows:

1. General Data

2. Use of ICT in Business

3. Use of Digital Marketing

5. Use of Data Management

6. Digital Strategy

7. Digital Skills

8. Future Outlook of Digital Solutions

For the second questionnaire “Market Assessment of the Opportunities of Digital Solutions in the Albanian Economy – Supply for digital solutions" the sections were as follows:

1. General Data

2. Suppling digital solutions in businesses

3. Digital Skills

4. Digital Strategy

5. Open-ended questions

A. SECTOR-BASED DIGITAL DEMAND ANALYSIS

1. Financial Sector

From this research was find out that the Financial Sector is one of the most digitalized sectors in the Albanian economy. During the survey 43% of respondents were from commercial banks and 57% of respondents were from microcredit and financial services companies. Most of the companies in the financial sector have been operating for more than 7 years, having the largest number of employees. The main investments for digitalization of companies in this sector belong to the fields of digital marketing, digital payments and E-commerce. The most used software by companies are in Finance / Accounting, Helpdesk IT and CRM. Most companies have dedicated staff for managing information systems and have developed strategies and skills for digitalization of processes. The main priorities for the coming year are digital marketing, e-commerce and data analytics. It is noted that the limited budget is one of the main obstacles to take advantage of the digitalization trend. However, over 50% of companies state that they will increase their investment in digital transformations in their company by up to 25% of their revenues.

1.1 Existing usage of Digital Solutions in Financial Sector

- **General Data**

Of the respondents hold the position of Director.

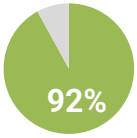
Of the companies have over 10 years in the market.

Of the companies have over 250 employees.

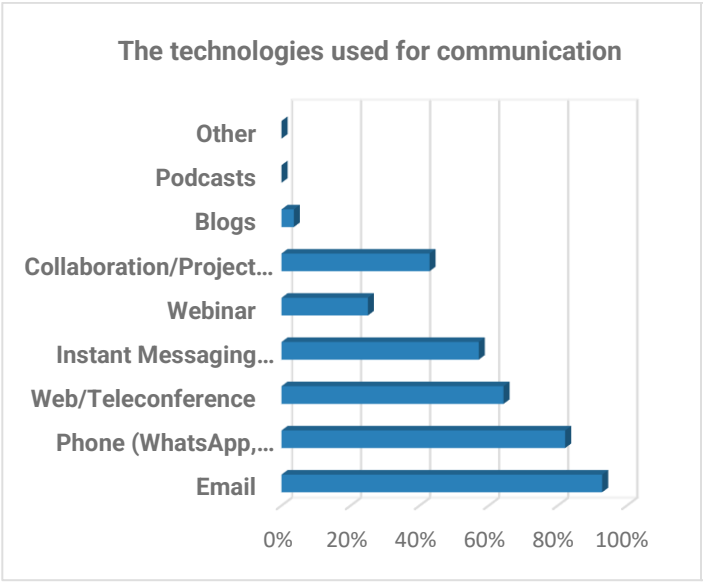
Your organization business-to-business (B2B) or business-to-consumer (B2C)?	
Primarily B2B	10.00%
Primarily B2C	50.00%
Equally B2B and B2C	36.67%
Other	3.33%

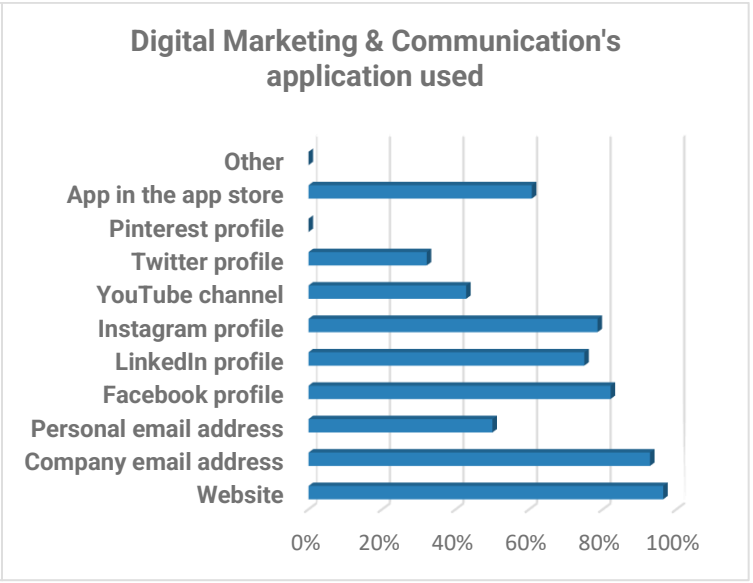
- **Use of ICT in Business**

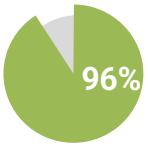
Of the companies have dedicated IT staff.



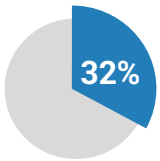
Of the companies use email as a form of communication.



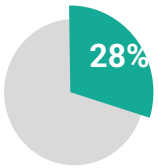




Of the companies have Web pages.

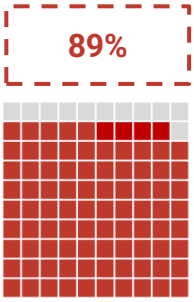


Of the companies claim to have 1,000 - 4,999 visitors to the websites.

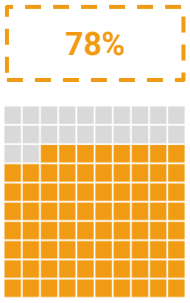


state that they update web pages every day and every month.

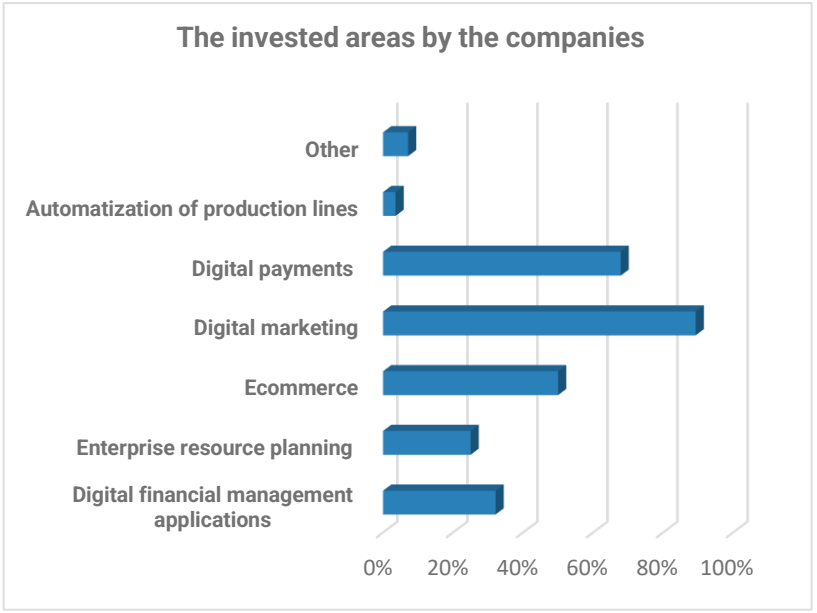
- **Use of Digital Marketing**



Of the companies have invested in digital marketing.



Of the companies have dedicated staff to digital

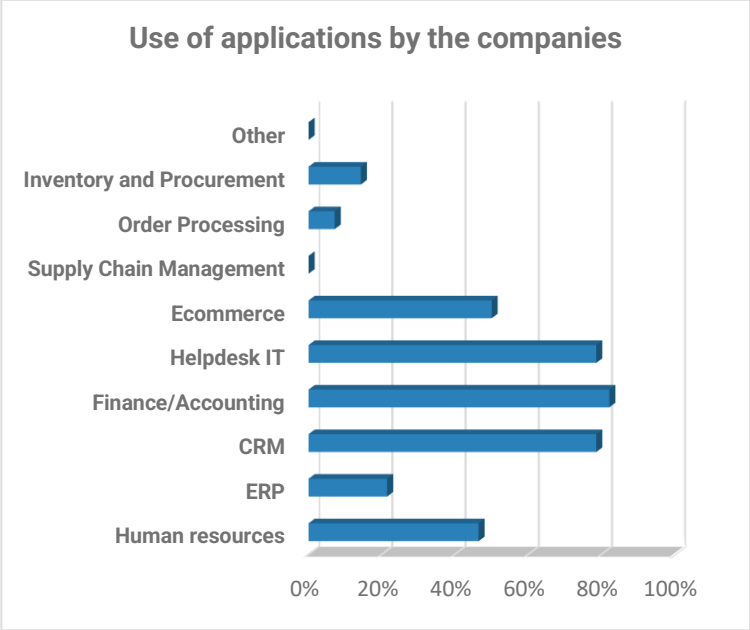


- Use of Data Management

82% use Finance / Accounting software.

66% state that the software used is provided by local and international providers.

36% of the companies are confident that they use CRM to its full potential.



76% are satisfied with the service of local providers.

59% are satisfied with the service of international service providers.

61% of the companies think that their data is safe against cyber attacks.

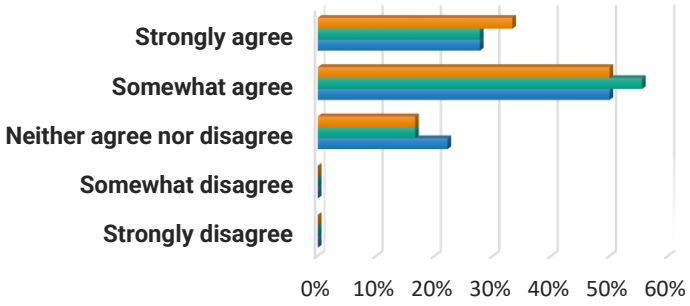
- Digital Strategy

51% of the companies claim to have a digital strategy in place.

71% of the companies state that they are well positioned in implementing new ideas to increase performance.

72% of the companies have successfully implemented digital initiatives which resulted in improved products and services.

58% of companies say they have metrics set for the impact of each innovation on net income.



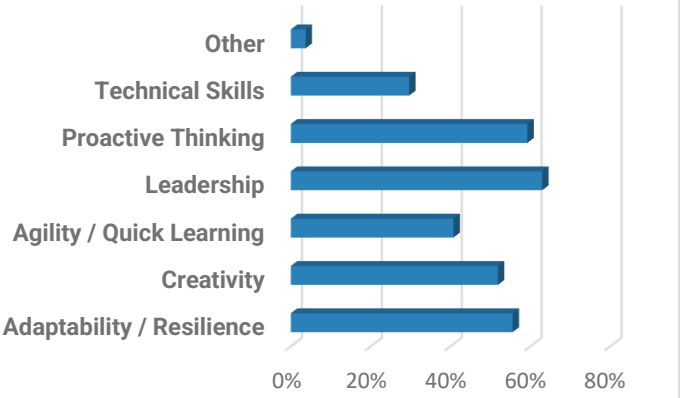
- My organization's technology platforms are effective and easy to use and have improved employee engagement
- My organization is using digital to improve the efficiency of employees and expand our network of collaborators.
- Our business units and functions are well connected to each other via digital platforms

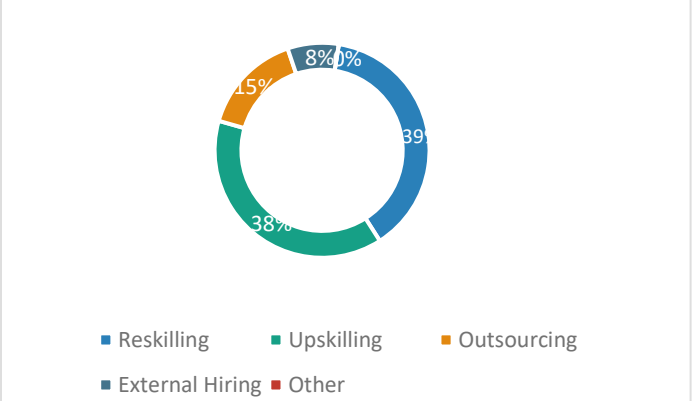
- **Digital Skills**

77% of the companies say they have the skills and resources to carry out their digital projects.

48% think they are just as digitized as competitors and **25%** of them think more than competitors.

Leadership is the main skill to be developed in the future.

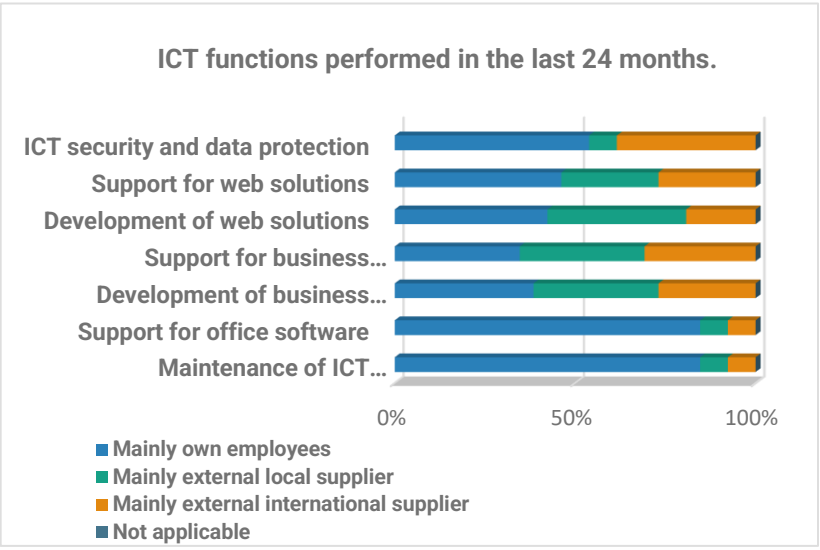




For **84%** of the companies their employees maintain ICT infrastructure and support office software.

38% state that they have external contractors for web solution development.

38% of companies have international contractors for data protection and ICT security.



1.2 Future Outlook of Digital Solutions

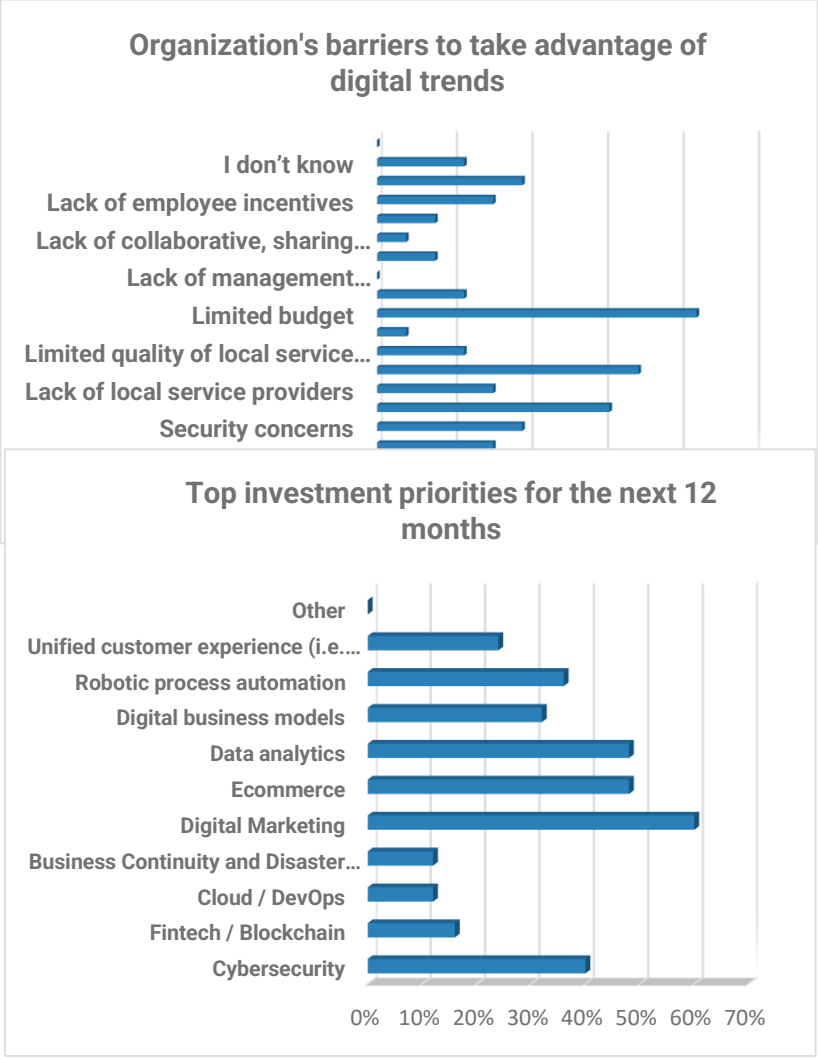
For **46%** of companies digital initiatives come from the senior management.

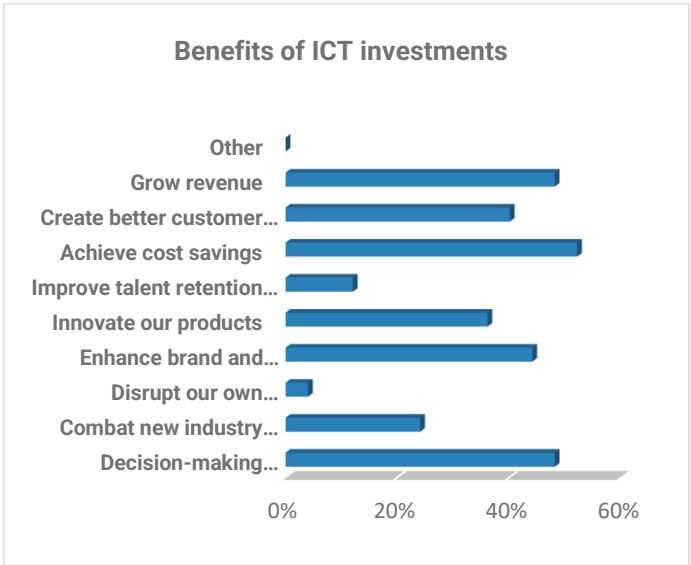
The main obstacle to pursue digital advantages for **42%** of companies is the limited budget.

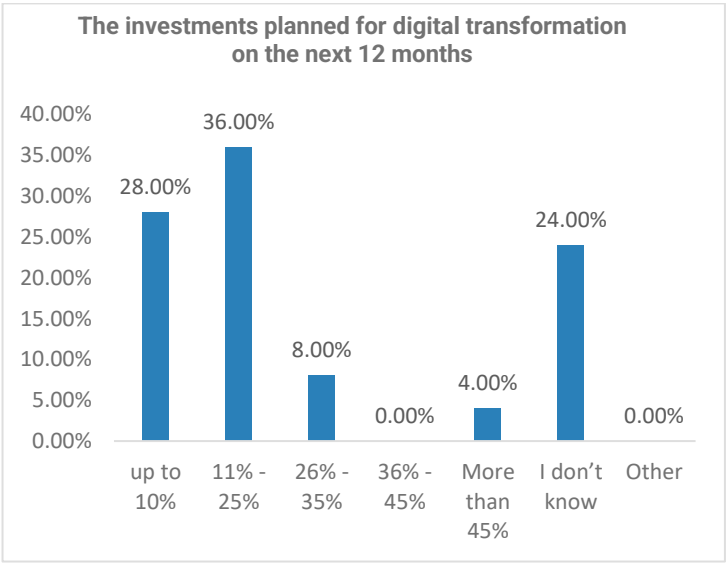
68% of companies state that they lack the willingness to experiment and take risks.

The enhancement of legislation or regulations on digital transactions and digital identification can stimulate demand for digital solutions for **64%** of companies.

The main investment for the next 12 months for more than **50%** of companies consists in digital





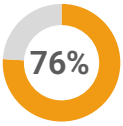


2. Agribusiness Sector

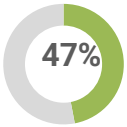
On this survey from the Agribusiness sector, 41% are from collection points / trade, 31% of respondents are from agriculture / livestock 13% agritourism and 15% of the respondents are from distribution companies. Companies in this sector have less staff dedicated to IT and digital marketing. Investments in the field of digital marketing or digital payments are quite low, a fact supported by survey data that states that only 4% of companies have a digital strategy for the future. The main obstacle to the benefits of digitalization is not only the limited budget of companies, but also the lack of skills to use digital technologies. Mainly the management team does not have much information and clear vision on this issue. Digital marketing and e-commerce are the priority investments for the future of this sector. Only 12% of companies plan to increase investment in digitalization of companies by up to 10% of their revenues.

2.1 Existing usage of Digital Solutions in Agribusiness Sector

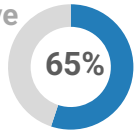
- **General Data**



Of the respondents hold the position of General Manager / Owner.



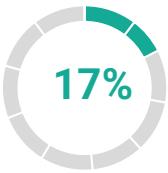
Of the companies have over 7 years in the market.



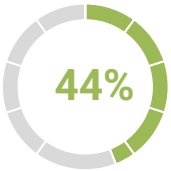
Of the companies have 10 - 99 employees.

Your organization business-to-business (B2B) or business-to-consumer (B2C)?	
Primarily B2B	65.52%
Primarily B2C	24.14%
Equally B2B and B2C	6.90%
Other	3.45%

- **Use of ICT in Business**

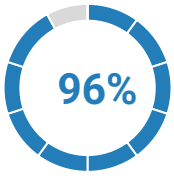


Of the companies have dedicated IT staff.

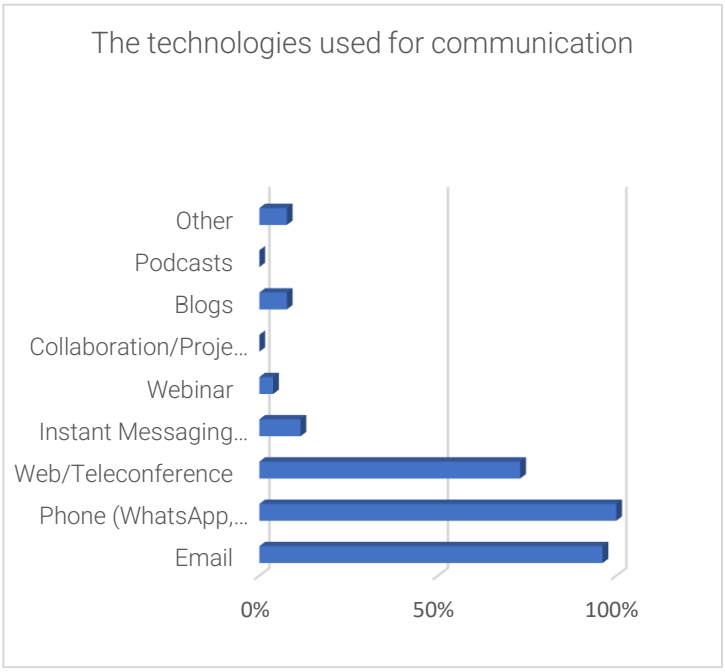


have a staff member with technical know-how.

Of the companies use the phone.



Use email as a form of communication.



- **Use of Digital Marketing**

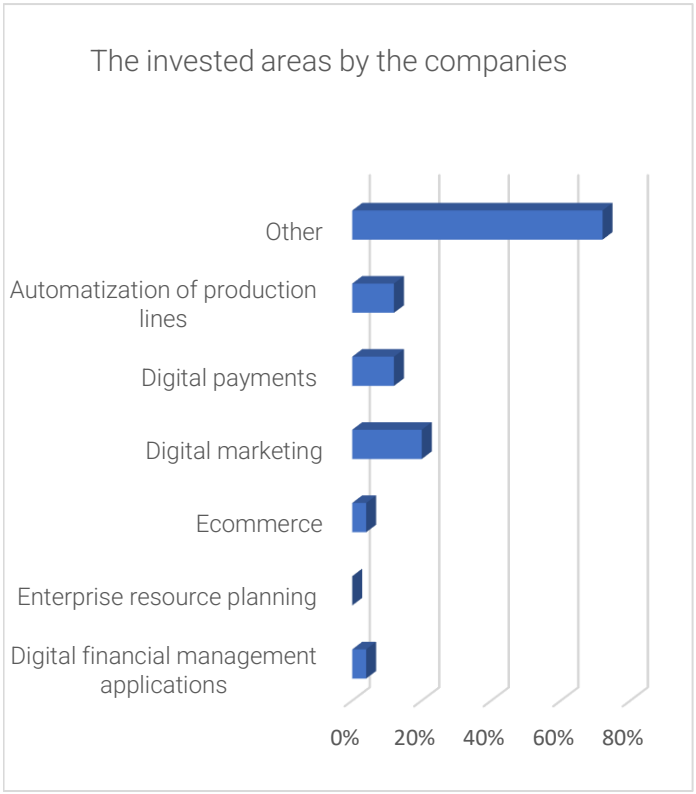
69% **of companies have Web pages.**

4% **of companies state that they have less than 1,000 visitors to Web sites and** **88%** **of them have no information.**

53% **state that they update their Web sites once a year.**

20% **of companies have invested in digital marketing.**

8% **of companies have dedicated staff for digital marketing.**



- **Use of Data Management**

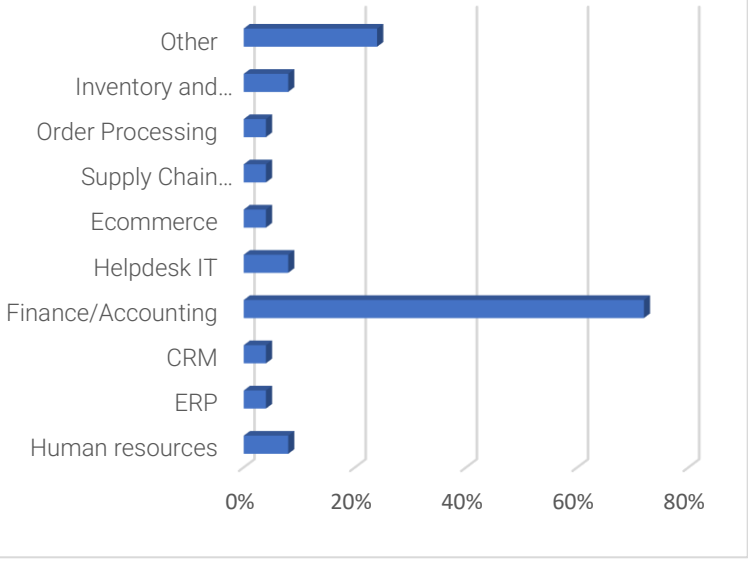
72% **use Finance / Accounting software.**

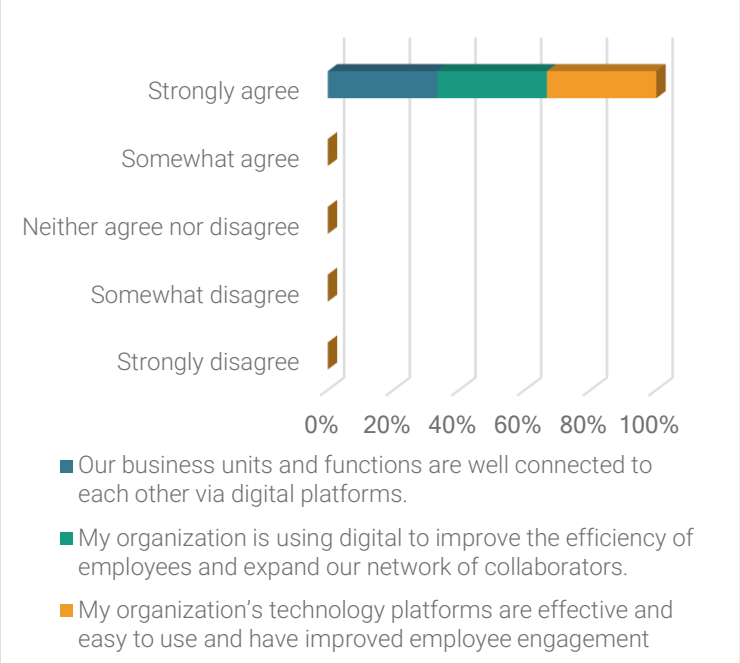
76% **of companies state that the software used is provided by local providers.**

68% **are satisfied with the service of local providers and 40% are satisfied with the service offered from international providers.**

4% **of companies are confident that they use CRM to its full potential.**

4% **of companies think their data is safe against cyber attacks.**





- **Digital Strategy**

4% of companies state that they have a digital strategy.

100% of companies state that they are well positioned to implement new ideas to increase performance.

100% of companies have successfully implemented digital initiatives, which in turn have improved their products and services.

100% of companies think they have set metric indicators for the impact of each innovation on net income.

- **Digital Skills**

24% of companies state they have the skills and resources to carry out their digital projects.

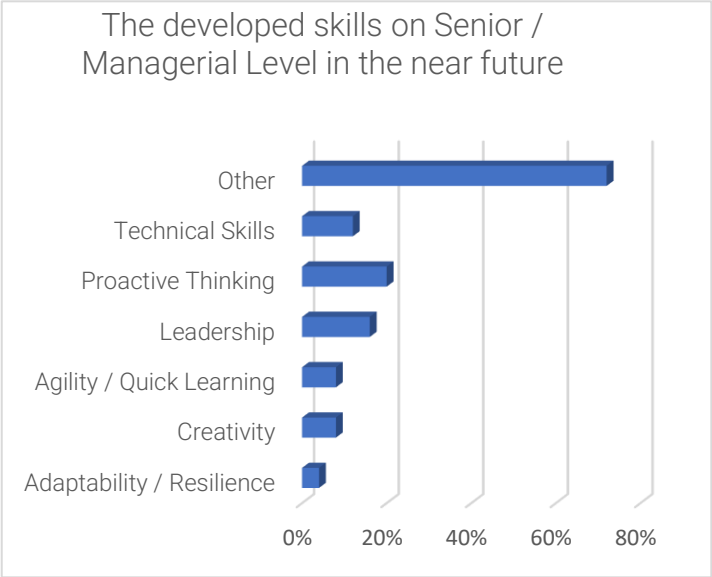
40% think they are just as digitized as competitors and **44%** think they are more than competitors.

76% of companies, the employees maintain ICT infrastructure.

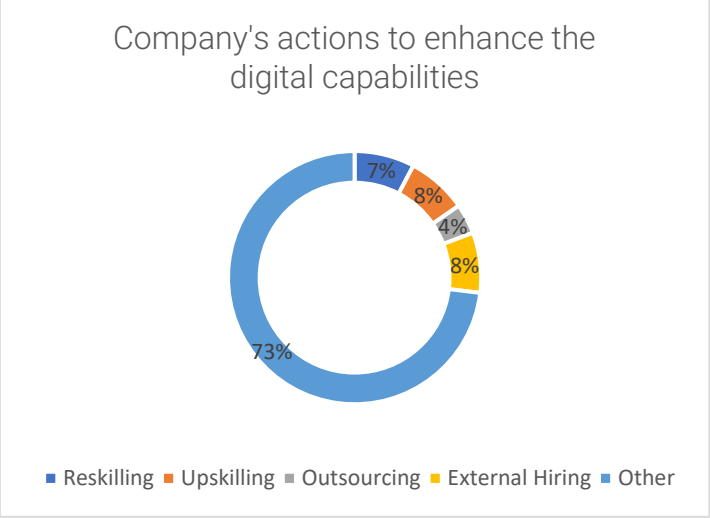
44% say they have local outsourcing contractors for office software support.

40% have support for office software.

No companies have contracted international service providers for support.



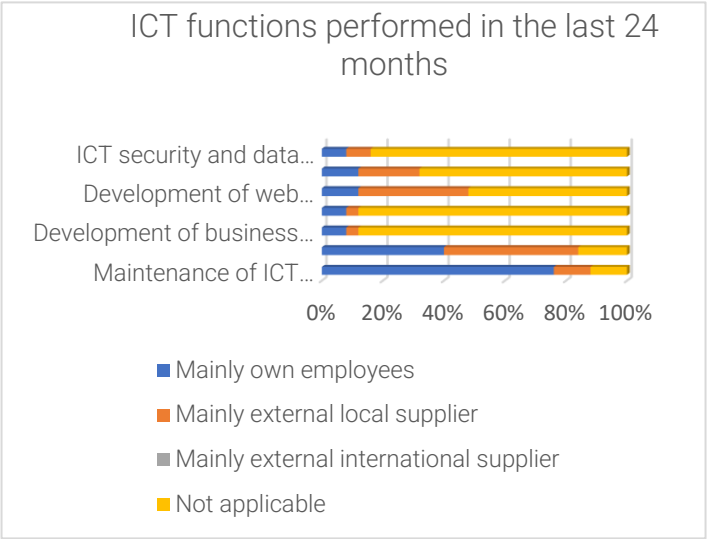
2.2 Future Outlook of Digital Solutions

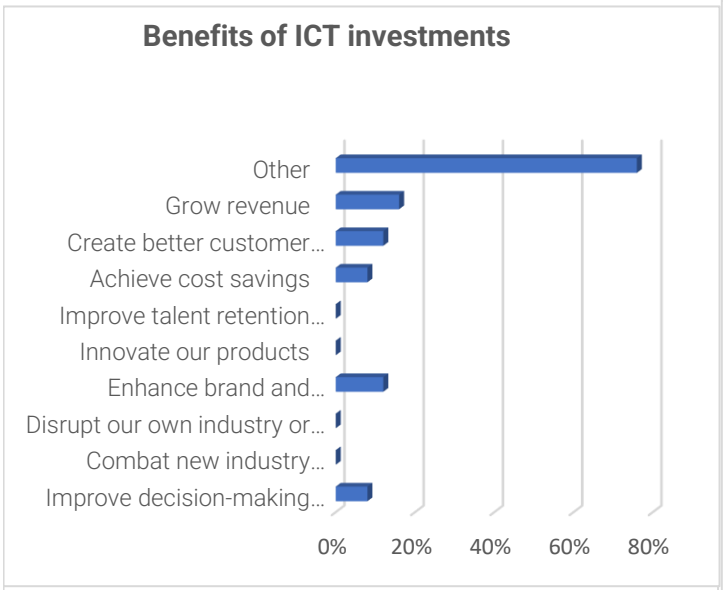


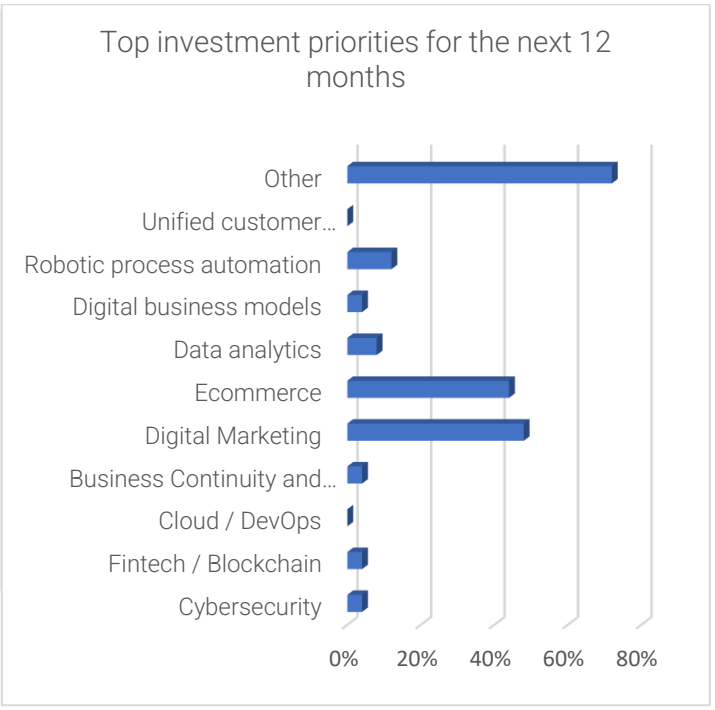
In **8%** of companies the digital initiatives are top-down and **80%** of them have no information.

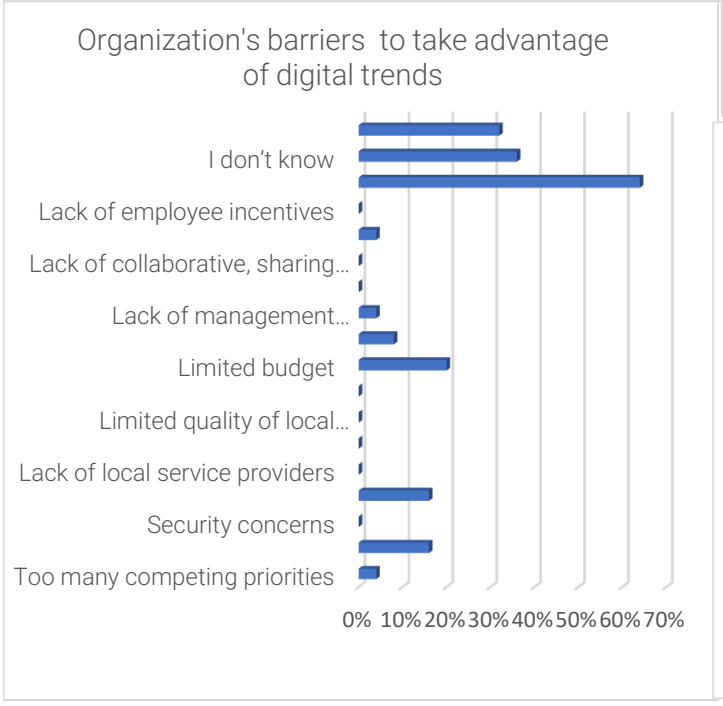
The main obstacle to pursue digital advantages for **20%** of companies consists of limited budget, **36%** of them have no information and **64%** state that they have no barriers.

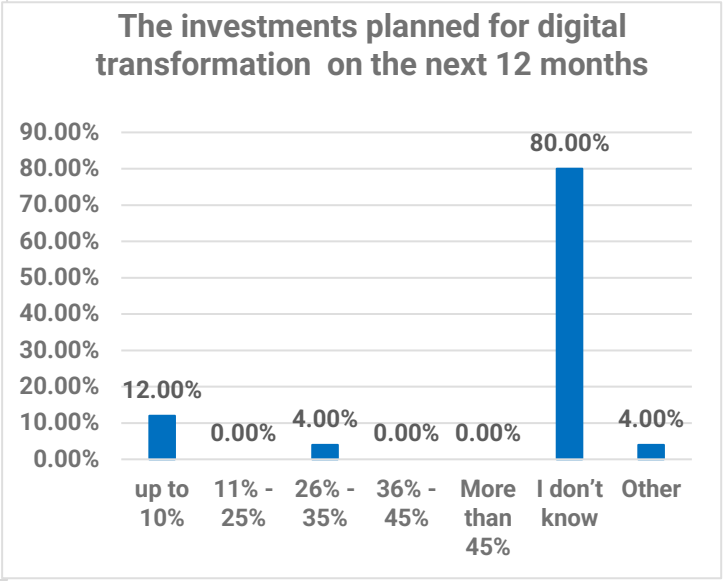
56% state that they lack the ability to use digital technology such as social, mobile, analytics and cloud to execute the required tasks.




Benefits of ICT investments
Other
Grow revenue
Create better customer...
Achieve cost savings
Improve talent retention...
Innovate our products
Enhance brand and...
Disrupt our own industry or...
Combat new industry...
Improve decision-making...
0%
20%
40%
60%
80%


Top investment priorities for the next 12 months
Other
Unified customer...
Robotic process automation
Digital business models
Data analytics
Ecommerce
Digital Marketing
Business Continuity and...
Cloud / DevOps
Fintech / Blockchain
Cybersecurity
0%
20%
40%
60%
80%


Organization's barriers to take advantage of digital trends
I don't know
Lack of employee incentives
Lack of collaborative, sharing...
Lack of management...
Limited budget
Limited quality of local...
Lack of local service providers
Security concerns
Too many competing priorities
0%
10%
20%
30%
40%
50%
60%
70%


The investments planned for digital transformation on the next 12 months
90.00%
80.00%
70.00%
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%
12.00%
0.00%
4.00%
0.00%
0.00%
80.00%
4.00%
up to 10%
11% - 25%
26% - 35%
36% - 45%
More than 45%
I don't know
Other

3. Hospitality and Tourism Sector

On this survey the Hospitality and Tourism sector is represented by 83% of travel agencies and 17% other respondents from this sector. Companies in this sector have a relatively low number of employees and very few have dedicated IT staff. Most of the companies have Web sites, but few of them have hired dedicated staff for digital marketing purposes. With the latter, most businesses engage mostly existing employees that are not specialized in digital marketing . The main investments belong to the fields of digital marketing and digital payments. Few companies claim to have strategies or skills for digital processes. This is supported by data that the main barriers are the ability to manage or work with digital teams as well as the limited budget of their businesses. The main investment priorities for the future relate to digital marketing, increasing investments in digital transformation by more than 55% of companies to 35% of their revenues.

3.1 Existing Usage of Digital Solutions in Hospitality and Tourism Sector

- General Data

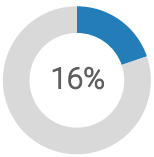
Of the respondents are in the position of General Manager / Owner.

Of the companies have over 7 years in the market.

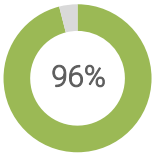
Of the companies have up to 49 employees.

Your organization business-to-business (B2B) or business-to-consumer (B2C)?		
	Primarily B2B	18.18%
	Primarily B2C	33.33%
	Equally B2B and B2C	48.48%

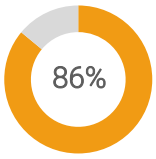
- Use of ICT in Business



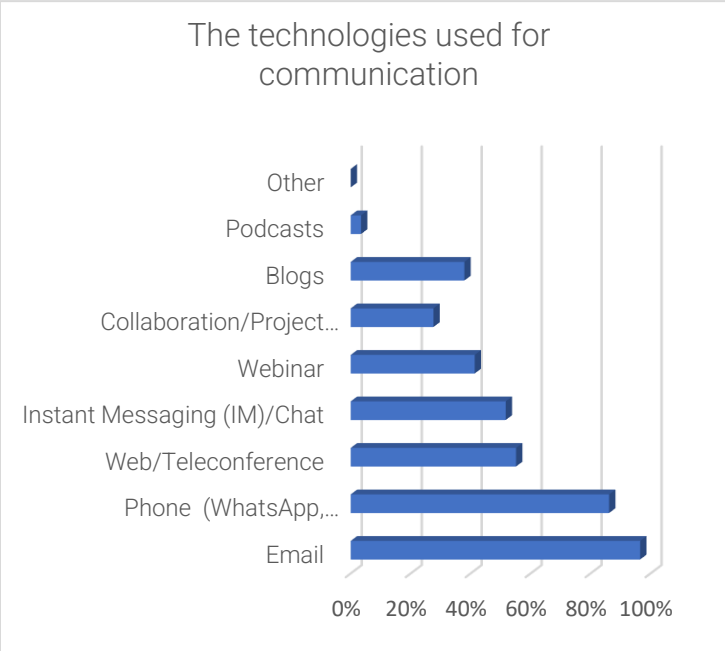
The companies have dedicated IT staff.



Of the companies use email.



use the telephone as a form of



- **Use of Digital Marketing**

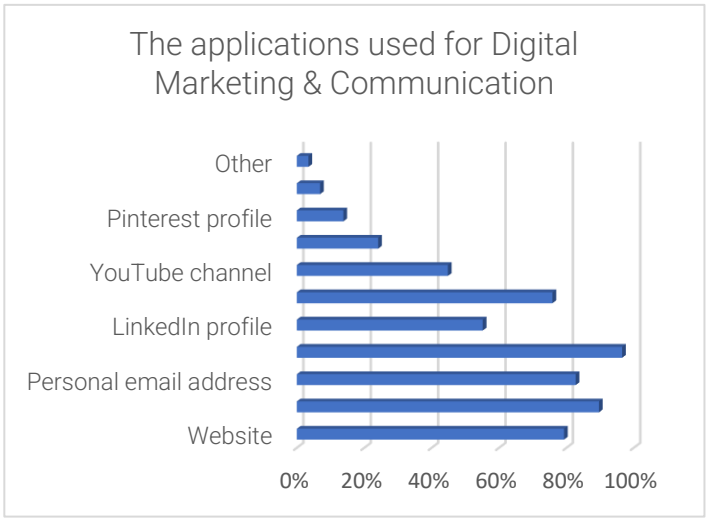
79% **of companies have Web sites.**

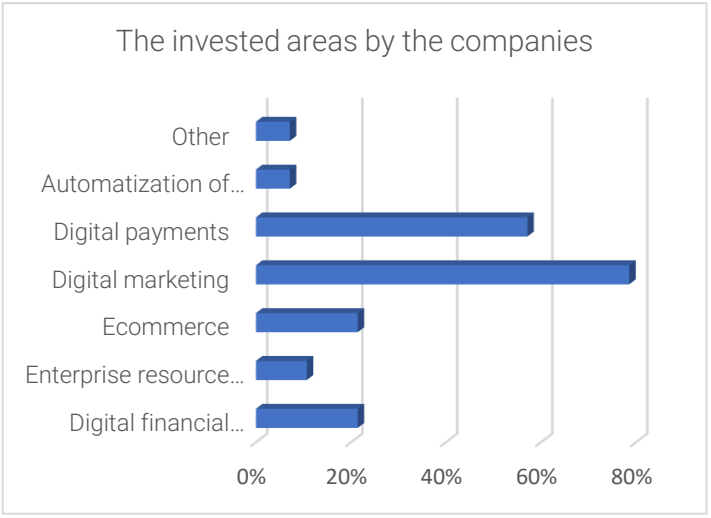
55% **of companies state that they have up to 4,999 visitors to Web sites.**

34% **state that they update their Web sites once a month.**

78% **of companies have invested in digital marketing.**

14% **of companies have dedicated staff for digital marketing and** **48%** **of the companies do it themselves.**

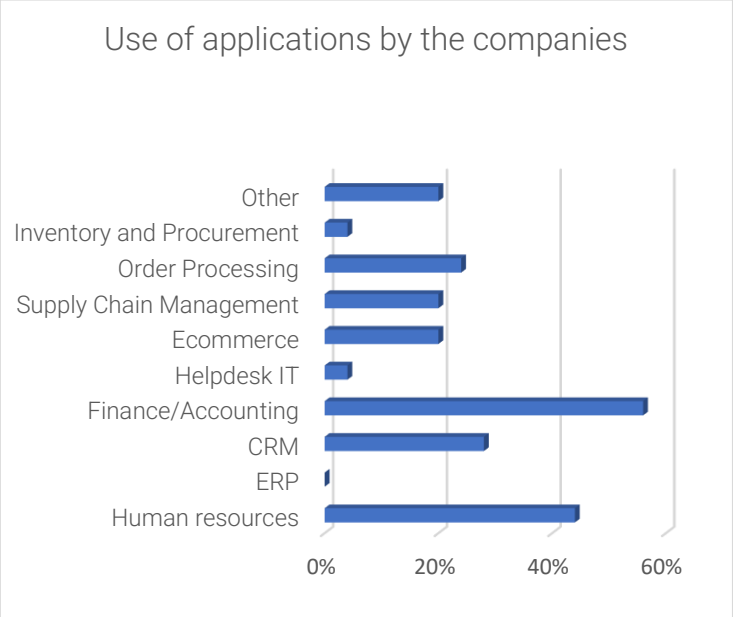




- Use of Data Management

56% use Finance / Accounting software.

20% of companies state that the software used are provided by local and international providers.



54% are satisfied with the service of local providers and **62%** are satisfied with the service of international providers.

17% of companies are confident that they are using CRM to its full potential.

22% of companies think that their data is secure against cyber attacks.

- Digital Strategy

30% of companies claim to have a digital strategy in place.

85% of companies state that they are well positioned to implement new ideas to increase performance.

85% of companies have successfully implemented digital initiatives, which in turn have improved products and services.

57% of companies think they have set metrics for the impact of each innovation on net income.

Creativity is the key ability to be developed in the future.

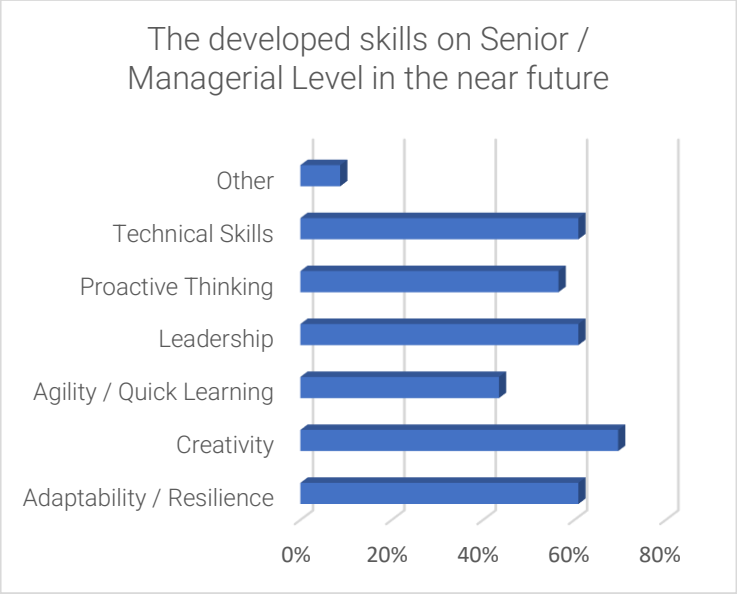
For 56% of companies their employees have support functions for office software and support for web solutions.

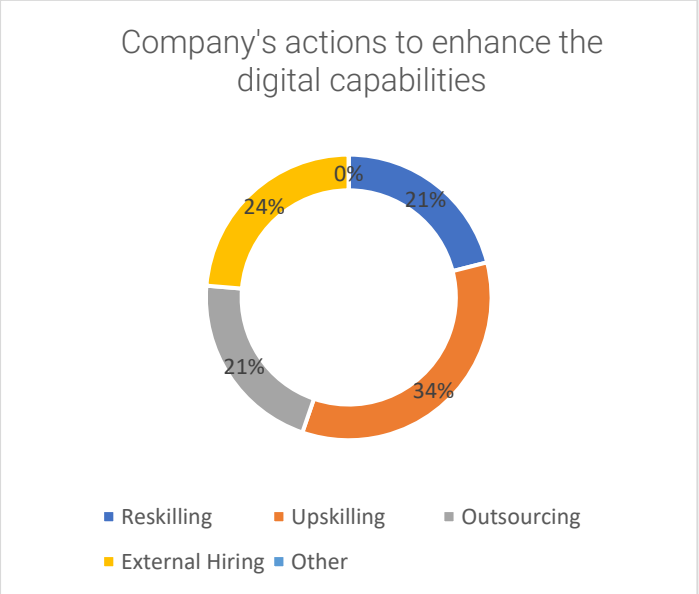
39% say they have local outsourcing contractors for developing Web solutions.

- **Digital Skills**

35% of companies think they have the skills and resources to carry out their digital projects.

30% think they are just as digitized as competitors and 35% think they are more than competitors.





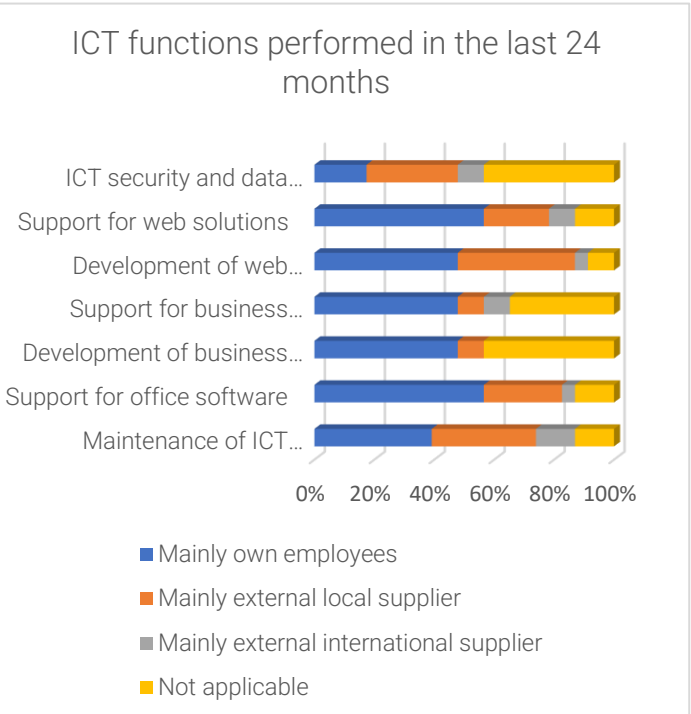
3.2 Future Outlook of Digital Solutions

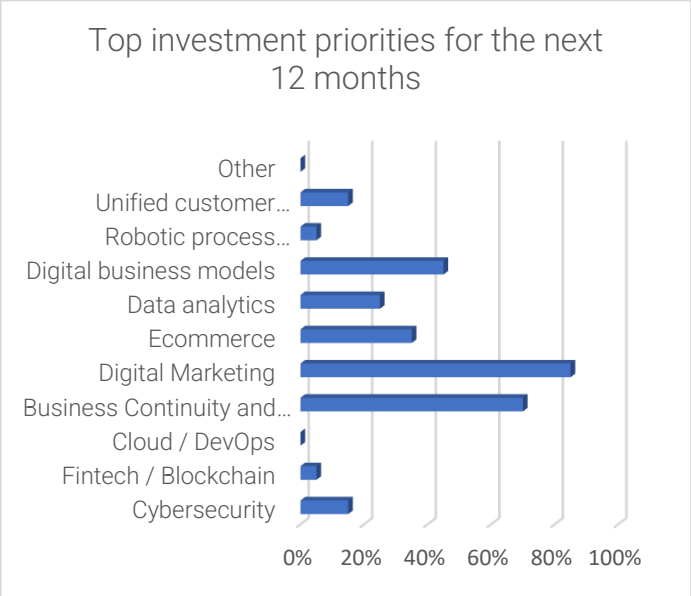
For 39% of companies, digital initiatives come from cross-functional teams.

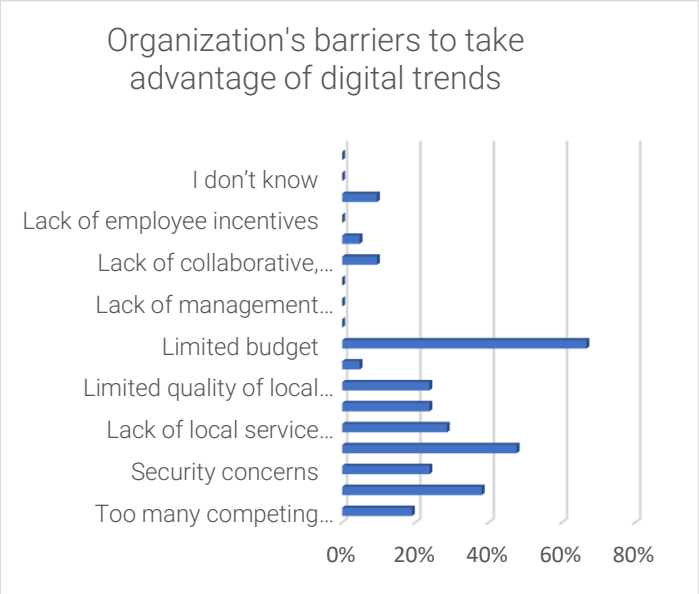
The main obstacle to pursue digital advantages for 67% of companies is the limited budget.

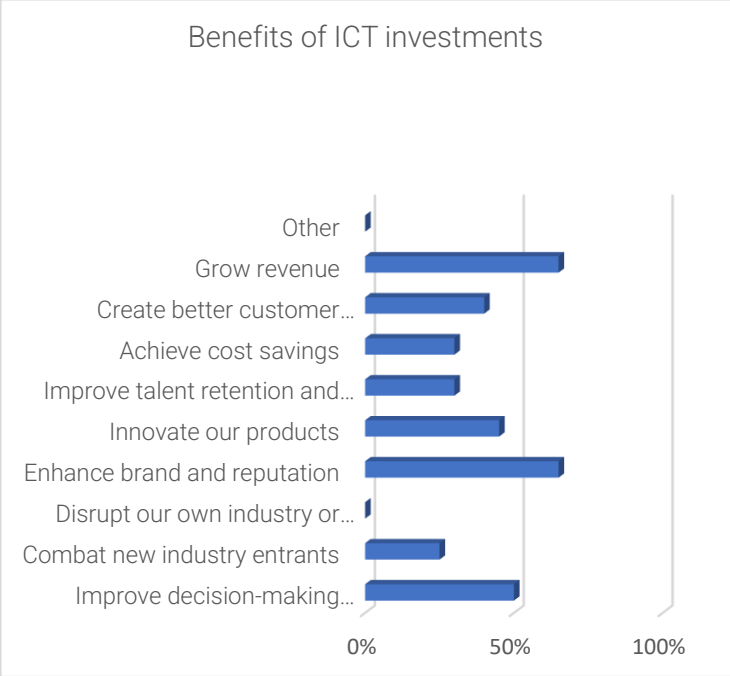
85% of companies state that they lack the ability to manage or work with digitally distributed teams across dynamic environments.

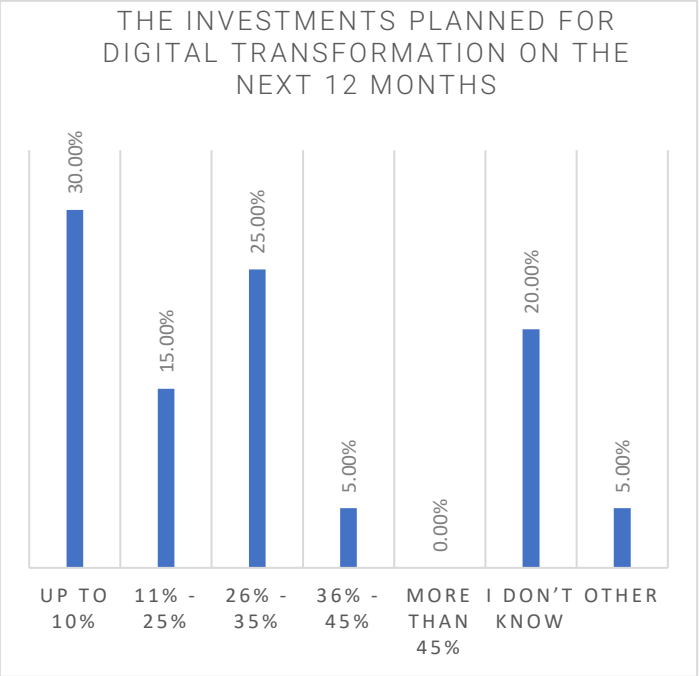
The main investment for the next 12 months for more than 85% of companies is digital marketing.




Top investment priorities for the next 12 months
Other
Unified customer...
Robotic process...
Digital business models
Data analytics
Ecommerce
Digital Marketing
Business Continuity and...
Cloud / DevOps
Fintech / Blockchain
Cybersecurity
0%
20%
40%
60%
80%
100%


Organization's barriers to take advantage of digital trends
I don't know
Lack of employee incentives
Lack of collaborative,...
Lack of management...
Limited budget
Limited quality of local...
Lack of local service...
Security concerns
Too many competing...
0%
20%
40%
60%
80%


Benefits of ICT investments
Other
Grow revenue
Create better customer...
Achieve cost savings
Improve talent retention and...
Innovate our products
Enhance brand and reputation
Disrupt our own industry or...
Combat new industry entrants
Improve decision-making...
0%
50%
100%


THE INVESTMENTS PLANNED FOR DIGITAL TRANSFORMATION ON THE NEXT 12 MONTHS
30.00%
15.00%
25.00%
5.00%
0.00%
20.00%
5.00%
UP TO 10%
11% - 25%
26% - 35%
36% - 45%
MORE THAN 45%
I DON'T KNOW
OTHER

4. Business Process Outsourcing (BPOs) Sector

On this survey 100% of respondents are BPO and over 90% of them are foreign companies and most of them are Italian owned companies. Most of the companies have over 100 employees, as well as dedicated staff for IT and digital marketing. The main investments are in the fields of digital marketing and E-commerce. Most of them use software for Finance / Accounting, Human Resources and IT Helpdesk. Approximately, half of the companies think they have digital strategies and skills to carry out digital projects. The main obstacle to the benefits of digitalization is the limited budget of companies and the main priorities for future investments are digital marketing, data analytics and E-commerce. About 50% of companies plan to increase investments in digital solutions to 25% of their revenue and 39% have no projections for the future.

4.1 Existing Usage of Digital Solutions in BPOs Sector

- **General Data**

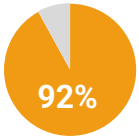
Of the respondents hold the position of supervisor / team leader.

The companies have over 7 years in the market.

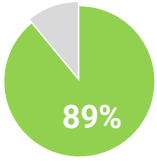
Of the companies have over 100 employees.

Your organization business-to-business (B2B) or business-to-consumer (B2C)?		
	Primarily B2B	29.63%
	Primarily B2C	18.52%
	Equally B2B and B2C	51.85%

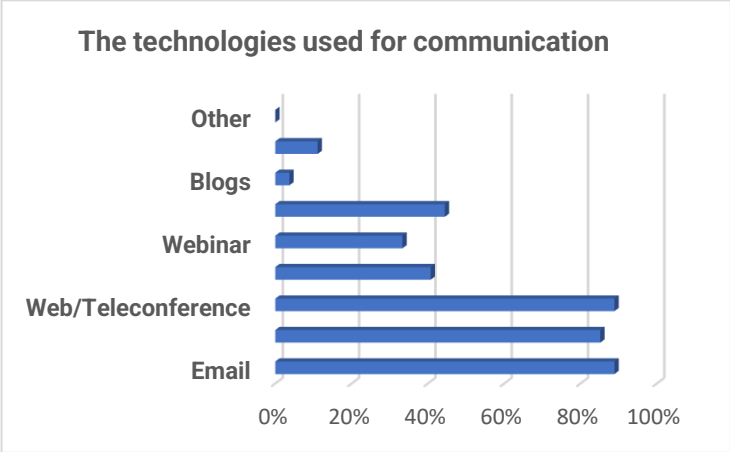
- **Use of ICT in Business**



Of the companies have dedicated IT staff.



Of the companies use email and web / teleconferencing as a form of communication.



- Use of Digital Marketing

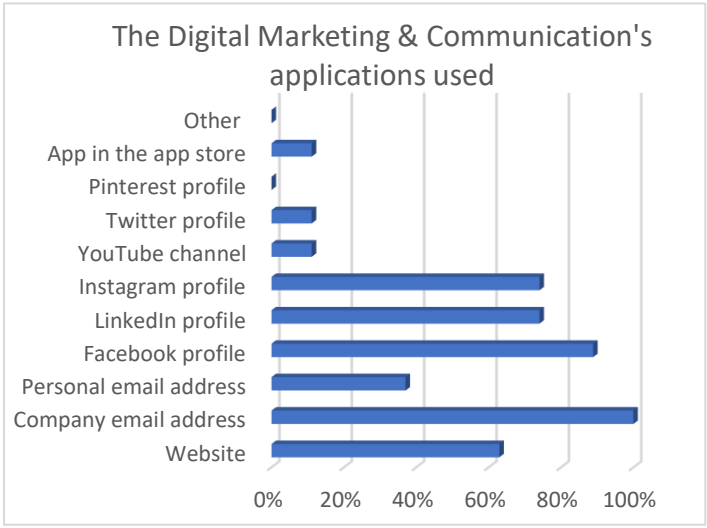
62% of companies have Web sites.

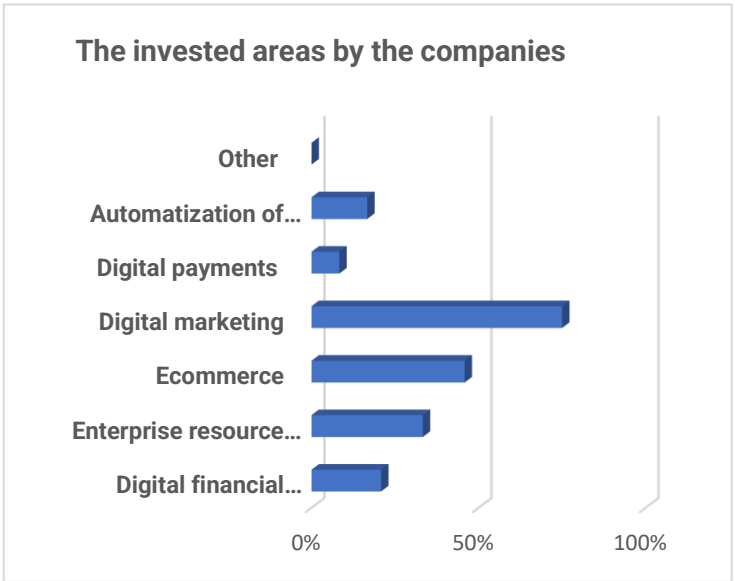
29% of companies state that they have less than 1,000 visitors to their Web sites.

33% state that they update their Web sites once a year.

75% of companies have invested in digital marketing.

66% of companies have dedicated staff for digital marketing.





- Use of Data Management

83% use Finance / Accounting software.

50% of companies state that the software used is provided by local and international providers.

50% are satisfied with the service of local providers and **59%** are satisfied with the service of international providers.

43% of companies are confident that they use CRM to its full potential.

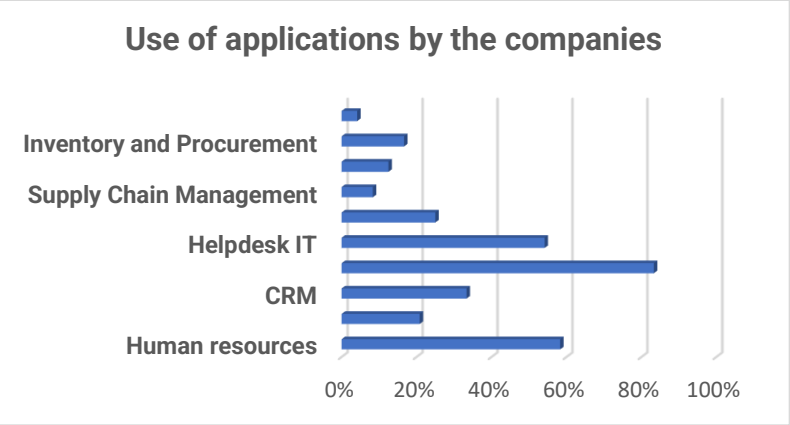
- **Digital Strategy**

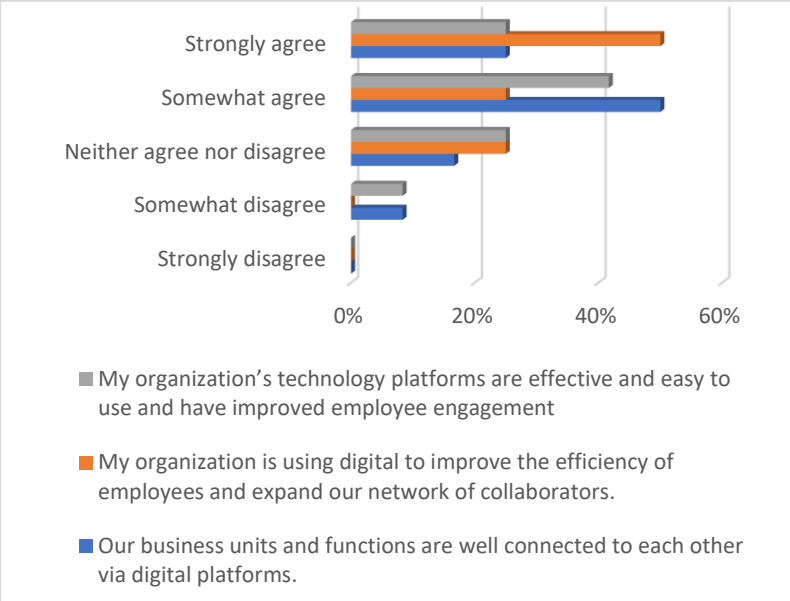
46% of companies state that they have a digital strategy in place.

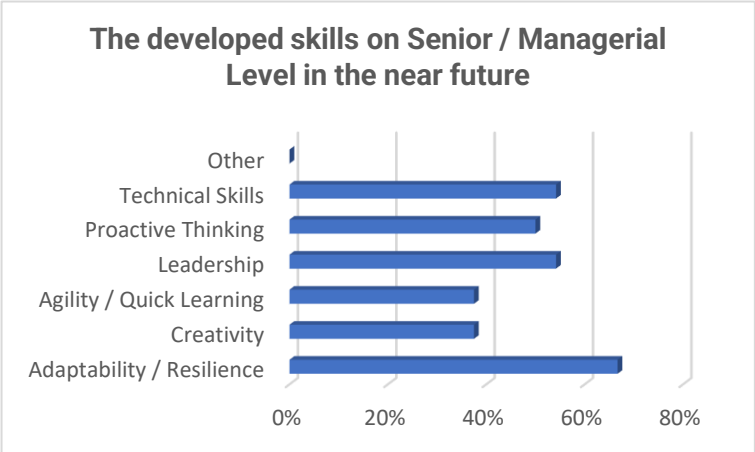
75% of companies state that they are well positioned to implement new ideas to increase performance.

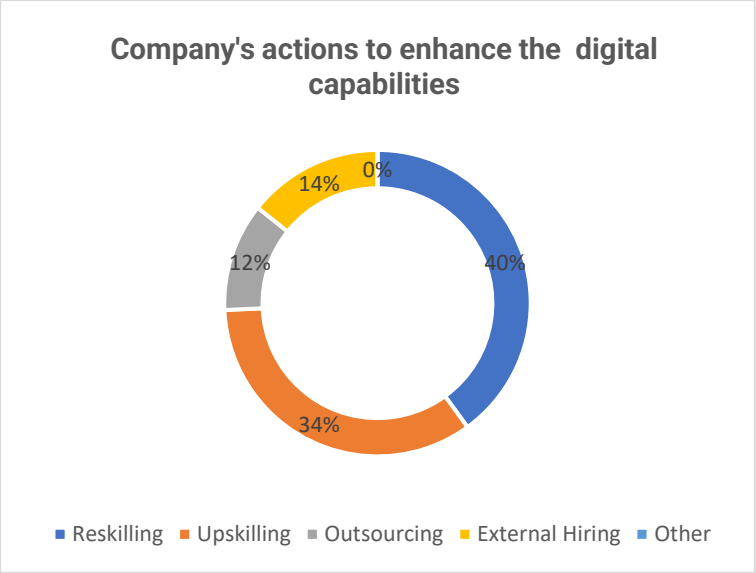
74% of companies have successfully implemented digital initiatives, which in turn have improved products and services.

74% think that they have set measurable indicators for the impact of each innovation on net income.









- Digital Skills

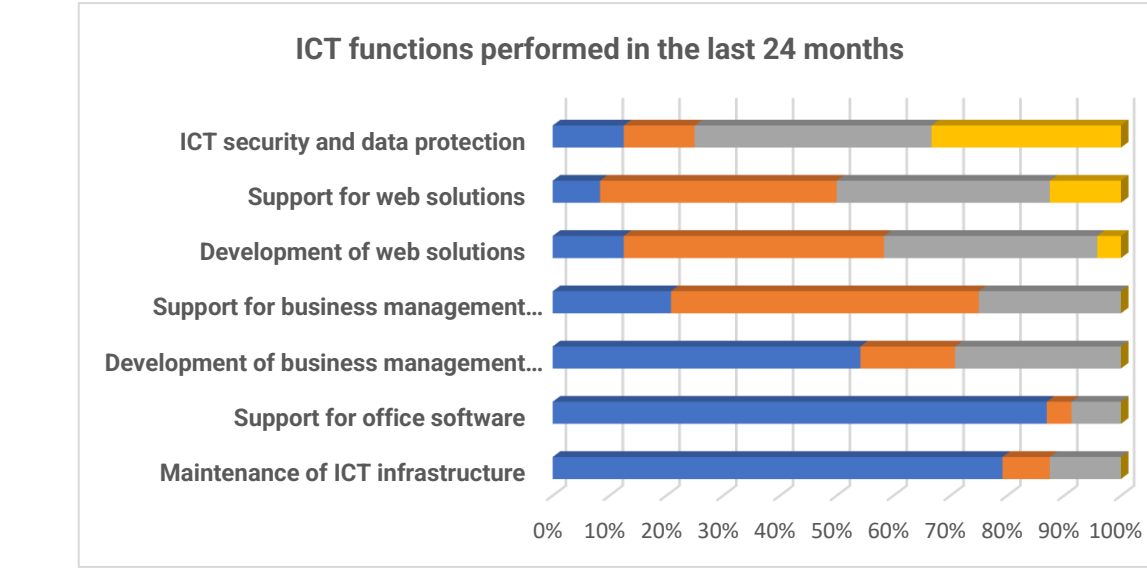
50% of companies think they have the skills and resources to carry out their digital projects.

50% think they are just as digitized as competitors and **33%** think they are more than competitors.

Adaptability / Sustainability is the key ability to be developed in the future.

For **87%** of companies their employees have support functions for office software, **79%** maintain ICT infrastructure and **54%** state that they have local external contractors for support for business management software / systems.

41% of companies have international contractors for data protection and security in ICT.



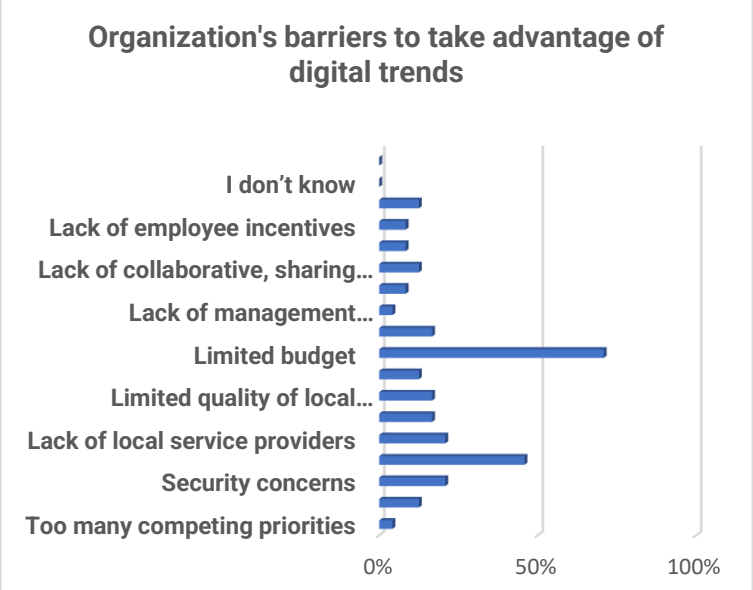
4.2 Future Outlook of Digital Solutions

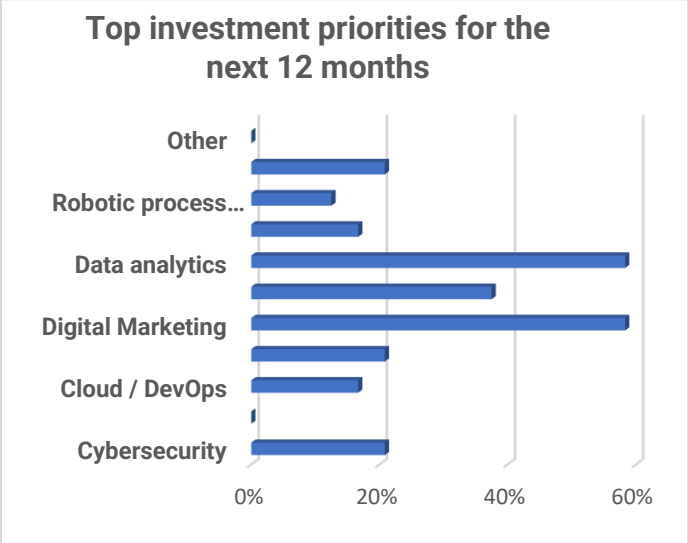
For **43%** of companies, digital initiatives come from cross-functional teams.

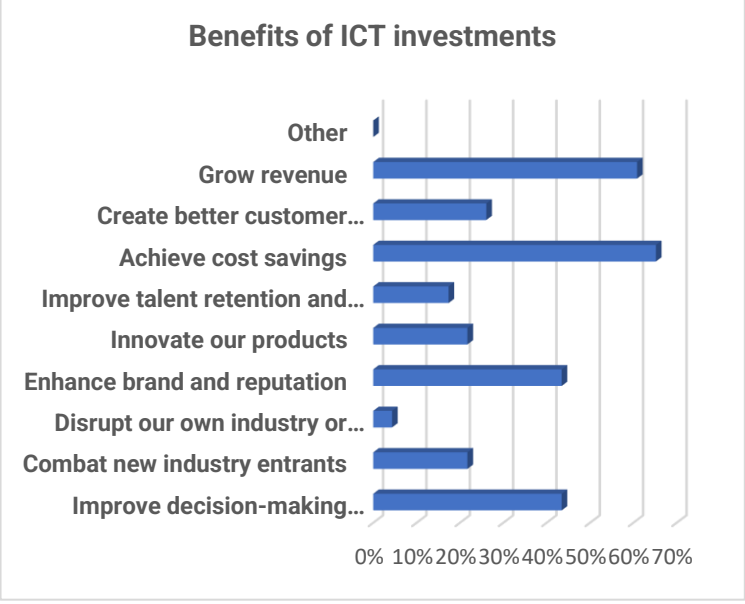
The main obstacle to pursue digital advantages for **71%** of companies consists of the limited budget.

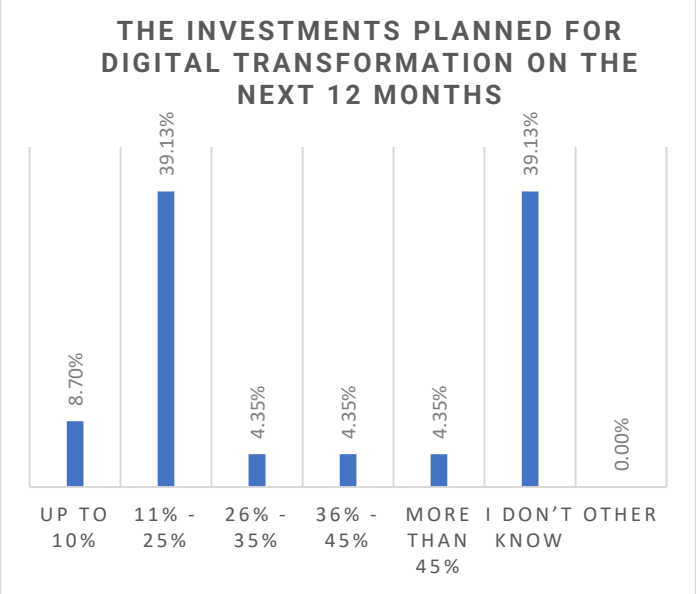
48% of companies state that they lack the willingness to experiment and take risks.

The main investment for the next 12 months for more than **50%** of companies is digital marketing and data analysis.







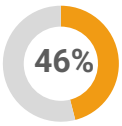


5. Manufacturing Sector

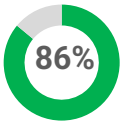
The data on this survey are showing that 56% consists of processing and drinks, 20% are heavy / inert materials 16% of respondents are clothing and garments, and 8% hydropower / energy. Most companies have dedicated staff in IT and digital marketing. The main investments belong to the fields of automation processes and digital marketing. The most used softwares in this sector are Finance / Accounting, as well as order processing. Less than 40% of companies state that they have a digital strategy in place, but they don't have the skills and resources to carry out digital projects. The main obstacle to the benefits of digitalization is the limited budget of the companies and the main priorities for future investments are digital marketing and automation of robotic processes. Approximately 65% of companies plan to increase investments in digital solutions to up to 25% of their revenues.

5.1 Existing Usage of Digital Solutions

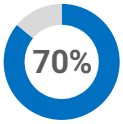
- **General Data**



Of the respondents hold the position of Director.



Of the companies have over 7 years in the market.



Of the companies have 10 - 99 employees.

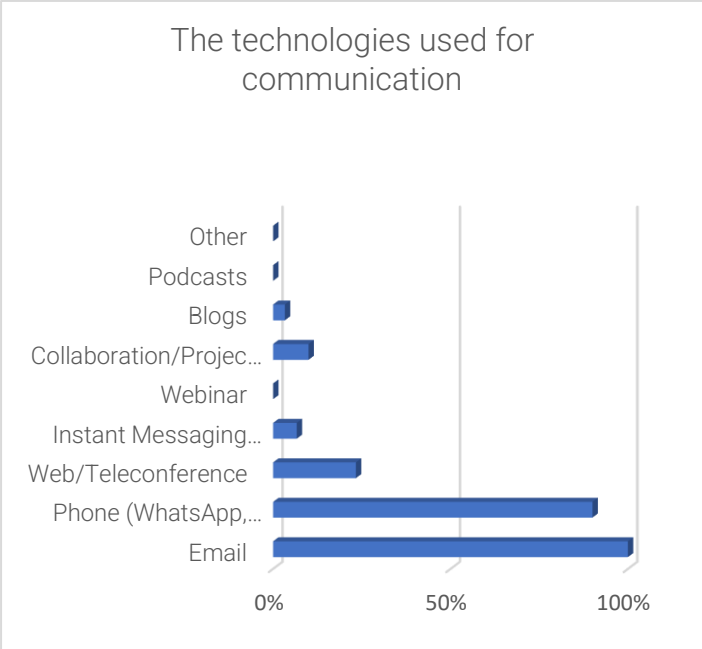
Your organization business-to-business (B2B) or business-to-consumer (B2C)?	
Primarily B2B	46.67%
Primarily B2C	20.00%
Equally B2B and B2C	33.33%

- **Use of ICT in Business**

of companies have dedicated IT staff.

Of the companies use email.

Of the companies use the telephone as a form of communication.



- **Use of Digital Marketing**

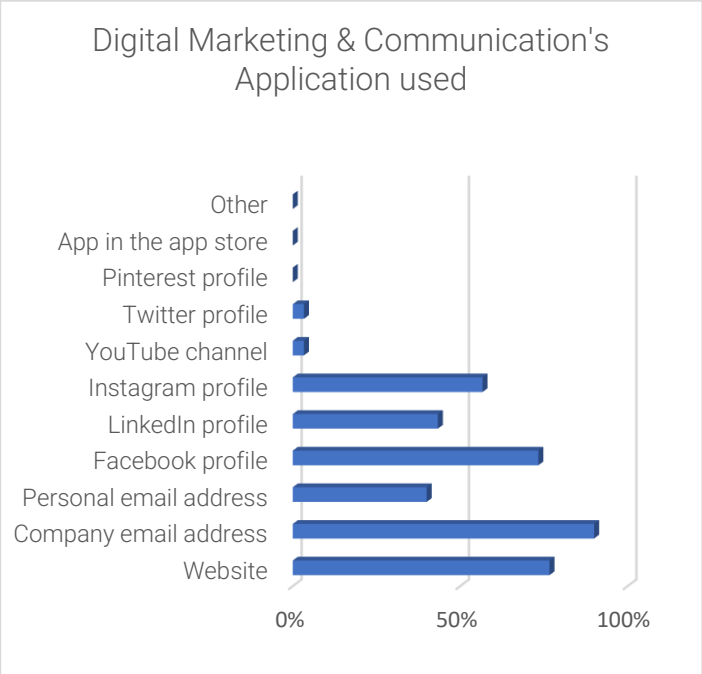
76% of companies have Web pages.

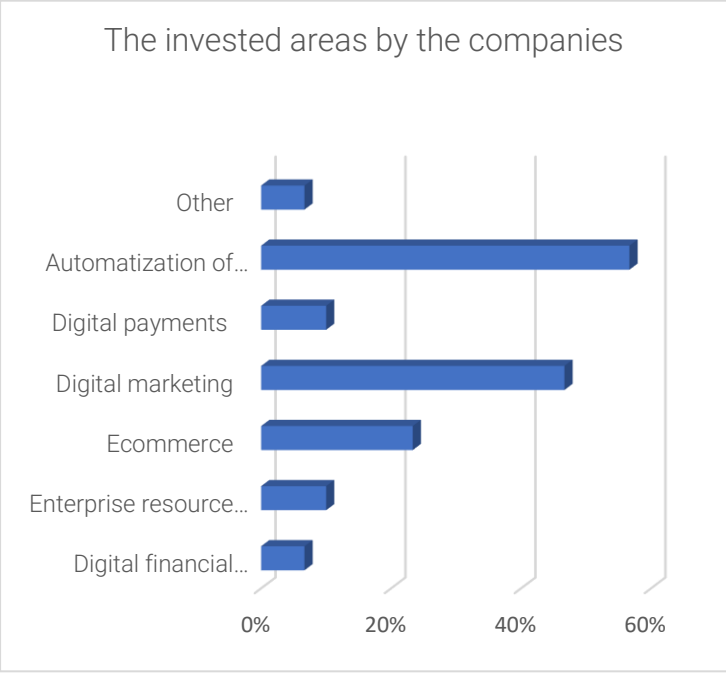
26% of companies state that they have less than 1,000 visitors to their Web sites.

33% state that they update their Web sites once a month.

56% of companies have invested in production line automation.

62% of companies have dedicated staff for digital marketing.





- **Use of Data Management**

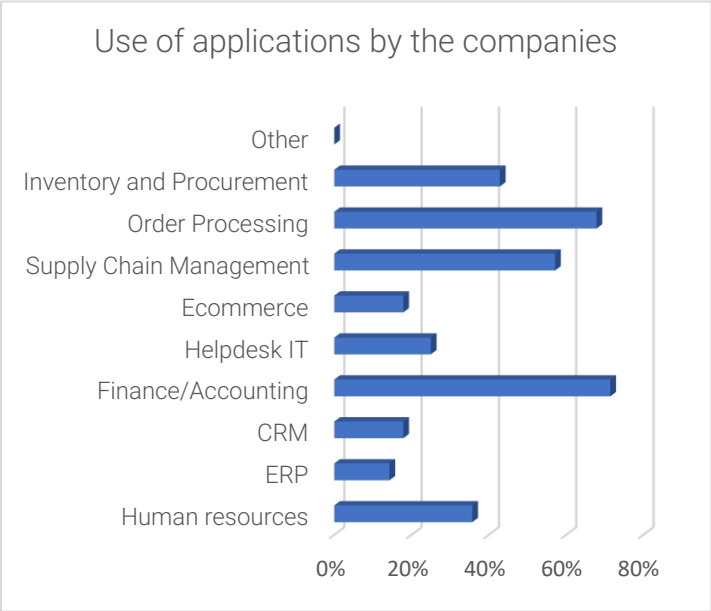
71% use Finance / Accounting software.

48% of companies state that the software used is provided by local and international providers.

66% are satisfied with the service of local providers and **63%** are satisfied with the international service providers.

50% of companies are confident that they are using CRM to its full potential.

40% of companies think that their data is secure against cyber attacks.



- **Digital Strategy**

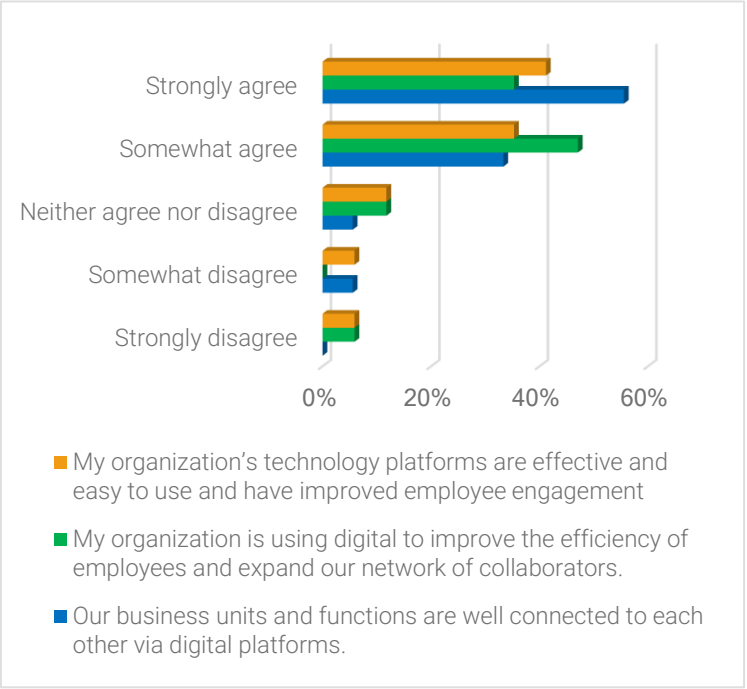
37% of companies claim to have a digital strategy in place.

70% of companies state that they are well positioned to implement new ideas to increase performance.

42% of companies have successfully implemented digital initiatives that in turn have improved their products and services.

76% of companies think they have set metrics for the impact of each innovation on net

- Digital Skills



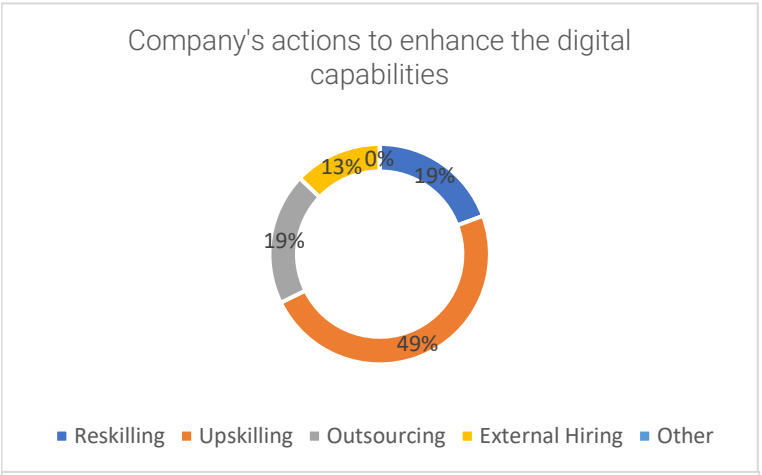
61% of companies think they have the skills and resources to carry out their digital projects.

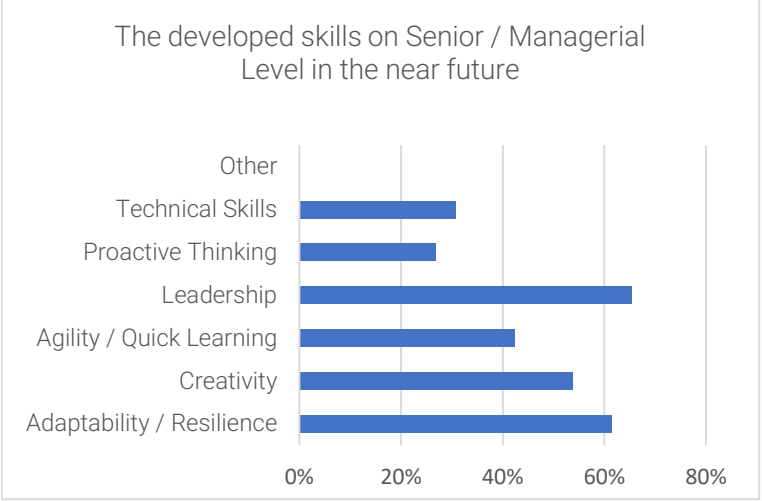
61% think they are just as digitized as competitors and **30%** think they are more than competitors.

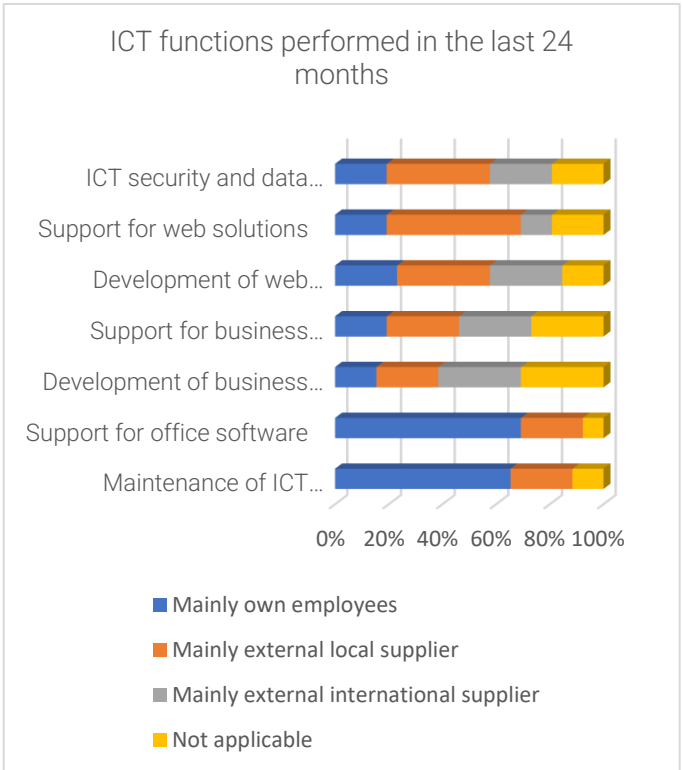
Leadership is the key skill at the managerial level to be developed in the future.

For **69%** of companies their employees have support functions for office software; **65%** maintain ICT infrastructure and **50%** state that they have local external contractors to support web solutions.

30% of companies have international contractors to support business management software / systems.







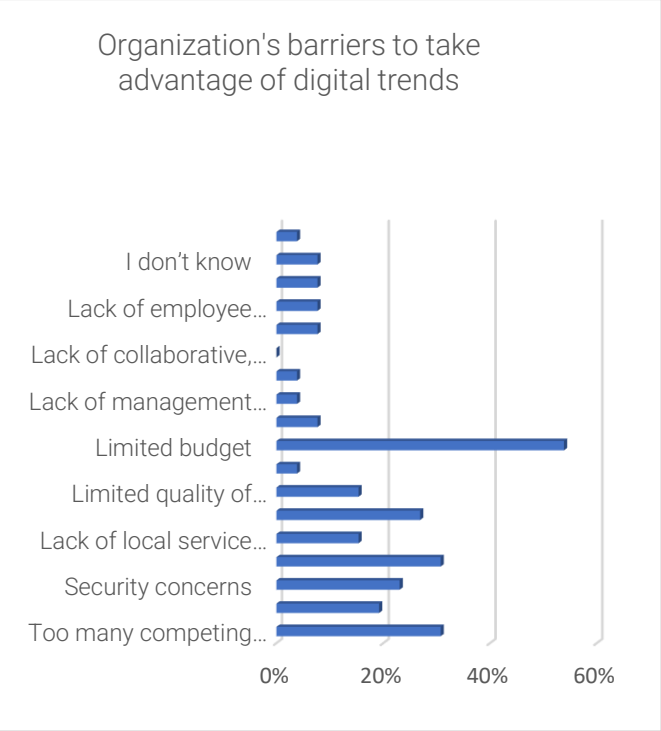
5.2 Future Outlook for Digital Solutions

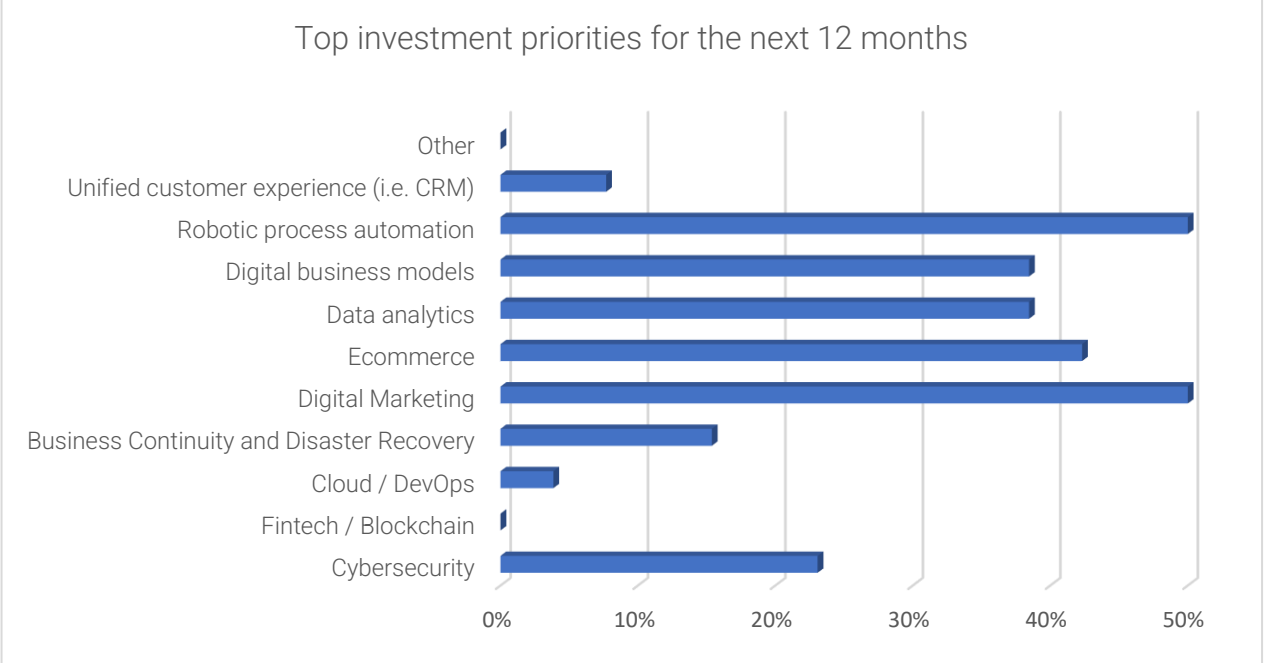
For 61% of companies digital initiatives are top-down from senior management.

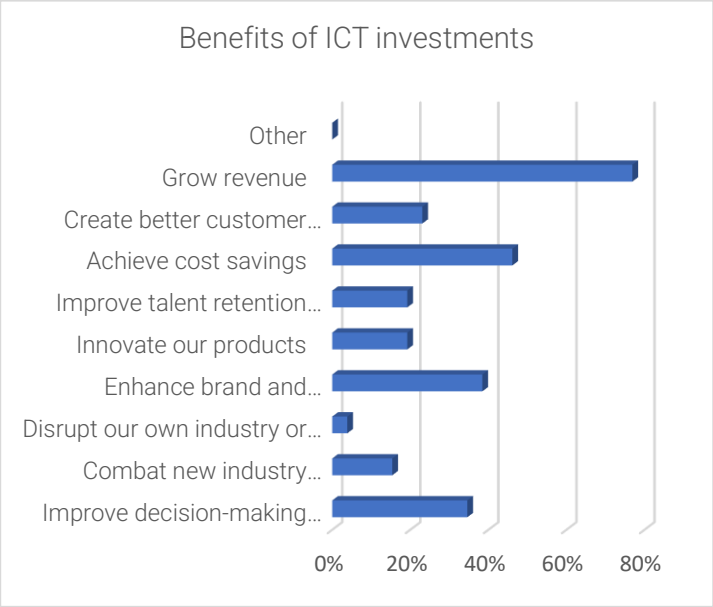
The main obstacle to pursue digital advantages for 54% of companies consists of the limited budget.

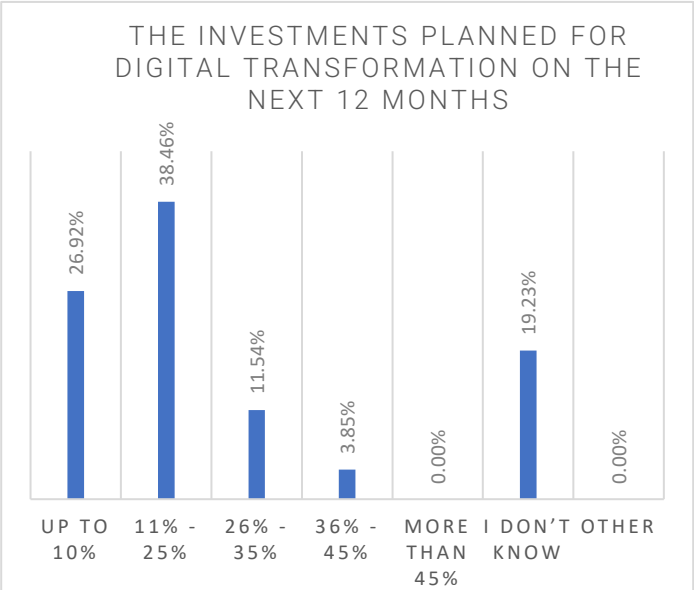
54% of companies state that they lack the willingness to experiment and take risks, as well as the ability to use digital technologies such as social, mobile, analytics and cloud to execute the required tasks.

The main investments for the next 12 months for 50% of companies consists of digital marketing and automation of robotic processes.






Benefits of ICT investments
Other
Grow revenue
Create better customer...
Achieve cost savings
Improve talent retention...
Innovate our products
Enhance brand and...
Disrupt our own industry or...
Combat new industry...
Improve decision-making...
0%
20%
40%
60%
80%


THE INVESTMENTS PLANNED FOR DIGITAL TRANSFORMATION ON THE NEXT 12 MONTHS
26.92%
38.46%
11.54%
3.85%
0.00%
19.23%
0.00%
UP TO 10%
11% - 25%
26% - 35%
36% - 45%
MORE THAN 45%
I DON'T KNOW
OTHER

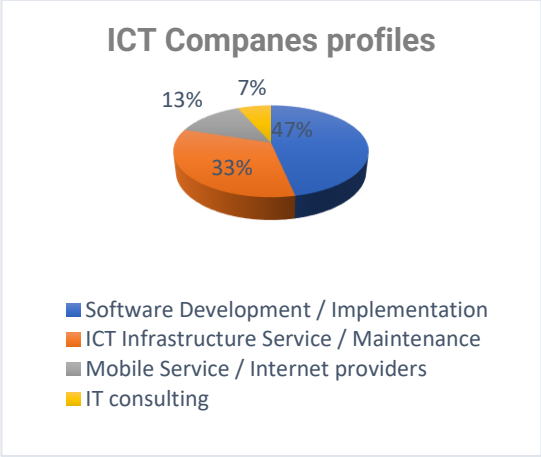
B. ANALYSIS FOR SUPPLY OF DIGITAL SOLUTIONS

The sectors for which companies provide more digital services are ICT, Finance and BPO and in addition they provide less services for the agribusiness sector. Ecommerce, Financial Management and ERP systems are the most offered by companies for digital solutions. Basically, all companies have qualified staff for the services provided and are constantly looking for new staff. In general, all companies state that they have detailed workflows for all digital processes offered. Mainly finance, inventory, digital payments and legal consulting services performed by external contractors. The most useful certifications are from Microsoft, SAP, Oracle, ISO, Cisco, PhP etc.

For all sectors a large part of IT services turn out to have local or international outsourcing companies for their digital solutions. The data show that mainly in-house contractors provide solutions for the maintenance and development of Web sites, as well as, for software development and support. International contractors provide solutions and support for ICT security and data protection.

1. ICT Sector

On this study was interviewed 30 companies in the field of ICT where most of them are working on Software Development / Implementation profile.



From the collected data, it results that approximately 63% of the companies have mainly local clients, 30% of the companies have mainly foreign clients.

Local clients	**63%**
Foreign clients	**30%**
Do not provide information	**7%**

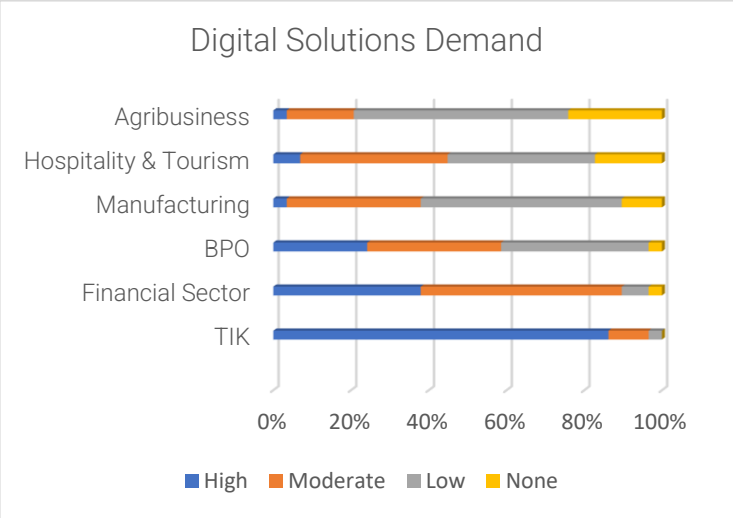
About 30% of companies operate in the public sector, 20% in the Banking sector, 20% operate in the Telecom sector. Regarding the companies offer Mobile Service / Internet, the biggest portion of the customer base is B2B and very little B2C. While all other companies offer the main service in B2C.

1.1 Existing Supply of Digital Solutions in ICT Sector

The main findings from the analysis are displayed below:

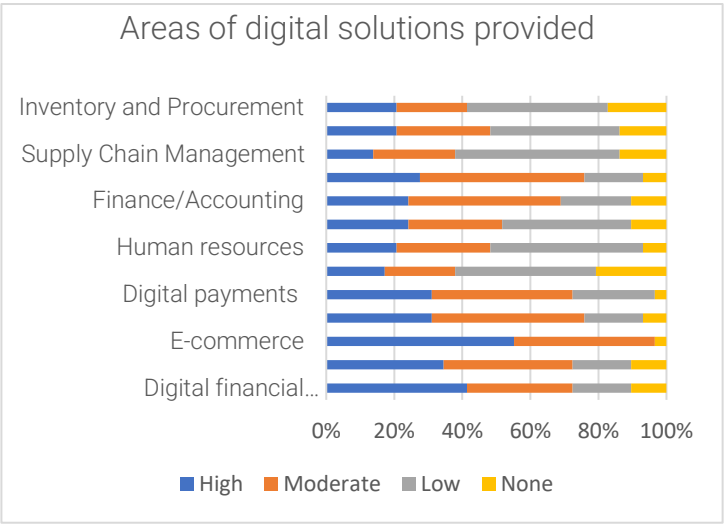
- **50% of respondents are in leading positions such as: director / general manager.**
- **60% of the companies surveyed have over 7 years operating in the market.**
- **43% of companies have 10 - 49 employees and 7% of the companies have over 250 employees.**

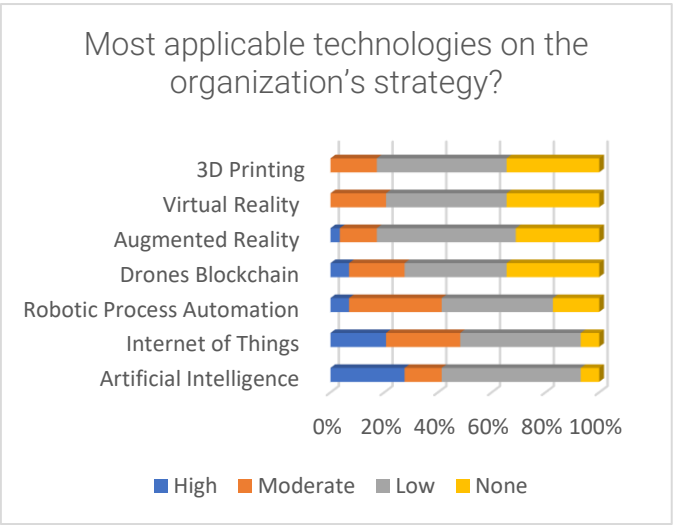
Based on experience, companies state that the highest demand for digital solutions comes from the ICT sector as they state 86% of the respondents, followed by the finance sector with 37% of respondents continuing with the BPO sector with 24% of the respondents. The sector with the lowest demand is agribusiness according to 55% of the respondents.



The data show that the areas for which ICT companies supply digital solutions are in:

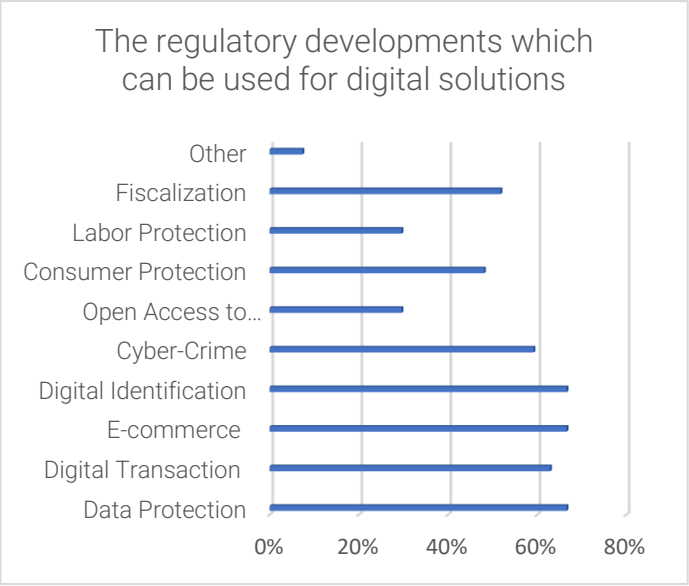
- **E-commerce for 55% the respondents.**
- **Financial management applications for 41% of the companies.**
- **ERP për 34% të kompanive.**
- **Areas that have little supply for digital solutions consists of Supply Chain Management and Human Resources.**





The technologies that are mostly used by ICT companies are mainly in "Artificial Intelligence" for 27% of companies followed by Internet of Things (IoT) for 20% of the companies. The technologies that are less used consists of "Augmented Reality" and "Virtual Reality" for 50% of companies.

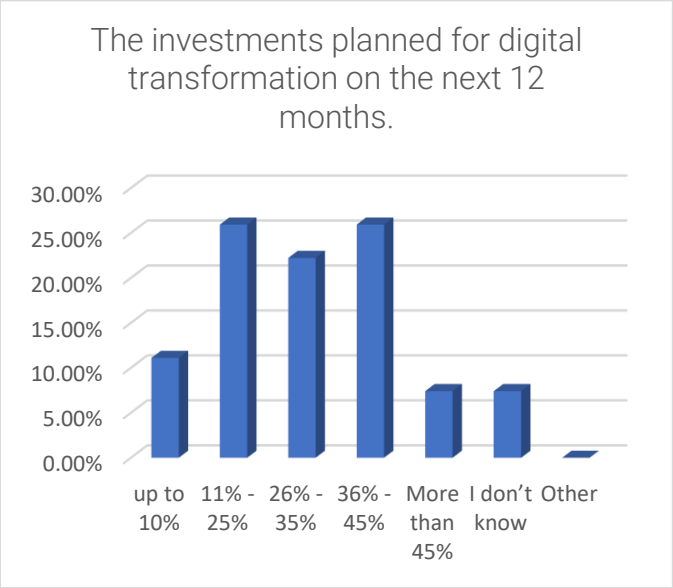
The data show that the quality of staff to provide digital services and products is considered very good for 48% of companies, as well as companies have very good skills to develop the stages of digitalization processes from initial planning to final implementation. In general, most companies train their own staff and have links to training centers where the most required areas consist of various programming languages.



Mostly companies think they can meet the market demands for digital solutions, while regarding the staff to meet these requirements, the companies state that they do not have enough staff and therefore they often call for new hires. Approximately **86%** of companies state that the main digital services they will offer soon are in the field of e-commerce, digital payments and digital marketing.

Regulatory developments (legislation / regulations / decrees) affect data protection, digital identification and digital commerce for **66%** of companies, which in turn can stimulate the supply of digital solutions.

The companies state that over **45%** of them will increase investments from **26-45%** of revenues for digital transformation initiatives.



1.2 Future Supply of Digital Solutions

- *Workflow of ICT companies for all the digital solution processes offered*
  Over 70% state that they have detailed the work flow of all digital processes offered.

- *Type of digital solution processes being outsouced by ICT companies.*
  Automation of robotic processes; Payroll; Finance; legal consulting services; telecommunications services; software application developments are the outsorced to external contractors that have high

- *National reach for digital data services offered across the country*
  50% of companies are spread all over the country and can offer their services where the client is located. The offices or headquarters are mainly based in Tirana.

- *Storage chain controls implemented by ICT companies to protect data throughout the digitization process*
  Encryption; ISO 27001; Cloud / Office365; Locally and in the Cloud; CRM; Saves on backup; all controls suggested by international protocols and practices. ICT companies have applied far more controls than the practical standard or legal framework of the country.

- *Tracking and monitoring data approaches used by ICT companies during the digitization process*
  Through KPIs; encryption; tracking; cloud systems and processes; software; monitoring documentation; process management and dedicated staff.

- *ICT companies's steps taken to ensure accuracy and quality assurance to meet customer needs*
  Main practices used: Quality Assurance; User Acceptance Tests; Internal Audit; Customer Satisfaction Surveys; Assignment of Project Managers. Communicating with the customer at all times and following closely as well as

- *Staff and companies IT requirements and type of certifications required by your clients*
  Microsoft Certifications; ISO certifications on IT services management, quality management, information security management; Oracle; Cisco; DellEMC; Vmware; SAP; PHP. The requirements depend on the area where the client operates.

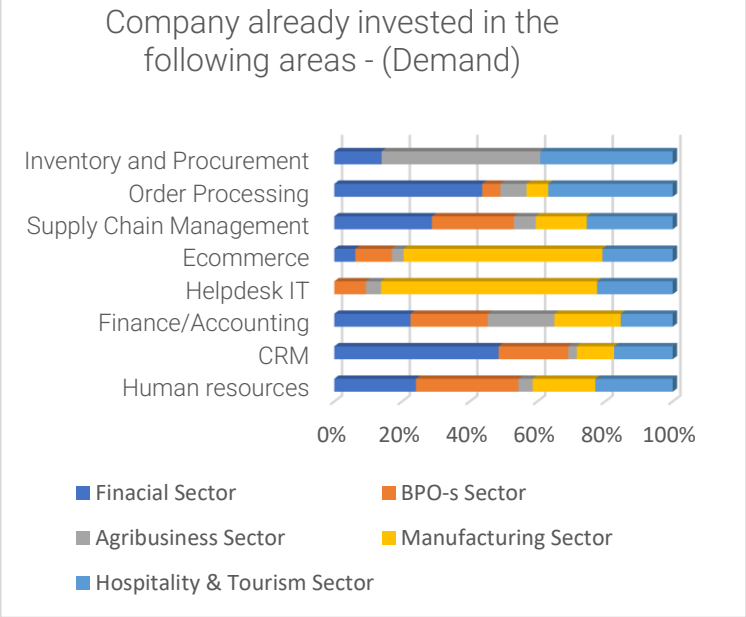
- *Previous references of successfully completed digital projects of similar size and scale*
  66% of the companies state that they can provide references from previous projects that they have successfully

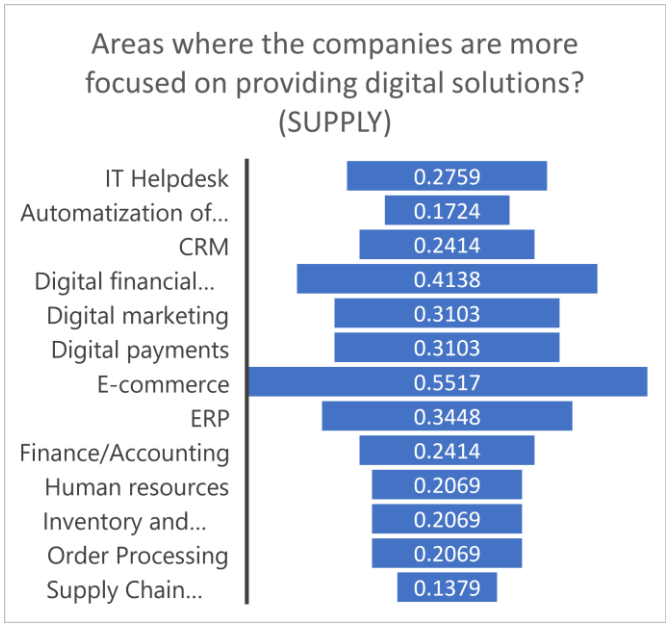
C. COMPARATIVE ANALYSIS BETWEEN SECTORS

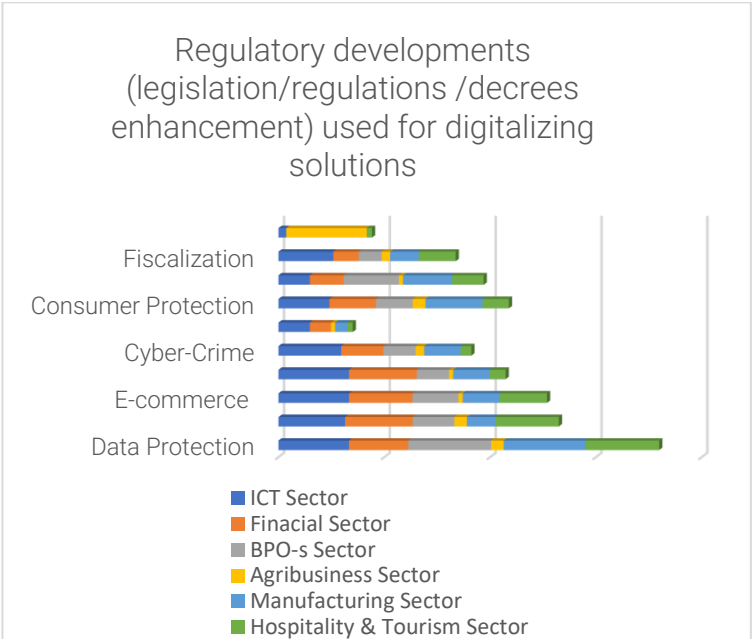
In this section of comparative analysis, the six economic sectors of the study are considered, presenting the similarities and differences regarding the digital systems mostly used or invested by the companies. This first table shows that all companies in the five sectors (demand related) have invested in Finance Accounting followed by Supply Chain Management. The Financial Sector and BPOs unlike other sectors have invested more in CRM and Human Resources. Moreover, the Manufacturing sector and Hospitality & Tourism sector were focused on e-commerce and Order processing solutions. Regarding the ICT sector (supply related) as a provider of digital services, it is noted that the highest demand is in e-commerce, digital financial management application and ERP, in contrast to the demand for digital solutions of the other five sectors.

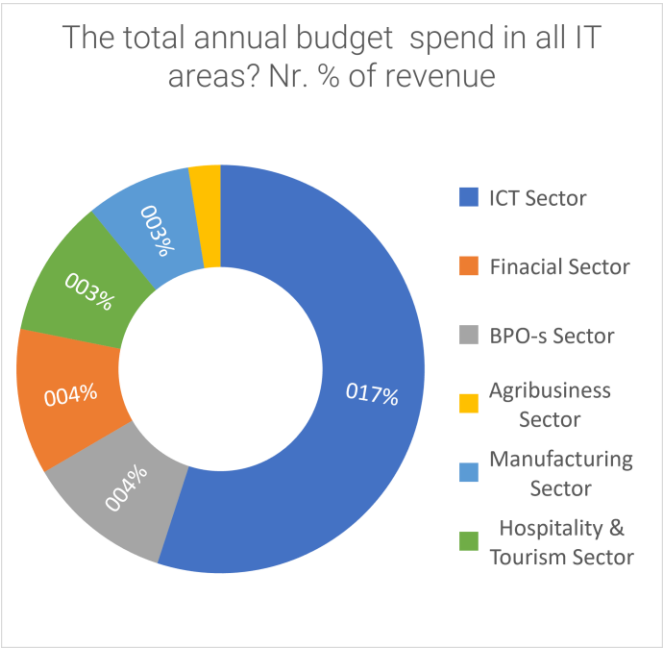
Invested areas by the companies

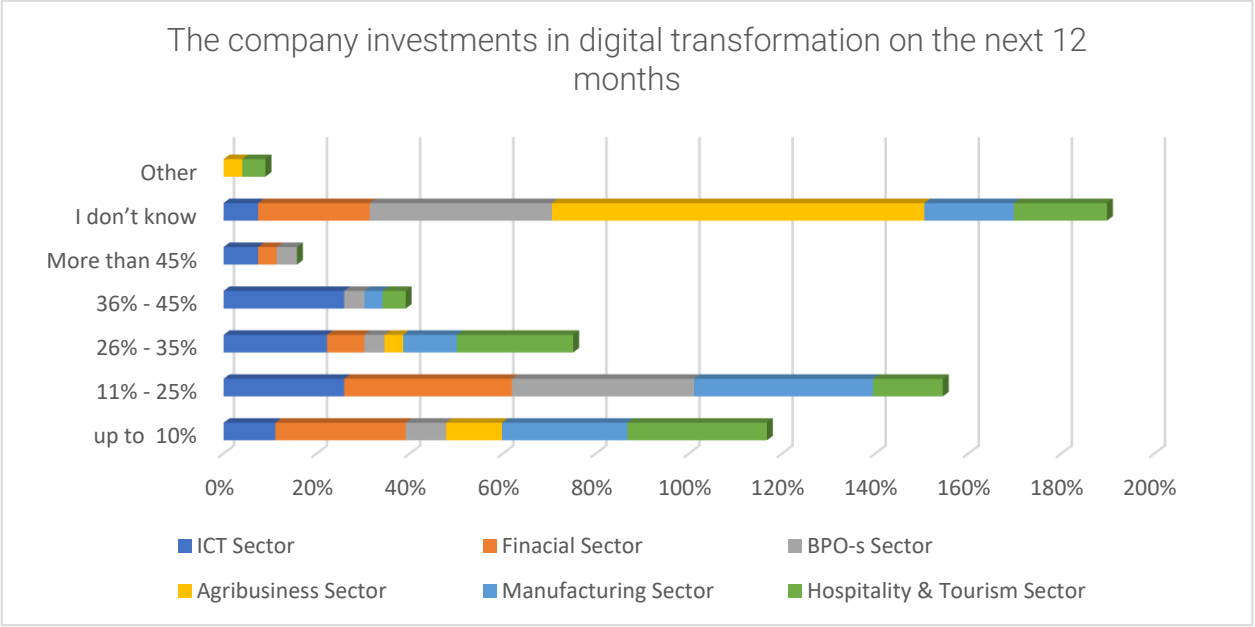
Finacial Sector		BPO-s Sector		Agribusiness Sector		Manufacturing Sector		Hospitality & Tourism Sector	
CRM	78,57%	Human resources	58,33%	Finance/Accounting	72,00%	Finance/Accounting	71,43%	Finance/Accounting	56,00%
Finance/Accounting	82,14%	Finance/Accounting	83,33%	Supply Chain Management	20,00%	Helpdesk IT	57,14%	Supply Chain	78,57%
Supply Chain Management	89,29%	Supply Chain Management	75,00%	Inventory and Procurement	24,00%	Ecommerce	67,86%	Order Processing	57,14%






Regulatory developments (legislation/regulations /decrees enhancement) used for digitalizing solutions
Fiscalization
Consumer Protection
Cyber-Crime
E-commerce
Data Protection
ICT Sector
Finacial Sector
BPO-s Sector
Agribusiness Sector
Manufacturing Sector
Hospitality & Tourism Sector


The total annual budget spend in all IT areas? Nr. % of revenue
017%
004%
004%
003%
003%
ICT Sector
Finacial Sector
BPO-s Sector
Agribusiness Sector
Manufacturing Sector
Hospitality & Tourism Sector


The company investments in digital transformation on the next 12 months
Other
I don't know
More than 45%
36% - 45%
26% - 35%
11% - 25%
up to 10%
0%
20%
40%
60%
80%
100%
120%
140%
160%
180%
200%
ICT Sector
Finacial Sector
BPO-s Sector
Agribusiness Sector
Manufacturing Sector
Hospitality & Tourism Sector

- **The ICT sector companies have the largest budget for investments in digital solutions, followed by the financial sector and the BPO sector.**

- **The increase in investments for digital transformation over the next 12 months across most of the sectors consists of 11-25%.**

D. CONCLUSIONS AND RECOMMENDATIONS

From the data analysis it results that for all six sectors information and communication technologies maintain a special role in the development and improvement of business processes. All companies for mass communication and information purposes are using emails, phones, websites and social media networks.

The digital systems for which companies invest or offer the most consist of digital marketing, e-commerce and digital payments and the lowest investment refers to ERP Systems. The softwares that companies use or offer more are mainly in IT Helpdesk, Finance / Accounting and digital payments, while the least used software belongs to Supply Chain Management. The data shows that the most digitalized demand related sectors are the Financial Sector, BPOs Sector and Manufacturing Sector and the least digitalized are Hospitality and Tourism and Agribusiness sectors.

Internal and external contractors for a large part of ICT solutions are used across all sectors. The data show that mainly in-house solutions are related to the maintenance and development of websites, as well as , for software development and support. International contractors are mainly hired to provide solutions and support for ICT security and data protection.

For the ICT sector, e-commerce, Financial Management and ERP systems are the most offered digital solutions for which all companies have qualified staff for the services provided and are constantly looking for new staff.
Regulatory developments such as; legislation, data protection regulations, digital transactions, digital commerce, digital identification can stimulate the supply and demand for companies' digital solutions.

The main barriers that prevent companies from taking advantage of digital trends consist of limited budget, lack of technical skills and lack of digital strategy.
The main investments of the companies for the next year are mainly in the fields of Digital Marketing, e-commerce, data analysis or digital business models. These investments are expected to bring revenue growth, enhance companies' brand image and decision-making based on data analysis.

The Hospitality and Tourism and the Agribusiness sectors demostrate a high potential for implementation and adoption of digital services, related to the priorities as well as the dynamics and economic developments in these sectors.

It is recommended for all sectors to increase the level of digitalization and use of ICT in their work processes or data management. The sectors that are less digitalized result in Agribusiness and Hospitality and Tourism considering that they do not have an approved digital strategy. The managerial level of companies in all sectors needs to be developed, increasing the capacity of their teams to develop digital projects by increasing the budget in this area. Legislation, regulations and acts have a

direct impact on the digitalization of economic sectors focusing mainly on data protection, digital transactions, consumer protection and ecommerce.

ANNEX 1: LIST OF INTERVIEWED COMPANIES

No.	Financial Sector	Hospitality & Tourism Sector	Manufacturing Sector	BPOs Sector	Agribusiness Sector
1	FONDI BESA SHA	Adventure & Fun Albania	Cukali Konfeksion	LocalEyes Albania	QKM Antigonea
2	BKT	Zbulo! Discover Albania	DONIANNA SHPK	Fiber Group Shpk	Ferma Jone shpk
3	Raiffeisen Bank Albania	Hotel Hani i Pazarit Korce	Koral Fish	Teleperformance	GJEDRA SHPK
4	OTP Bank Albania	Check In Albania	Albchrome shpk	Facile.it	Njerez dhe Ide
5	Intesa Sanpaolo bank	Berati Tours Albania	Elisabet shpk	WeareFiber shpk	A&V Sakaj
6	Pay Sera Albania	Balkan Heritage Shpk	Shkalla sh	Tregi Marketing Group	LEA shpk
7	Call center altima	Albanian Trip	Beata shpk	Barrister Albania	Elian Eksport shpk
8	Pk Office	Ride Albania Mountain Biking	Gjedra sh.p.k	Allan Lloyds Albania	DONI Fruits
9	OTP Bank	SONDOR Travel	Sinani	SosTariffe	BIOTRADE Ltd
10	Tirana Bank	Visit Gjirokastra	Alba&N	acc albania	Tirana Agriculture
11	ABI Bank	Edua	Lajthiza	trimark	Agro Koni
12	Kreston Albania	Check In Albania	Mari shpk	call center al 2021	ZDRAVA Ltd
13	Alpha Bank	Outdoor Albania	Bella Confex	Localweb	Amarilto LTD
14	Fi Bank	Visit Gjirokastra	Fabrika e vajitullirit Subashi	Deloitte Albania & Kosovo	Agro Iliria
15	Union Bank	Caravan Horse Riding Albania	Usluga	PARR	L & B FRUITS 2006
16	PROCREDIT BANK	Euro Konsulencë shpk	Qafshtama	ZZ Group call center	AURA " Altin Hoxhaj
17	UBA Bank	Guide, bashkia Gjirokaster	BLEAD SH.P.K	call center ALTIMA	"ROMIRI sh.p.k",
18	Posta Shqipatre Sh.A	Grandma's Home	Kurum International	assist sh.p.k	FRAENO AGRIKULTURE
19	credins bank	Dmo Albania	Hec Gjanc	Panorama call center	Zhaku Metushi
20	Iliria 98	Levizja per Zhvillimin e Turizmit	HAKO	IMPAKT SH.P.K	Roland 2012
21	AK Invest	Art And Tourism Development Group	Hec Sasaj	FUZION CALL CENTER	Rinaldi Ltd
22	Tirana Capital Trade	Hotel Veli, Hotel Eksamilia, Oda e Babea	Sallameri Fix	prodata/ids	Tomato Al

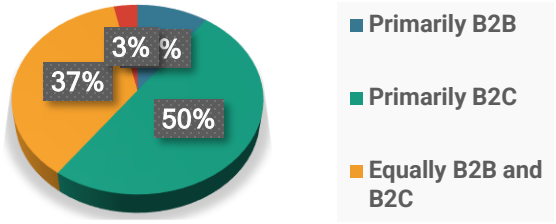
23	iute credit	Hotel Brilant	Sallameri Tona	ALBACALL	Hatija Sh.p.k
24	NOA	Hello Travel	AIBA	WE WEB	Farma Sotira
25	kredo.al	Art And Tourism Development Group	Lufra	intercall shqiperi	sofra kolonjare
26	FED INVEST	Hiking & Camping " 4 seasons 1/2 "	agro koni	genesys	Balkan Heritage shpk
27	UNIONI FINANCIAR TIRANE	Hotel & Restaurant Saranda	Birra Tirana	intercome data service	Agroturizem Huqi
28	Unioni kursim kredi	"TEA TOURS"	Birra Korca		Agroturizem NANO Resort
29	MOGO ALBANIA	Sunway hotel	KMY		Agroturizem Gjepali
30	Micro Credit Albania	Bar Restorant Tradita Labovite	CCALB		
31		Bujtine			
32		Veramentia			
33		Smart Tour Albania			
34		Albergo Diffuso Kruja			

No	ICT Sector	Field of Expertise	Clients
1	Info Soft	Services such as: Cloud, Infrastructure, etj, Software.	Local (Public Sector, Banking Telco, Enterprise)
2	Vodafone	Mobile, Internet	Local (B2B & B2C)
3	Albtelecom Sh.A.	Mobile, Internet, IPTV etc.	Local (B2B & B2C)
4	Intelligent Systems	Software	Foreign/ Local (SME + Enterprise)
5	Ritech	Software	Foreign
6	Horizon Sh.P.K	Service such as: Infrastructure	Local + Foreign (Telco, Public Sector, Banking)
7	Digicom Albania	Internet, Mobile, TV	Local (B2C, B2B)
8	Abs	Service such as: Infrastructure	No Information
9	Communication Progress Shpk	Service such as: software and Infrastructure	Local + Foreign
10	Helius Systems	Software	Foreign, local which 40 % are local and 60% Foreign Company
11	Jehona Software	Software	Local (Public Sector)
12	Infosecurity	Security	No Information
13	One Telecommunications	Mobile	Local (B2B , B2C)
14	Easypay	Software	Local (B2C)
15	Greenleaf	Business Solutions & Consulting	Foreign

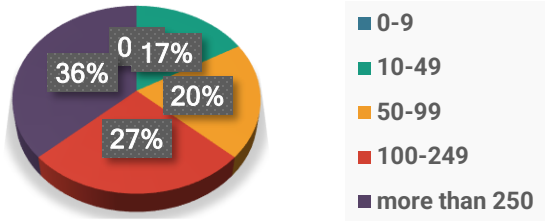
16	Ikons Shpk	Software & consulting	Foreign / Local
17	Snt Albania	Service such as : Infrastructure	Local (Public Sector, Banking, Telecom, 18Enterprises) (B2B & B2C)
18	Bnt Electronics	Service such as : Infrastructure	Local (Public Sector, Banking, Telecom, Enterprises) (B2B & B2C)
19	Sinteza Co	Service such as : Infrastructure	Local (Public Sector, Banking, Telecom, Enterprises) (B2B & B2C)
20	Itd	Hardware & Infrastructure	Local (Public Sector, Banking, Telecom, Enterprises) (B2B & B2C)
21	Ritech	Software	Foreign
22	Icub	Software	Foreign/ local : Public Sector)
23	Easy Albania	Software	Local
24	Manderina Promotions	e-commerce & advertising	Local
25	German Computers	IT Service such as :HW & Infrastructure	Local (B2C)
26	Pc Store	IT Service such as :HW & Infrastructure	Local (B2C)
27	Facilization	Software	Foreign/ local
28	Imb	Software	Local
29	Smartwork	Software	Foreign/local
30	Dev/Al	Software & IT Consulting	Local (Public Sector, SME. Media)

ANNEX 2: DETAILED DATA ON THE FINANCIAL SECTOR

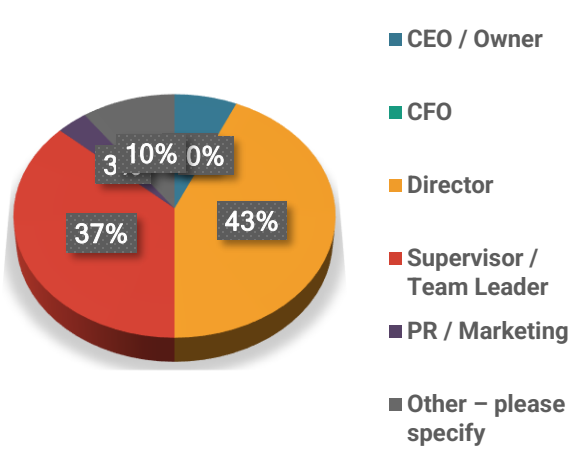
Is your organization business-to-business (B2B) or business-to-consumer (B2C)?



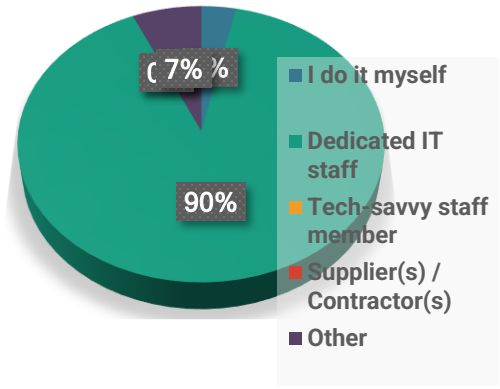
What is your organization's total employee headcount?



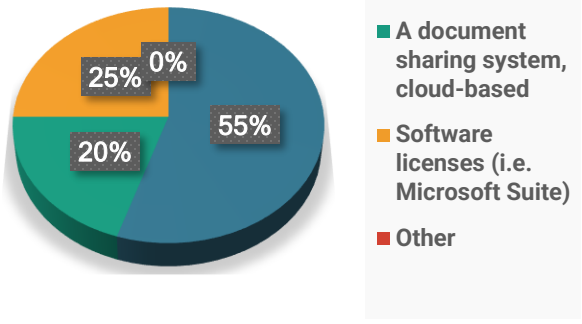
Respondents by position / title:



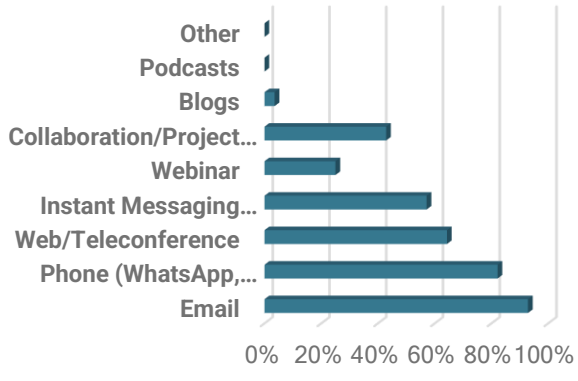
How do you manage your business's IT?



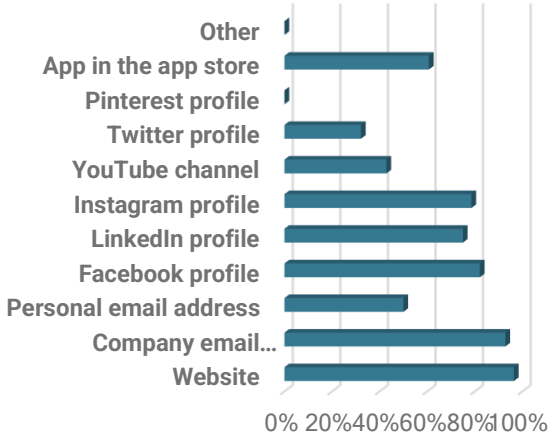
Does your company use for business purposes the following? Select all that apply.



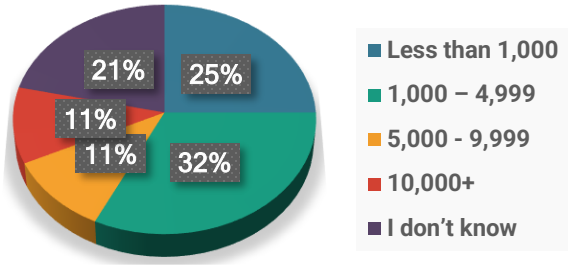
Which of these technologies are you using more often to connect with other people to do business? Select all that apply.



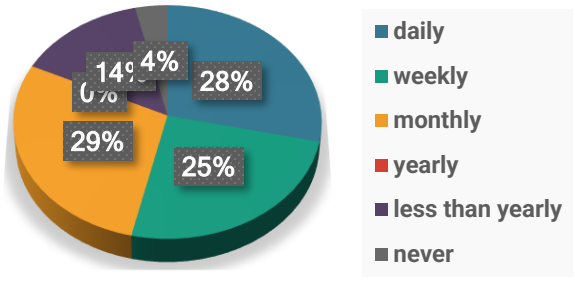
Does your business maintain any of the following? Select all that apply.



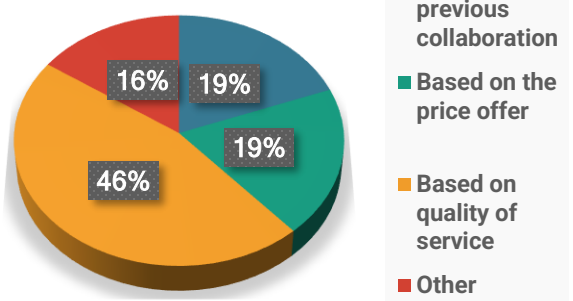
If your company has a website, how many unique visitors do you get to your website each month?



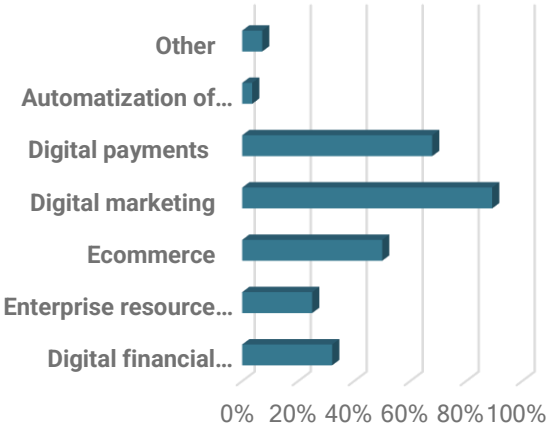
How often do you update your website?



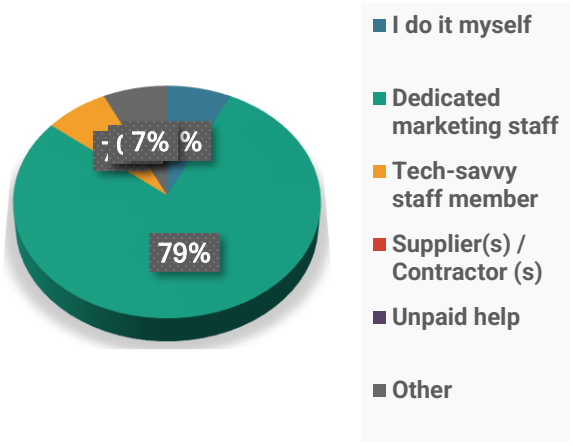
How did you identify the service provider?



Has your company already invested in the following areas? Select all that apply.



How do you manage your business's digital marketing?



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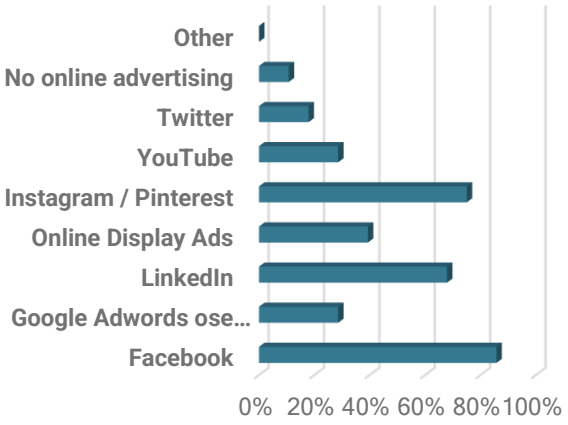
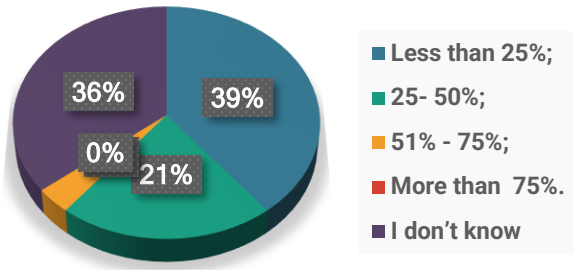
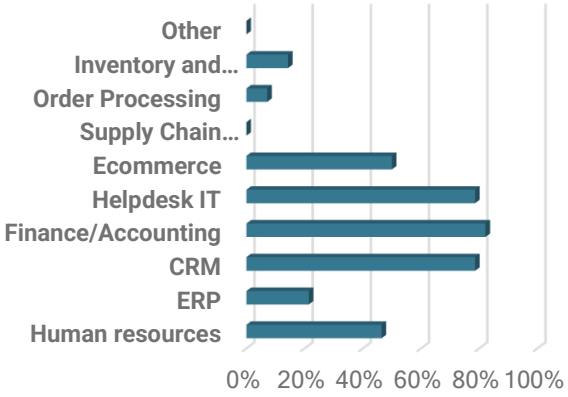


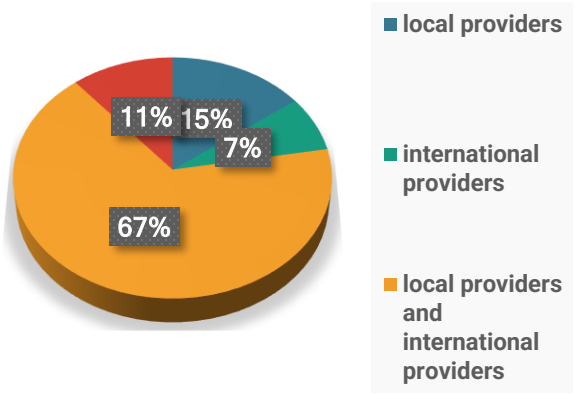
What portion of your organization's revenues are generated from an online presence?



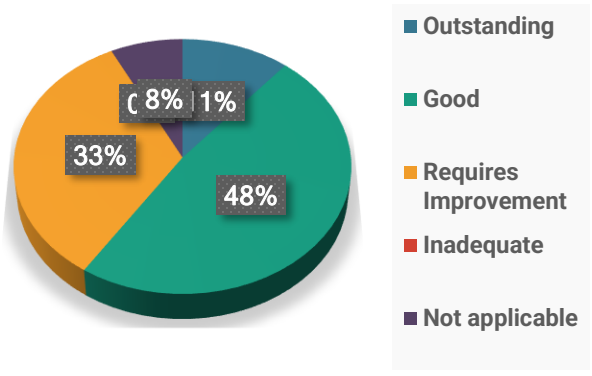
Does your company use any of the following softwares? Select all that apply.



The soft wares mentioned in Q25 are developed by:



How do you rate the quality of service from your local providers?



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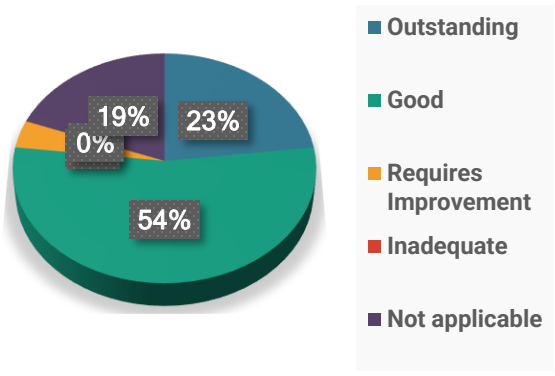
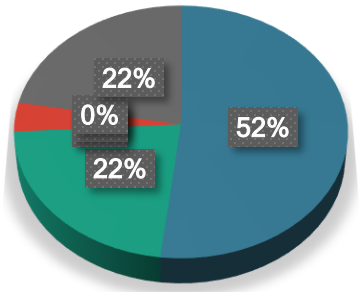
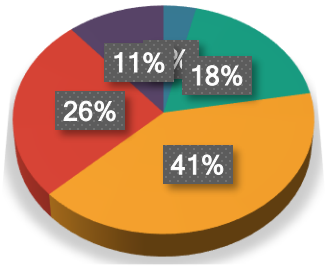


How do you manage your customer data?



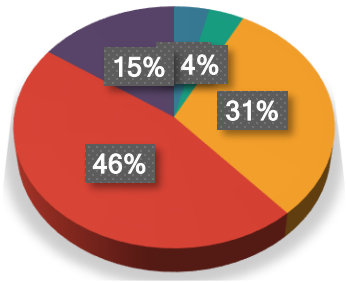
- CRM
- Spreadsheets (i.e. Excel, etc)
- Website backend
- Address book
- Paper system
- Other software

If your company uses CRM, how confident are you that your business uses CRM to its full potential?



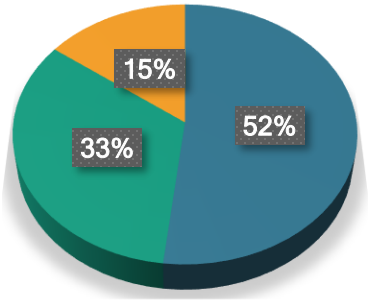
- Not confident at all
- Not so confident
- Neither confident or not confident
- Confident

How confident are you that your business data is secure against cyberattacks?



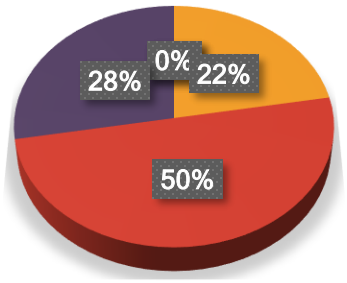
- Not confident at all
- Not so confident
- Neither confident or not confident

Does your company have a digital strategy in place?



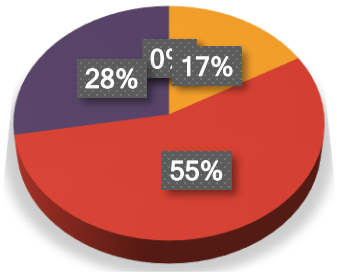
- Yes
- No
- I don't know

Our business units and functions are well connected to each other via digital platforms.



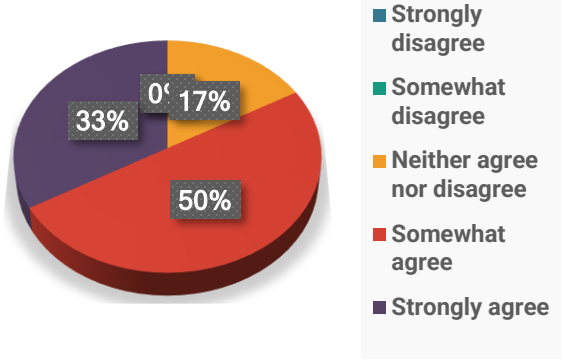
- Strongly disagree
- Somewhat disagree
- Neither agree nor disagree
- Somewhat agree
- Strongly agree

My organization is using digital to improve the efficiency of employees and expand our network of collaborators.

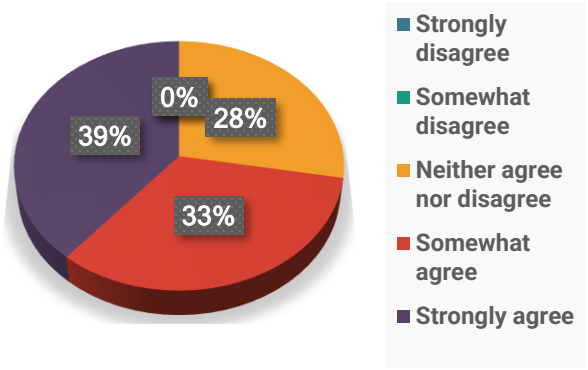


- Strongly disagree
- Somewhat disagree
- Neither agree nor disagree
- Somewhat agree
- Strongly agree

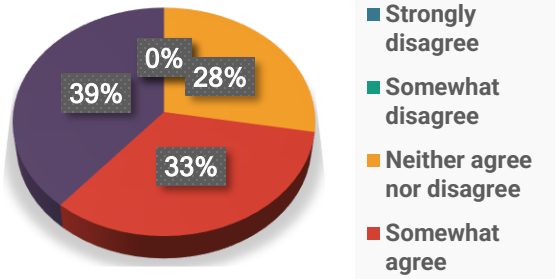
My organization's technology platforms are effective and easy to use and have improved employee engagement



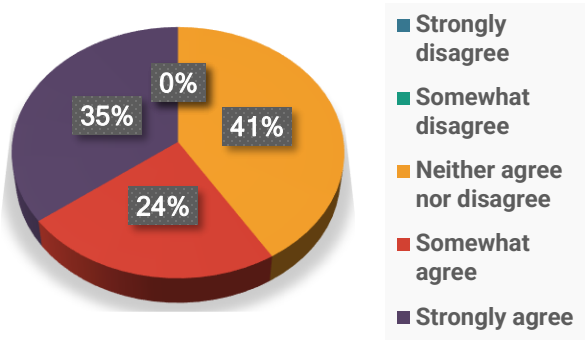
My organization is good at generating and implementing new ideas to improve performance.



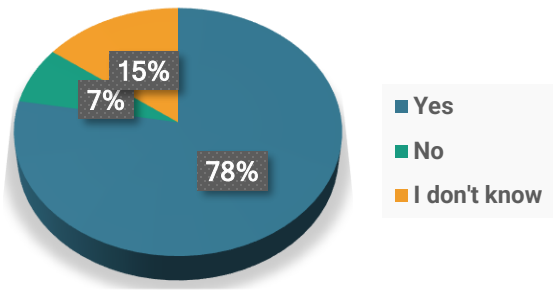
My organization has already successfully implemented a number of digital initiatives that improve or adapt its products and services.



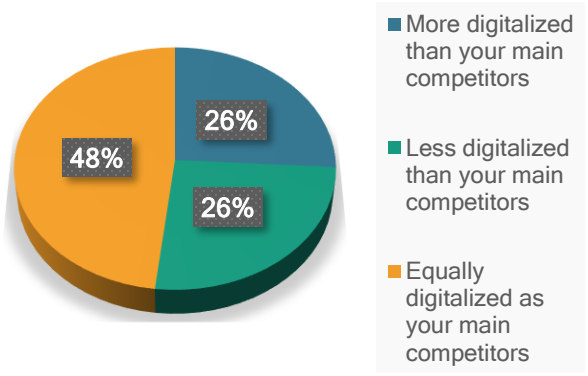
There are well-defined metrics to measure the impact of each innovation on my organization's bottom line.



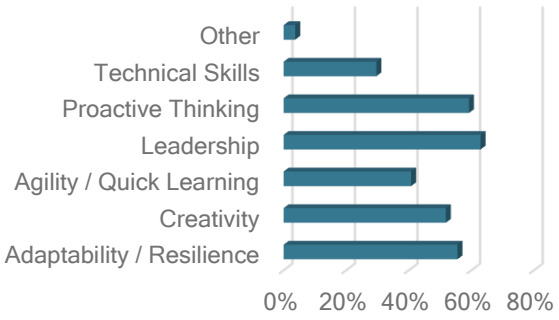
Do you have the skill sets and internal resources to carry out your digital projects?



How do you perceive your organization's digital capabilities vs. your competitors?



Which are the most important skills to be developed at Senior / Managerial Level in the near future? Select all that apply.



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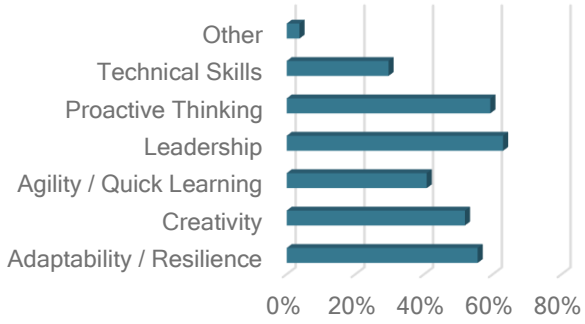
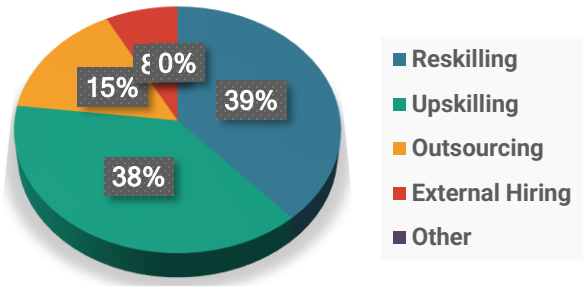


Which will be the top action your company will take to enhance the company's digital capabilities? Select all that apply.



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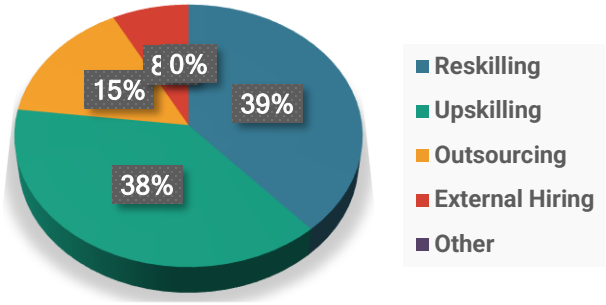
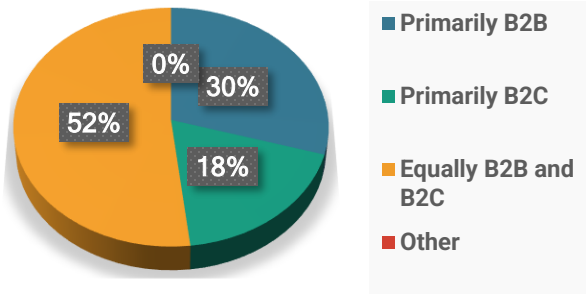
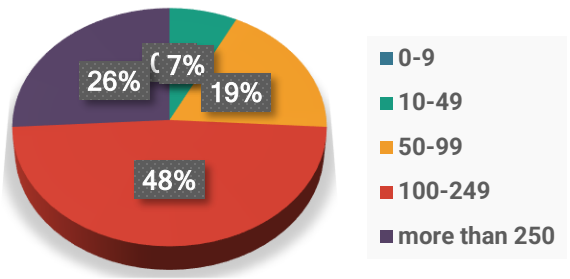


ANNEX 3: DETAILED DATA ON THE BPO SECTOR

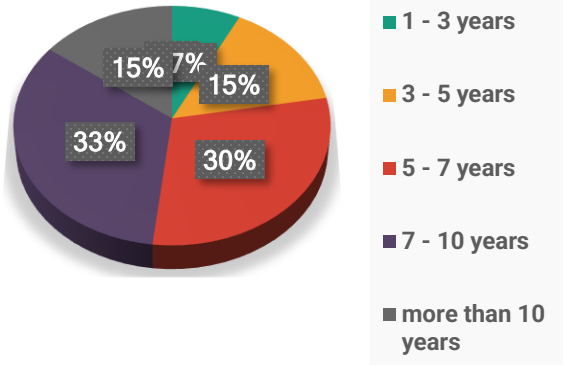
Is your organization business-to-business (B2B) or business-to-consumer (B2C)?



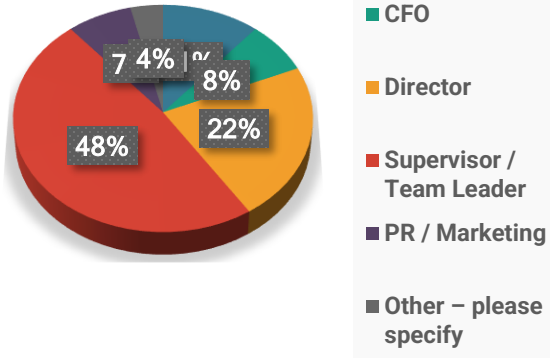
What is your organization's total employee headcount?



How long has your organization been in business?



Respondents by position / title:



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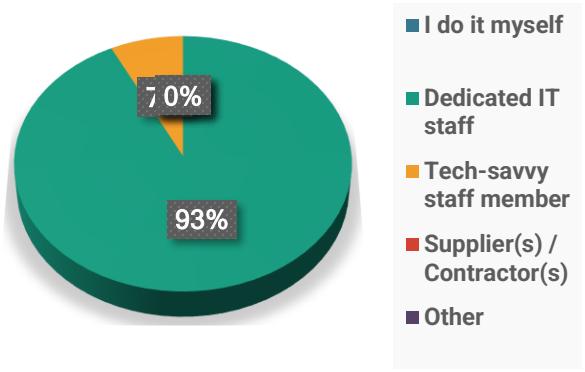
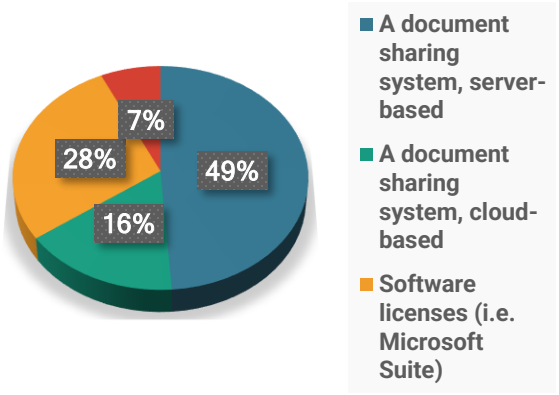


Does your company use for business purposes the following? Select all that apply.



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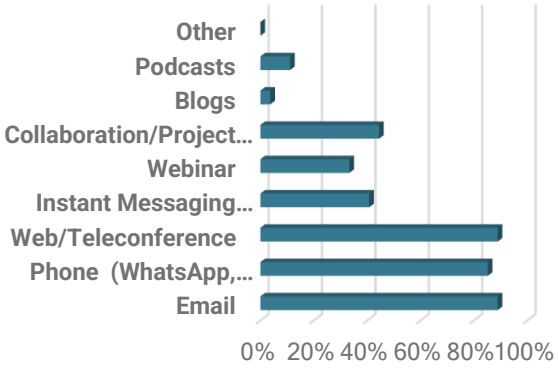

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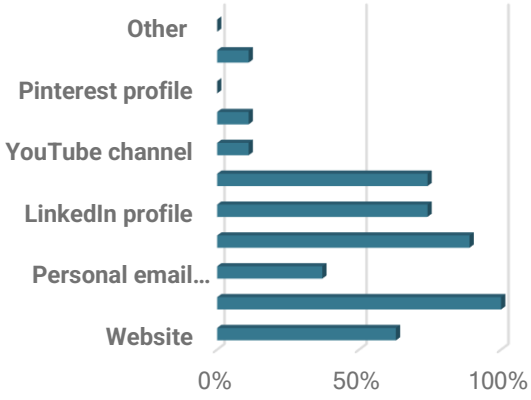

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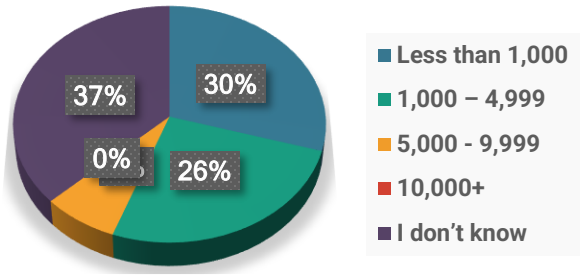
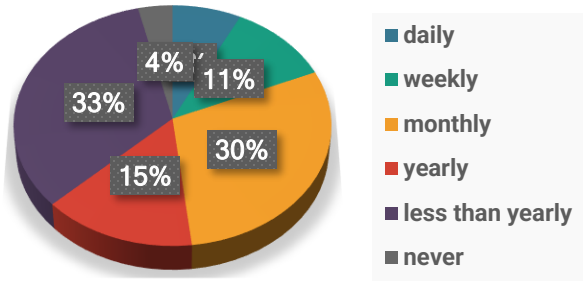


How often do you update your website?



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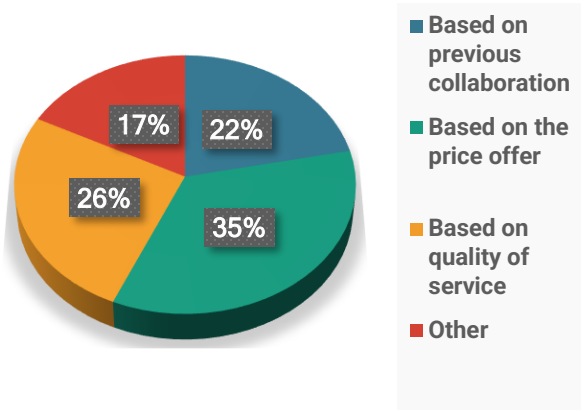

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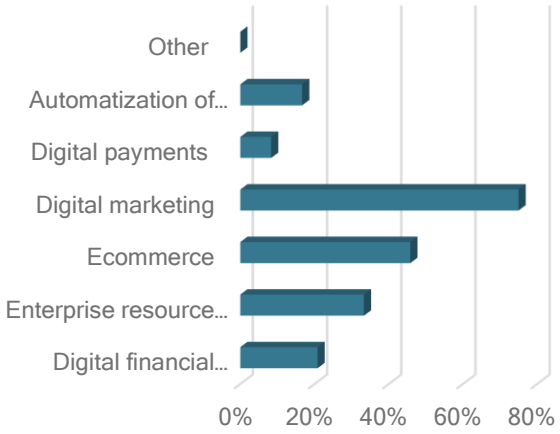
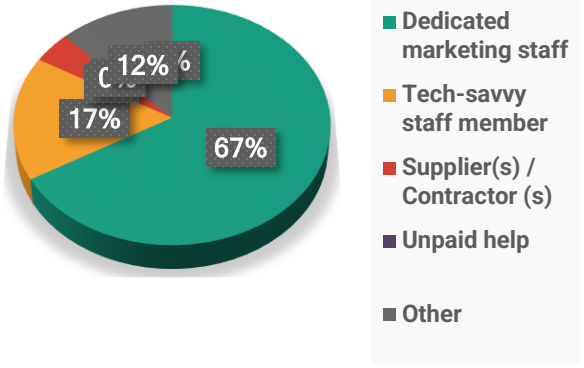


How do you manage your business's digital marketing?



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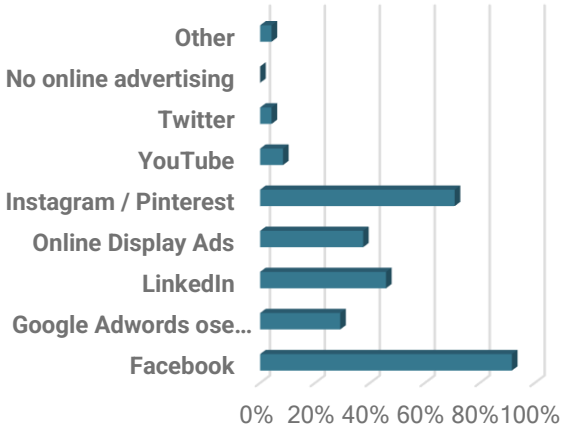

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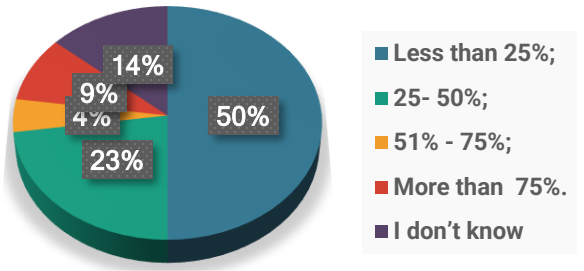

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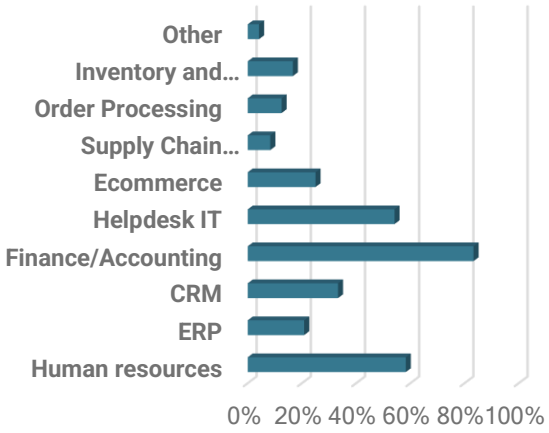

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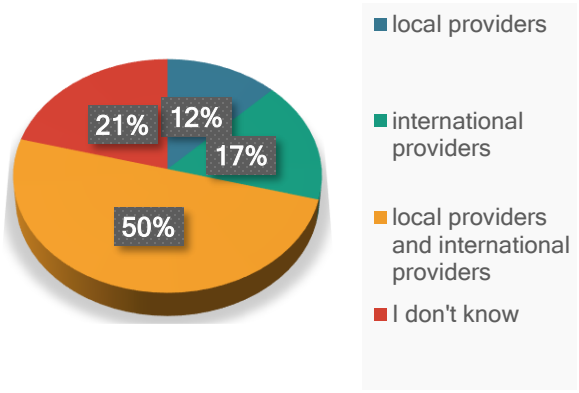

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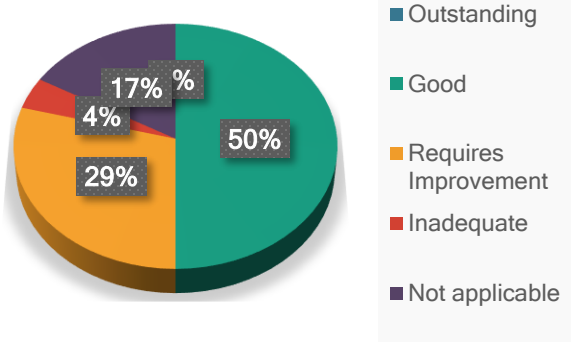
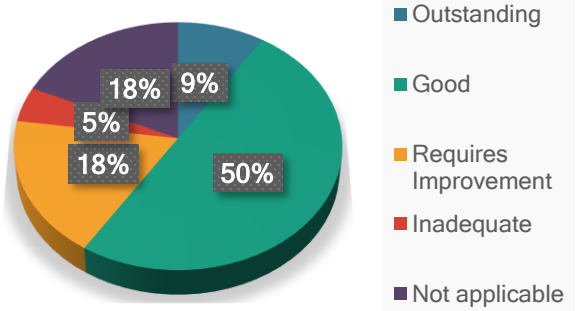
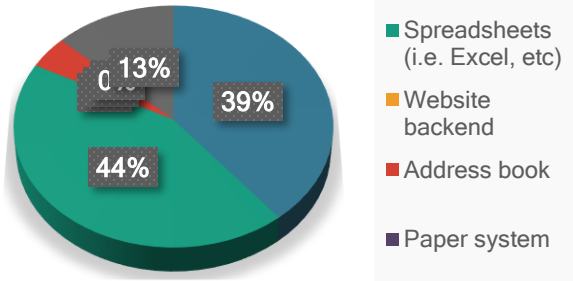


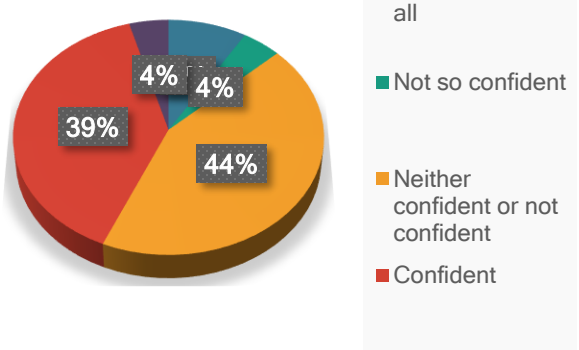
How do you rate the quality of service from your international providers?



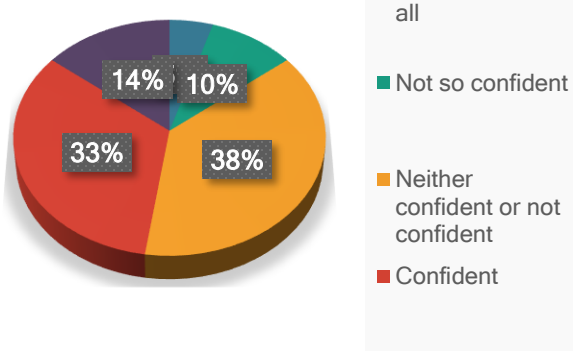
How do you manage your customer data?



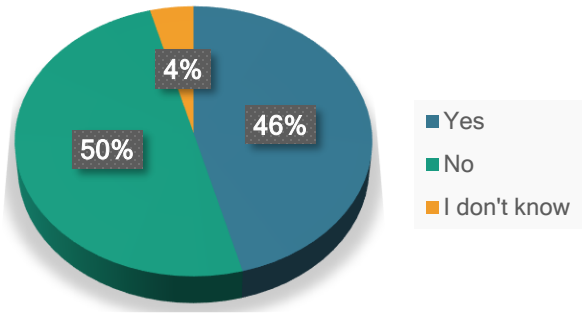
If your company uses CRM, how confident are you that your business uses CRM to its full potential?



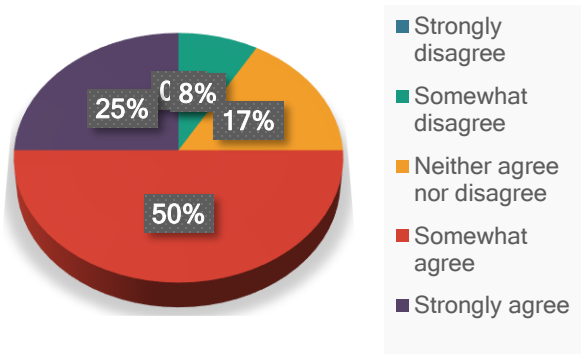
How confident are you that your business data is secure against cyberattacks?



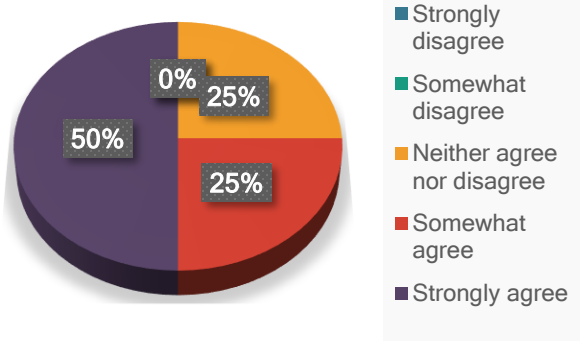
Does your company have a digital strategy in place?



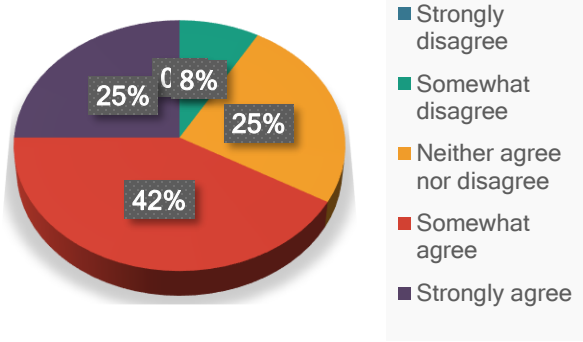
Our business units and functions are well connected to each other via digital platforms.



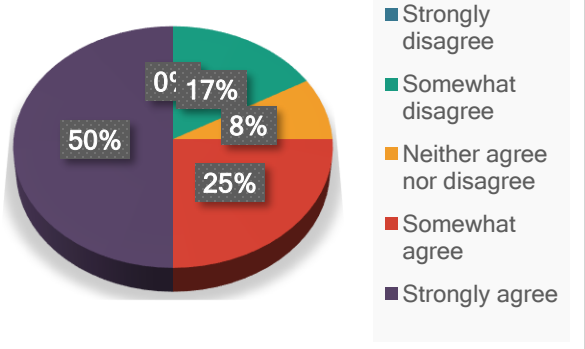
My organization is using digital to improve the efficiency of employees and expand our network of collaborators.



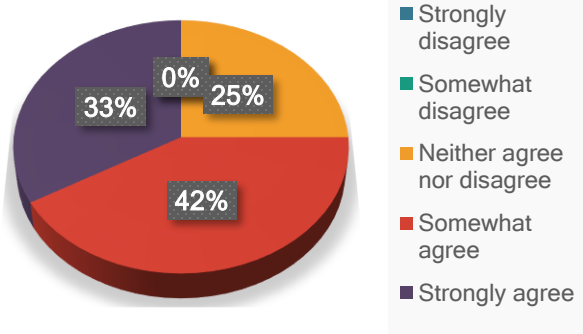
My organization's technology platforms are effective and easy to use and have improved employee engagement



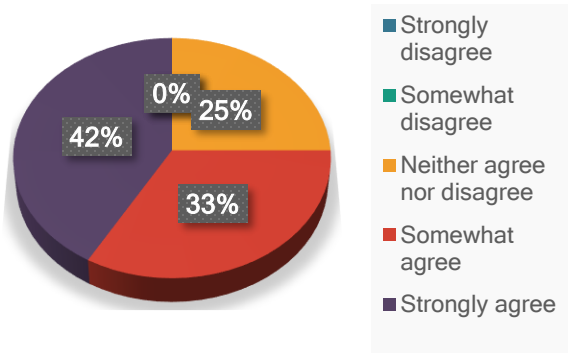
My organization is good at generating and implementing new ideas to improve performance.



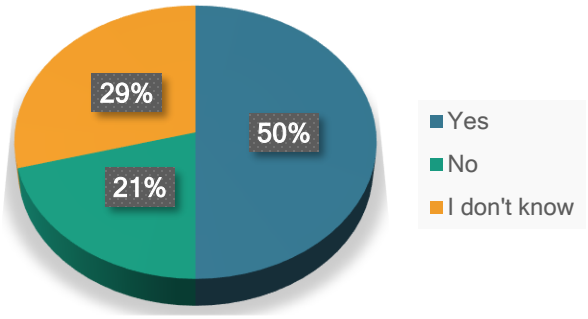
My organization has already successfully implemented a number of digital initiatives that improve or adapt its products and services.



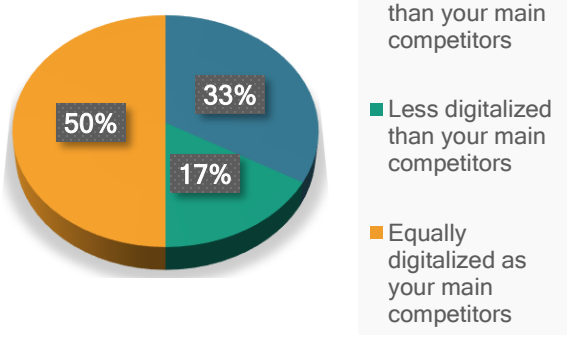
There are well-defined metrics to measure the impact of each innovation on my organization's bottom line.



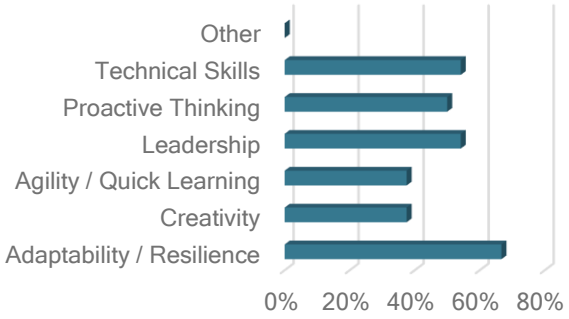
Do you have the skill sets and internal resources to carry out your digital projects?



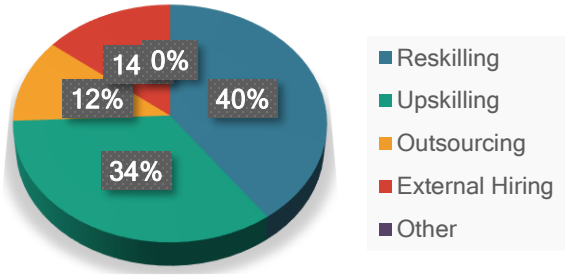
How do you perceive your organization's digital capabilities vs. your competitors?



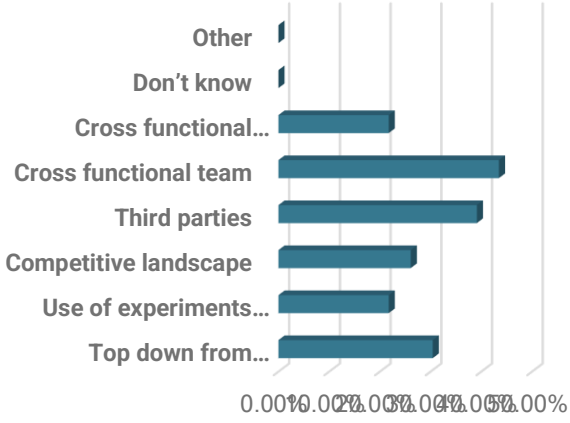
Which are the most important skills to be developed at Senior / Managerial Level in the near future? Select all that apply.

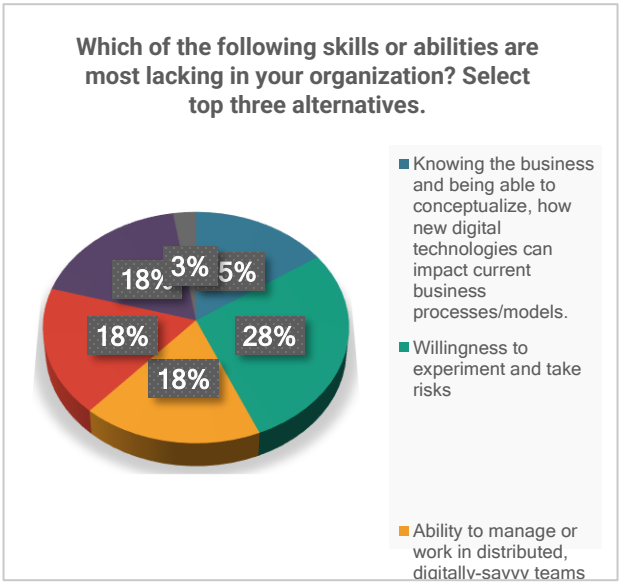


Which will be the top action your company will take to enhance the company's digital capabilities? Select all that apply.

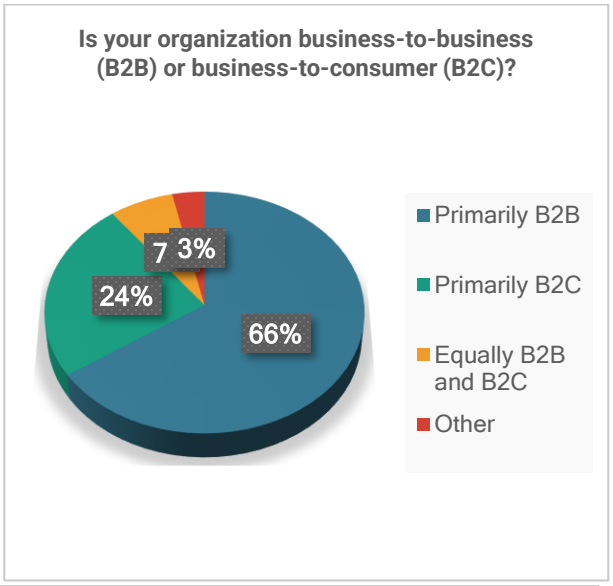


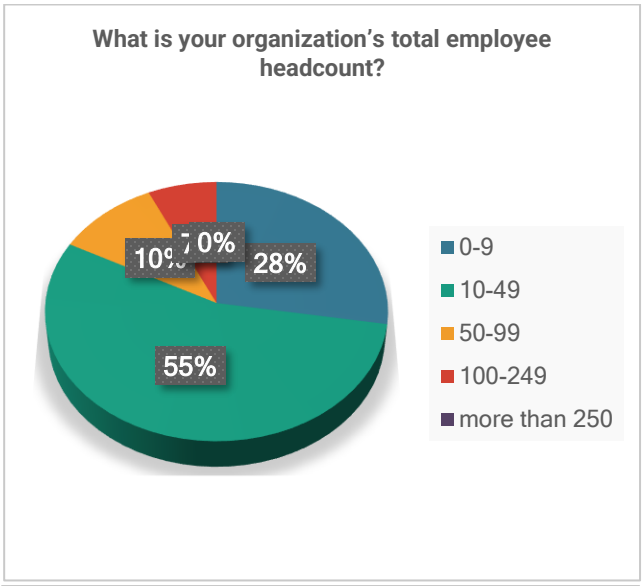
How is your organization implementing digital initiatives? Select all that apply.



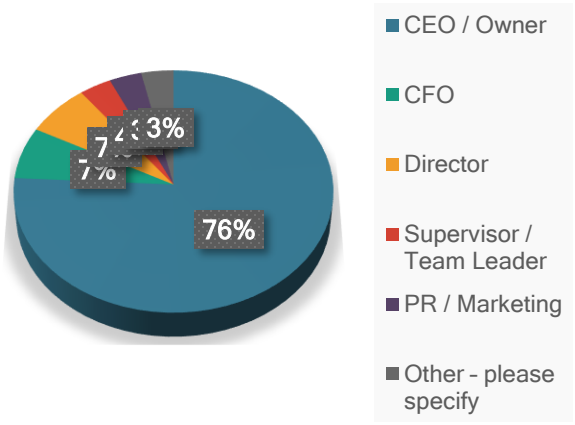

Which of the following skills or abilities are most lacking in your organization? Select top three alternatives.
18%
3%
5%
18%
28%
18%
Knowing the business and being able to conceptualize, how new digital technologies can impact current business processes/models.
Willingness to experiment and take risks
Ability to manage or work in distributed, digitally-savvy teams

ANNEX 4: DETAILED DATA ON THE AGRIBUSINESS SECTOR

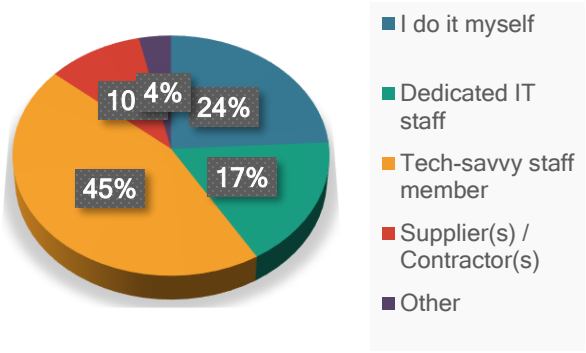




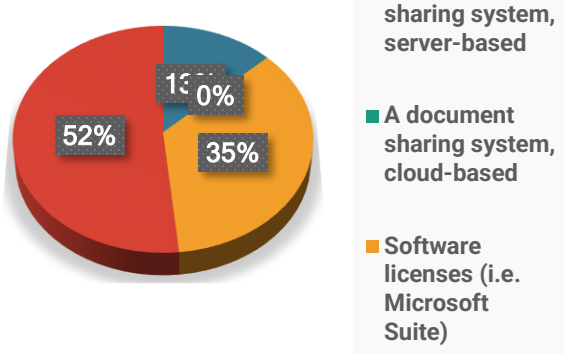
Respondents by position / title:



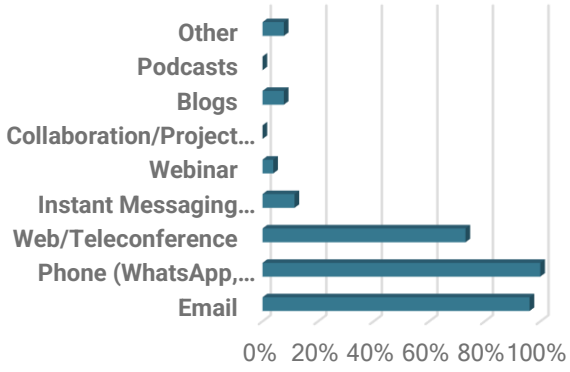
How do you manage your business's IT?



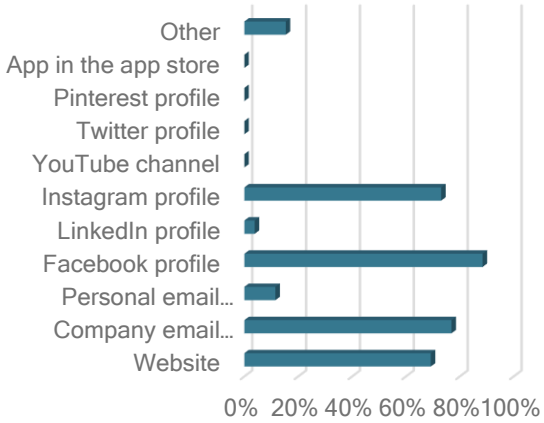
Does your company use for business purposes the following? Select all that apply.



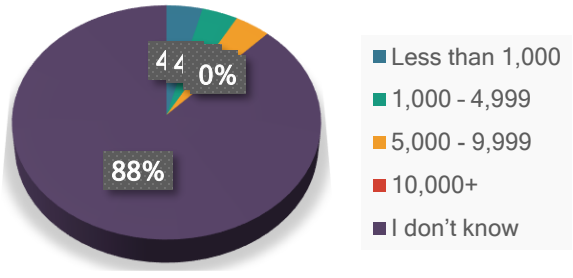
Which of these technologies are you using more often to connect with other people to do business? Select all that apply.



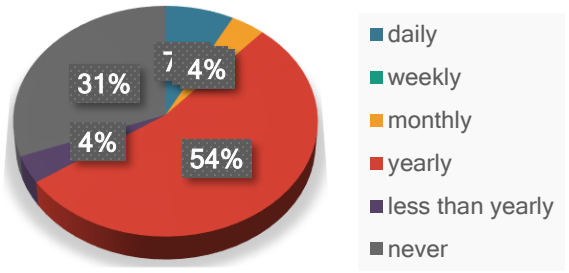
Does your business maintain any of the following? Select all that apply.



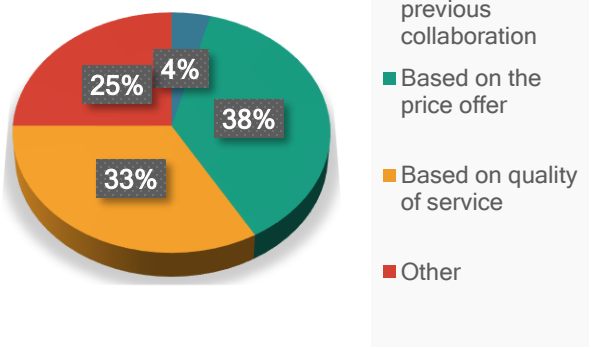
If your company has a website, how many unique visitors do you get to your website each month?



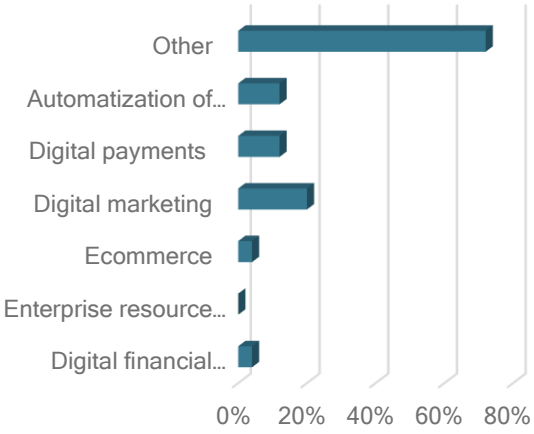
How often do you update your website?



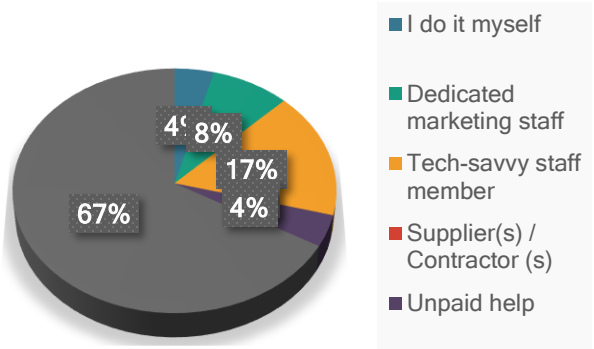
How did you identify the service provider?



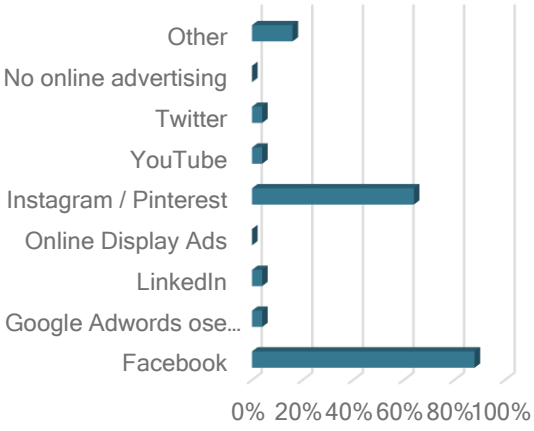
Has your company already invested in the following areas? Select all that apply.



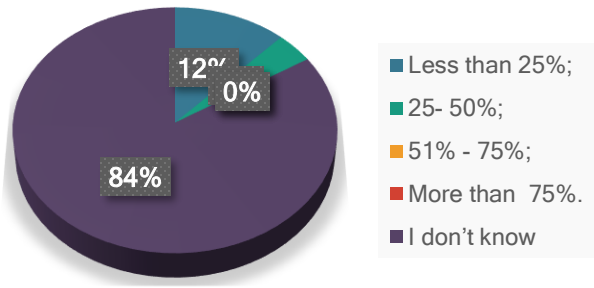
How do you manage your business's digital marketing?



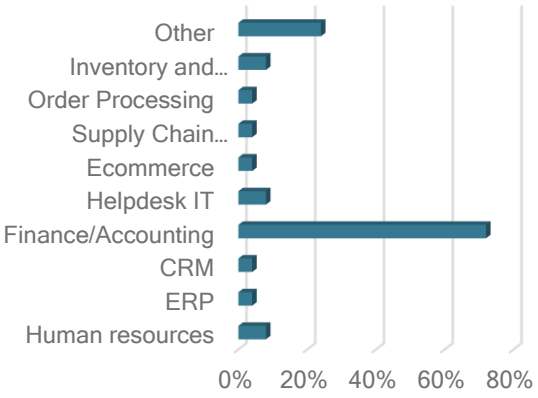
Does your business maintain any of the following? Select all that apply.



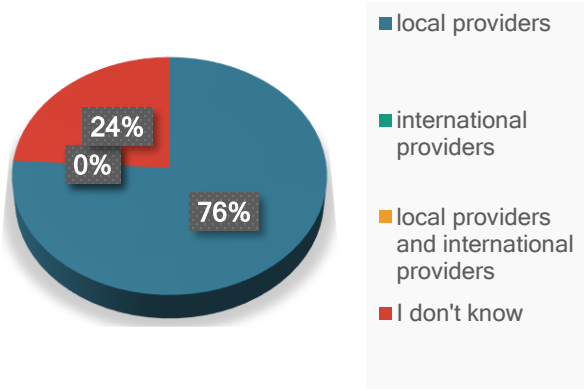
What portion of your organization's revenues are generated from an online presence?



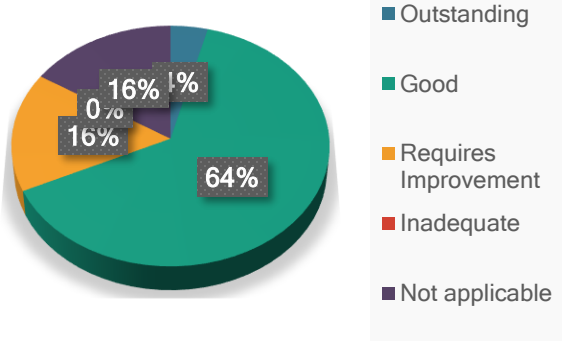
Does your company use any of the following softwares? Select all that apply.



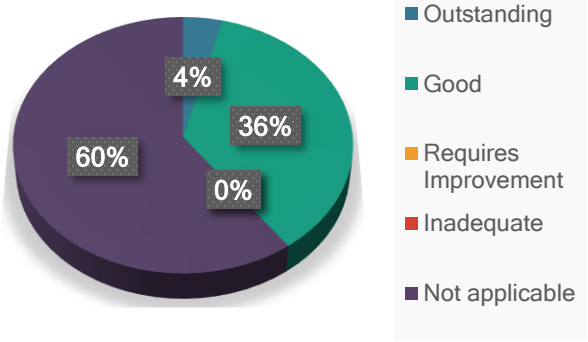
The soft wares mentioned in Q25 are developed by:



How do you rate the quality of service from your local providers?



How do you rate the quality of service from your international providers?



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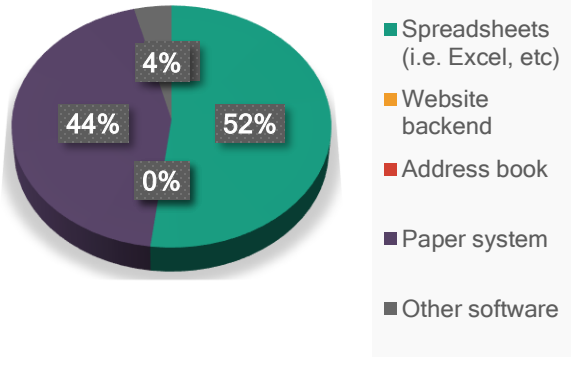

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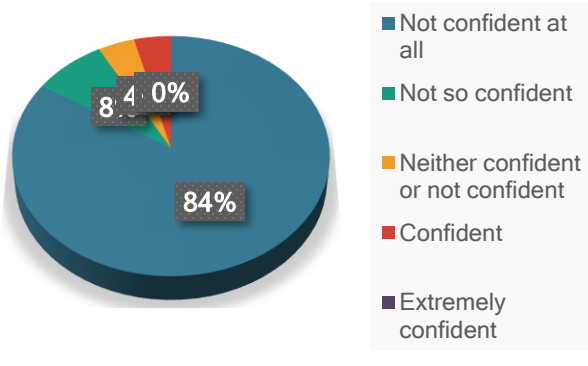

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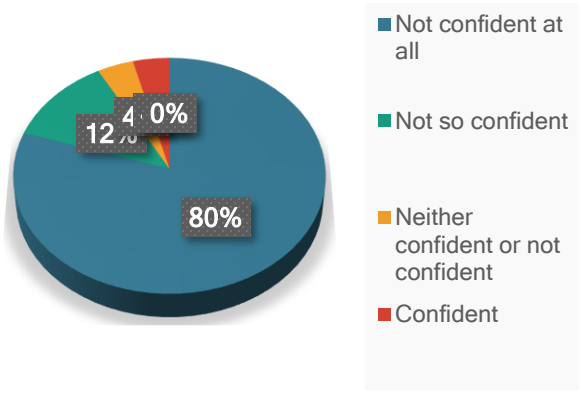
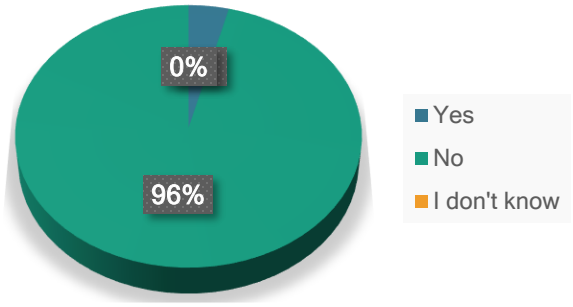


Does your company have a digital strategy in place?



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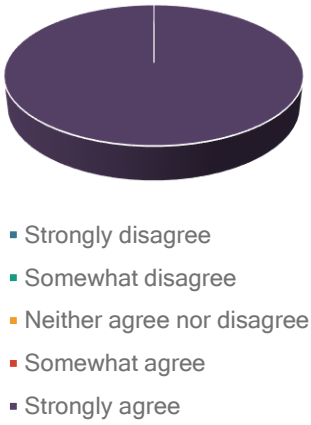
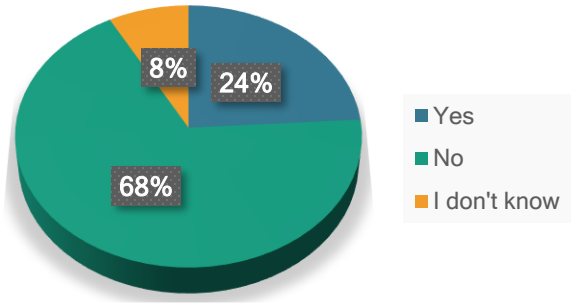
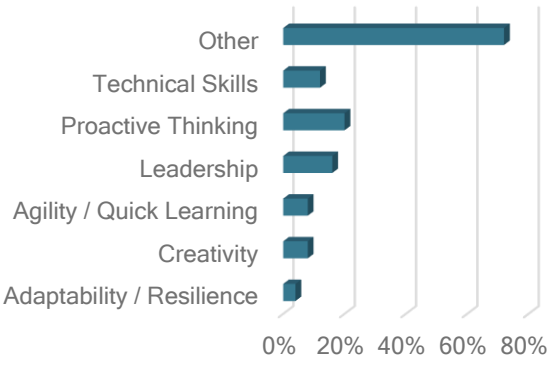


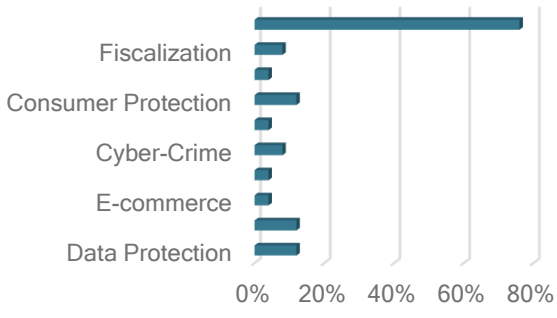
Do you have the skill sets and internal resources to carry out your digital projects?



Which are the most important skills to be developed at Senior / Managerial Level in the near future? Select all that apply.

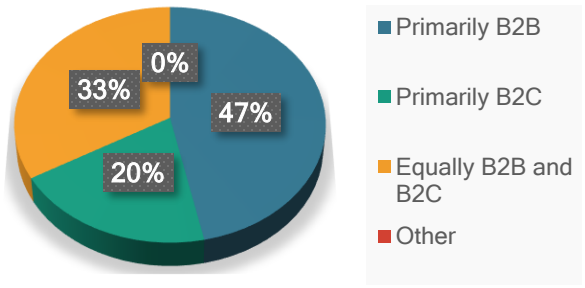


Which regulatory developments (legislation/regulations /decrees enhancement) can stimulate the demand for digitalizing the solutions in your company?

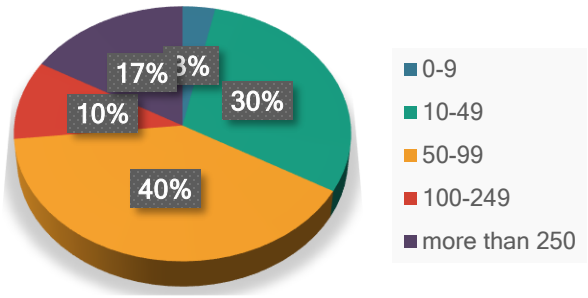


ANNEX 5: DETAILED DATA ON THE MANUFACTURING SECTOR

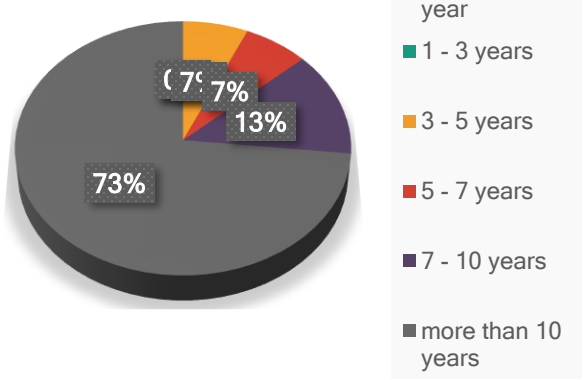
Is your organization business-to-business (B2B) or business-to-consumer (B2C)?



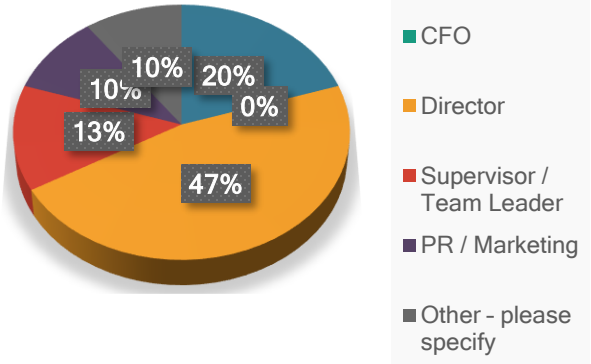
What is your organization's total employee headcount?



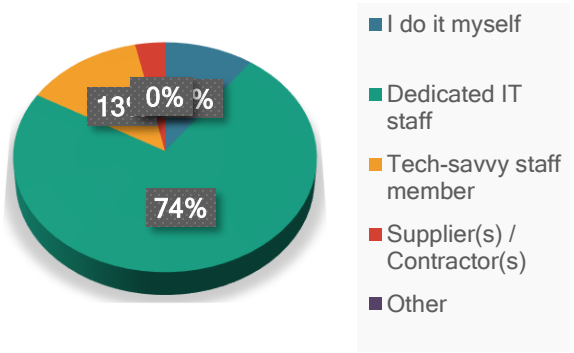
How long has your organization been in business?



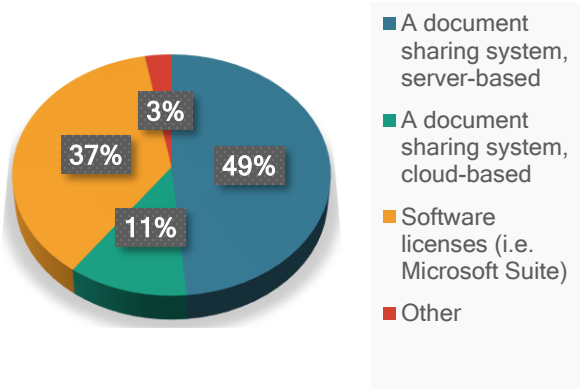
Respondents by position / title:



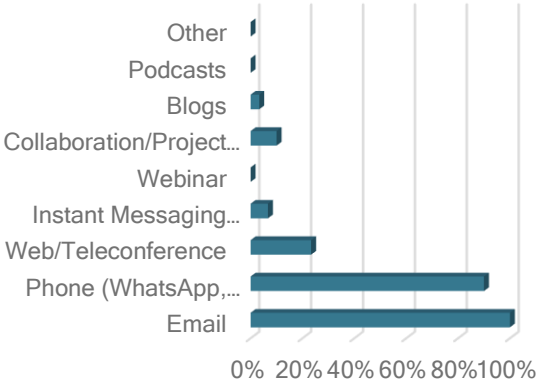
How do you manage your business's IT?



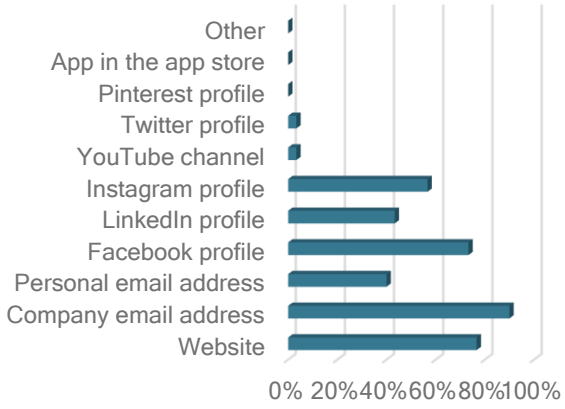
Does your company use for business purposes the following? Select all that apply.



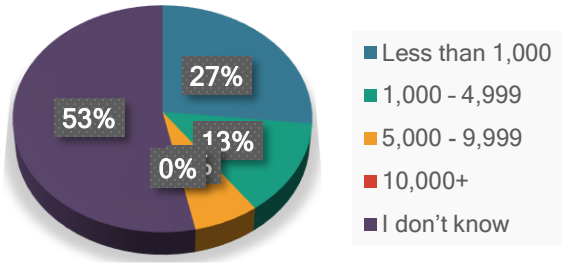
Which of these technologies are you using more often to connect with other people to do business? Select all that apply.



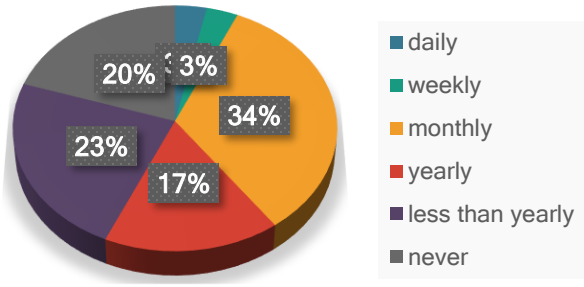
Does your business maintain any of the following? Select all that apply.



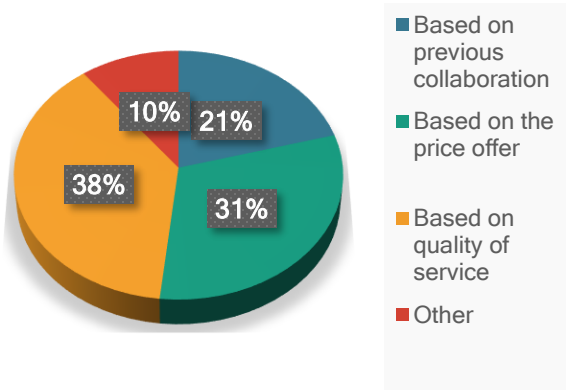
If your company has a website, how many unique visitors do you get to your website each month?



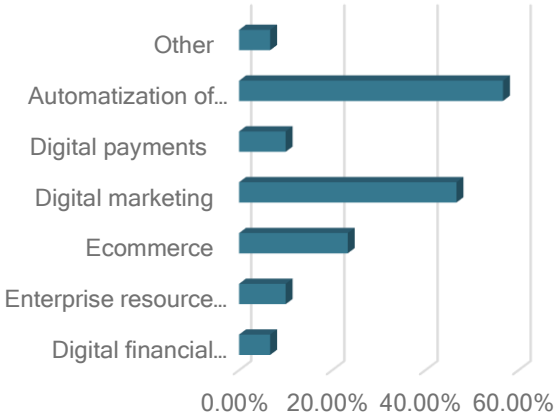
How often do you update your website?



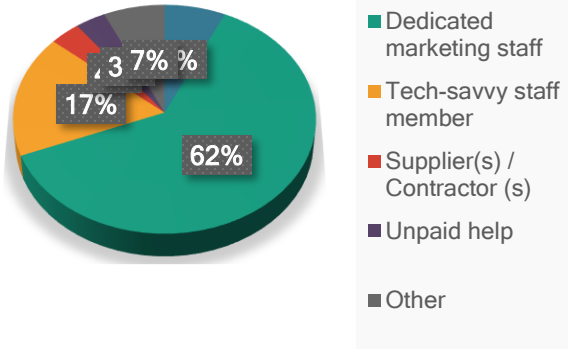
How did you identify the service provider?



Has your company already invested in the following areas? Select all that apply.



How do you manage your business's digital marketing?



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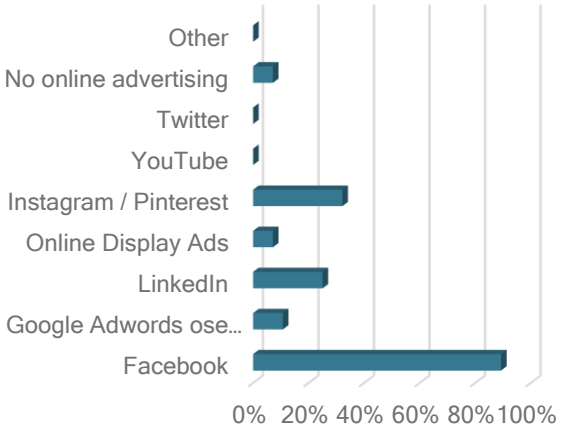
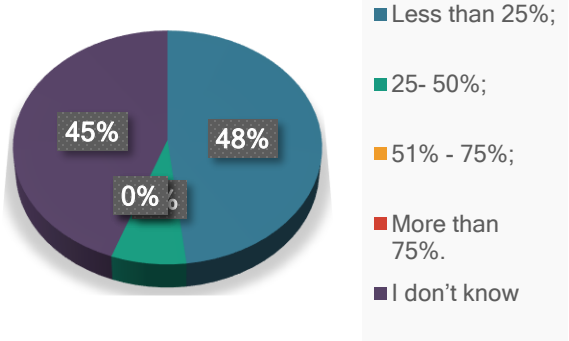
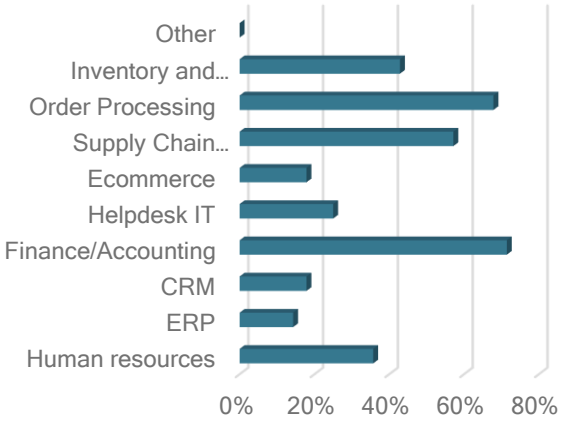


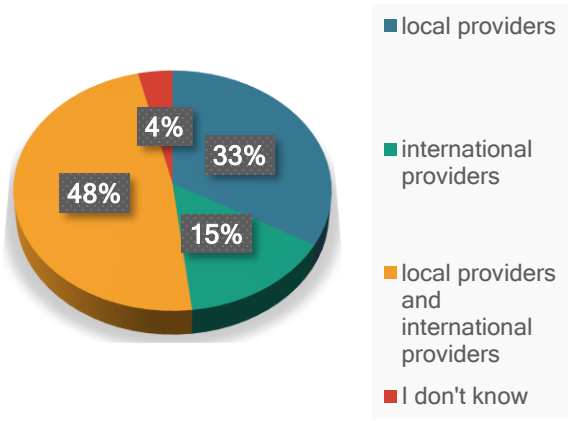
What portion of your organization's revenues are generated from an online presence?



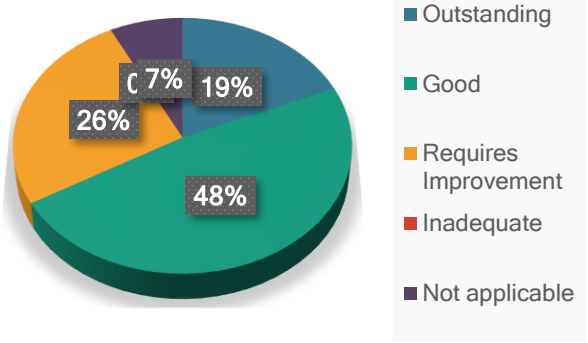
Does your company use any of the following softwares? Select all that apply.



The soft wares mentioned in Q25 are developed by:



How do you rate the quality of service from your local providers?



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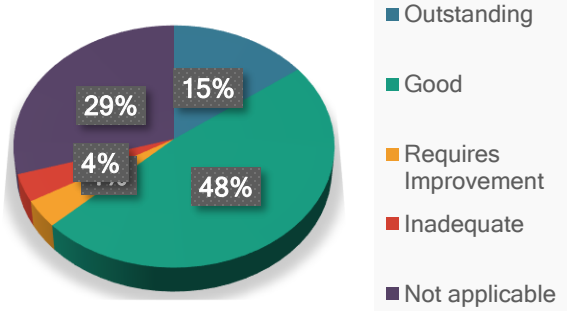

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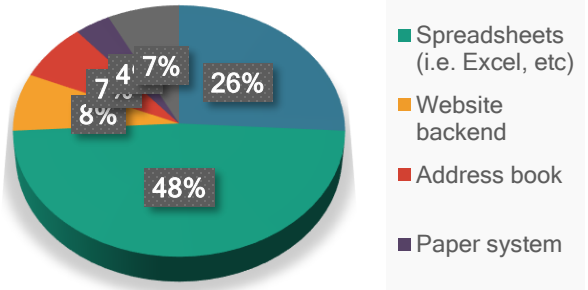
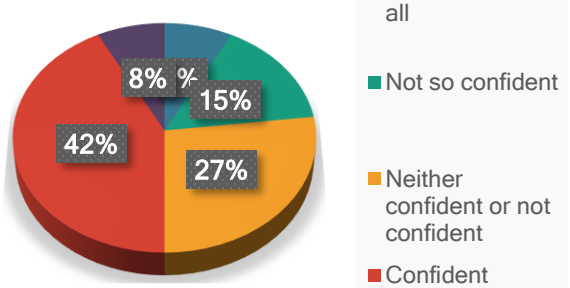
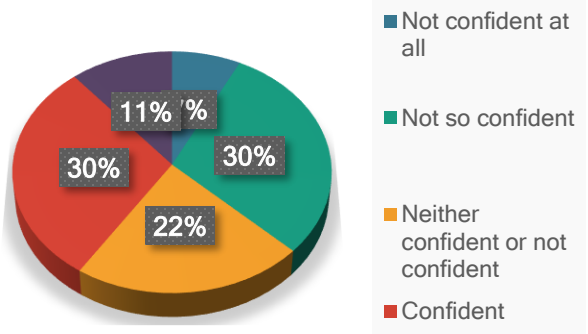


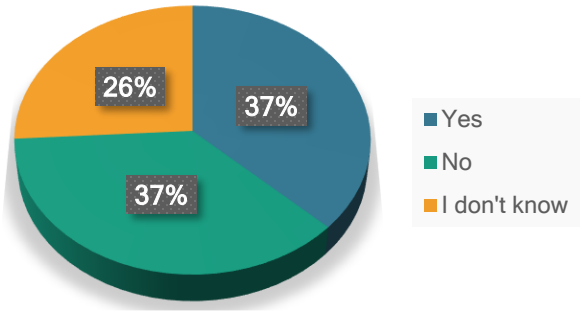
If your company uses CRM, how confident are you that your business uses CRM to its full potential?



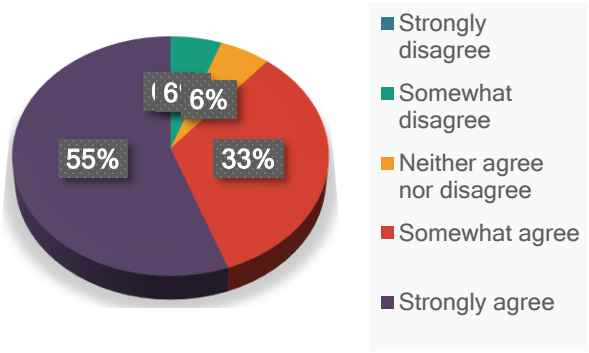
How confident are you that your business data is secure against cyberattacks?



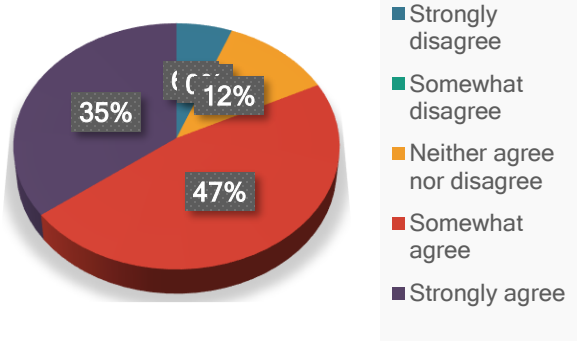
Does your company have a digital strategy in place?



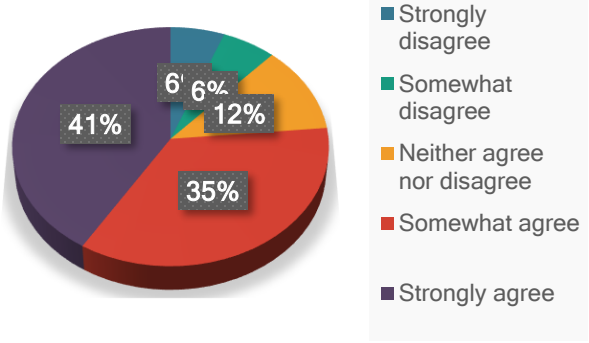
Our business units and functions are well connected to each other via digital platforms.



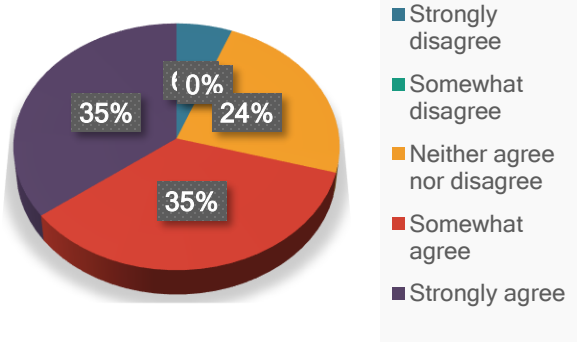
My organization is using digital to improve the efficiency of employees and expand our network of collaborators.



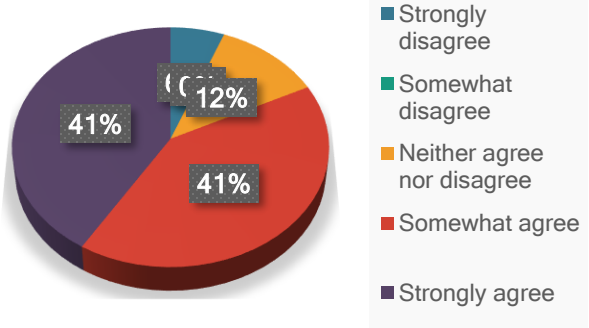
My organization's technology platforms are effective and easy to use and have improved employee engagement



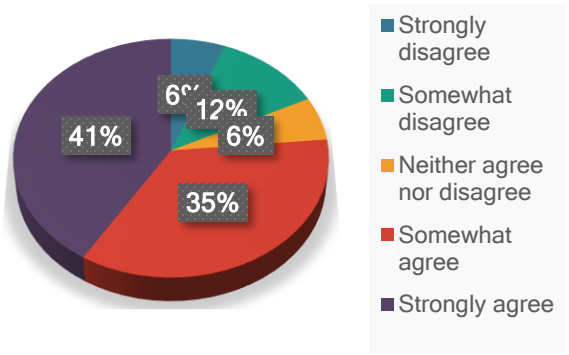
My organization is good at generating and implementing new ideas to improve performance.



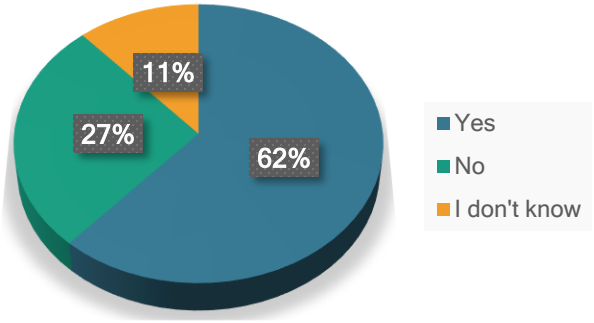
My organization has already successfully implemented a number of digital initiatives that improve or adapt its products and services.



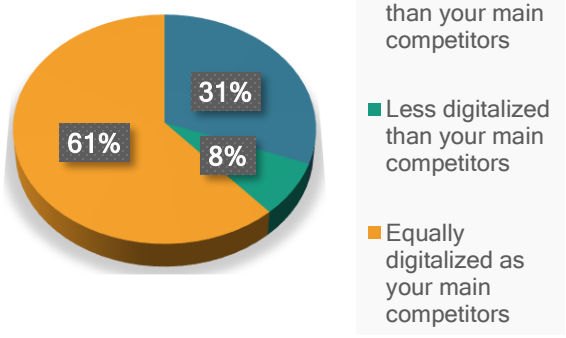
There are well-defined metrics to measure the impact of each innovation on my organization's bottom line.



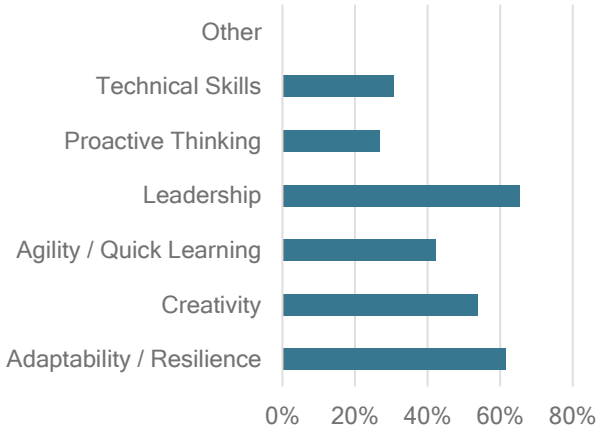
Do you have the skill sets and internal resources to carry out your digital projects?



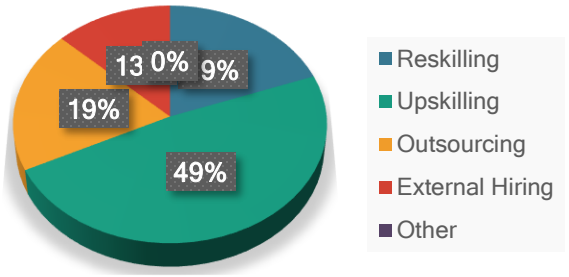
How do you perceive your organization's digital capabilities vs. your competitors?



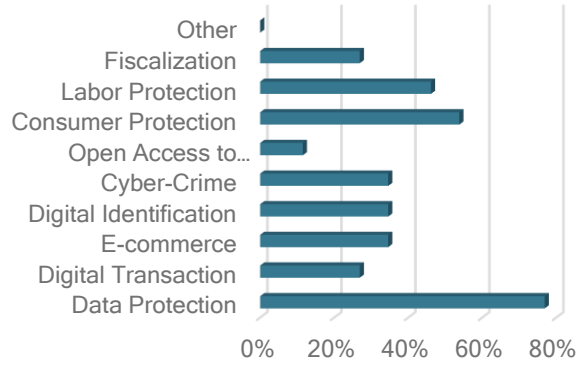
Which are the most important skills to be developed at Senior / Managerial Level in the near future? Select all that apply.



Which will be the top action your company will take to enhance the company's digital capabilities? Select all that apply.

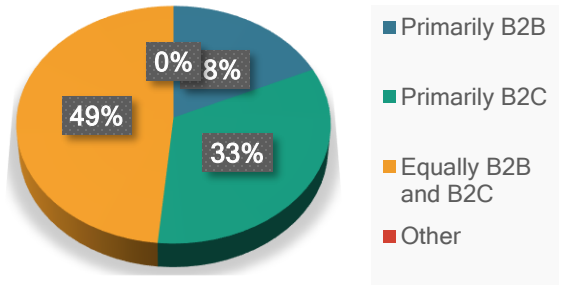


Which regulatory developments (legislation/regulations /decrees enhancement) can stimulate the demand for digitalizing the solutions in your company?

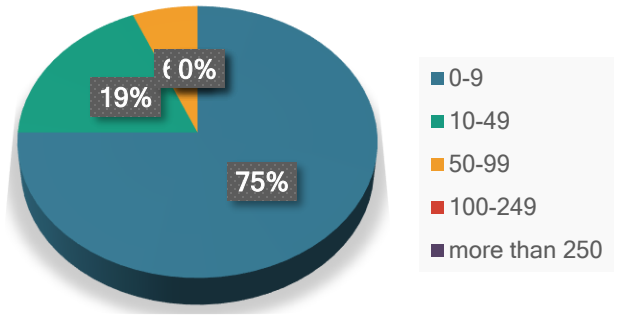


ANNEX 6: DETAILED DATA ON THE HOSPITALITY AND TOURISM SECTOR

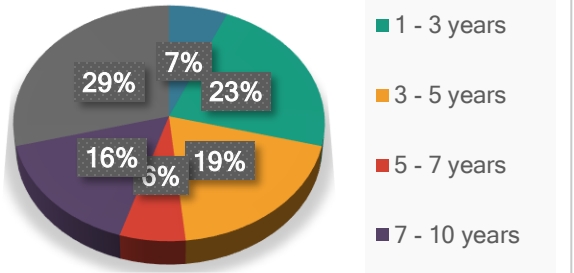
Is your organization business-to-business (B2B) or business-to-consumer (B2C)?



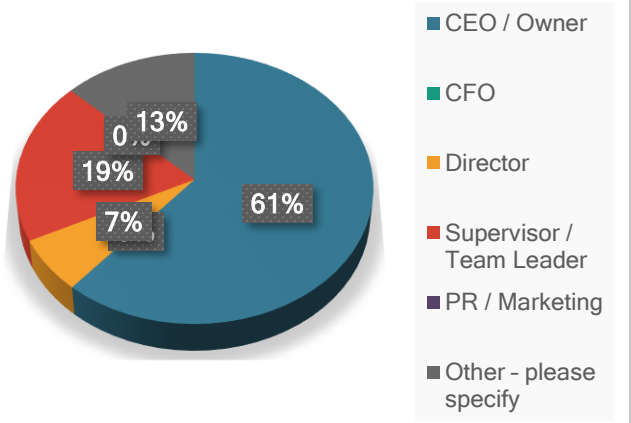
What is your organization's total employee headcount?



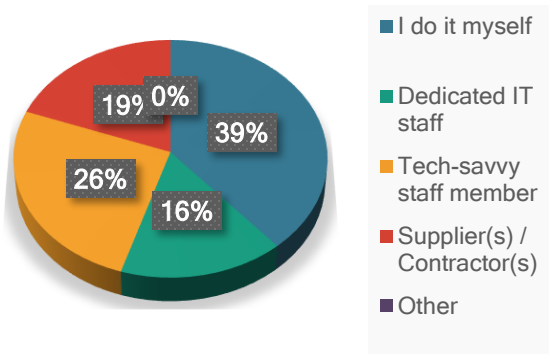
How long has your organization been in business?



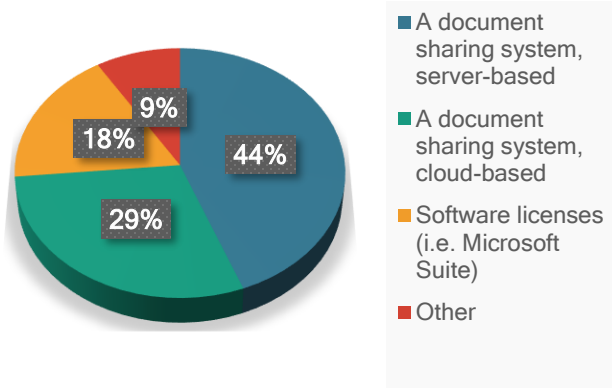
Respondents by position / title:



How do you manage your business's IT?

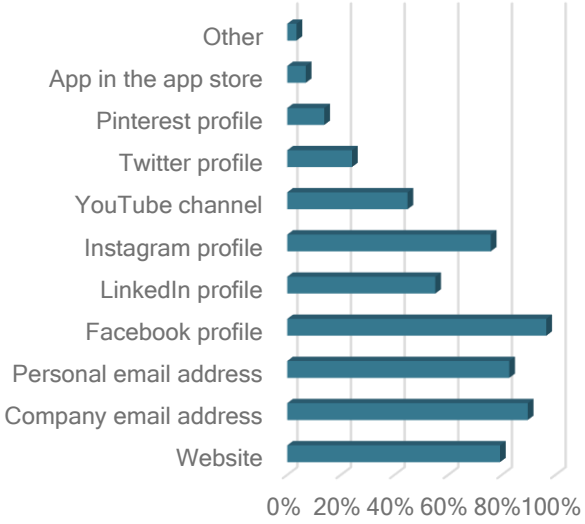


Does your company use for business purposes the following? Select all that apply.

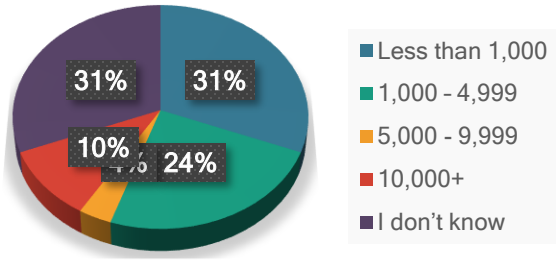


Which of these technologies are you using more often to connect with other people to do business? Select all that apply.

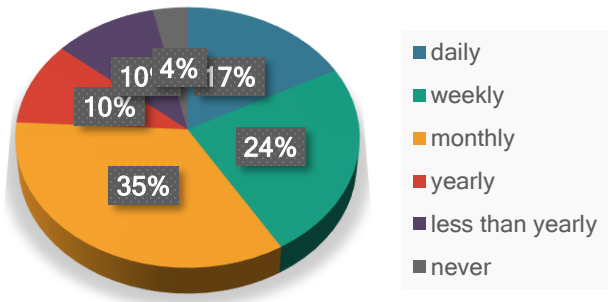
Does your business maintain any of the following? Select all that apply.



If your company has a website, how many unique visitors do you get to your website each month?



How often do you update your website?



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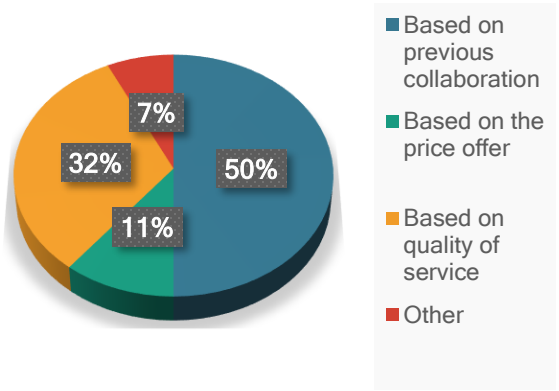
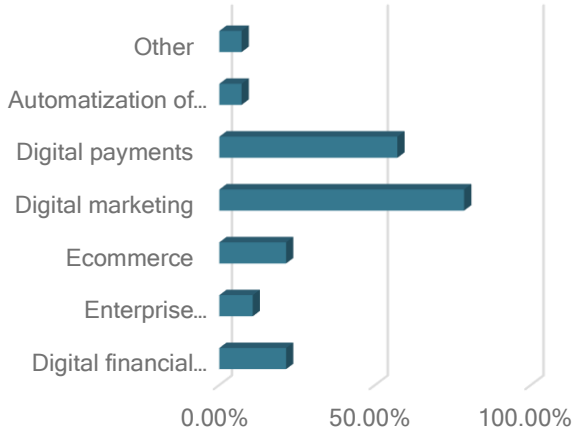
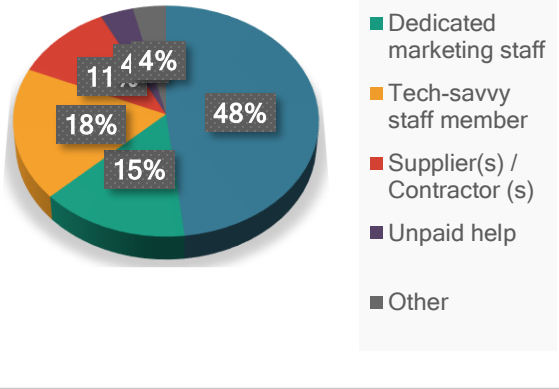


Has your company already invested in the following areas? Select all that apply.



How do you manage your business's digital marketing?



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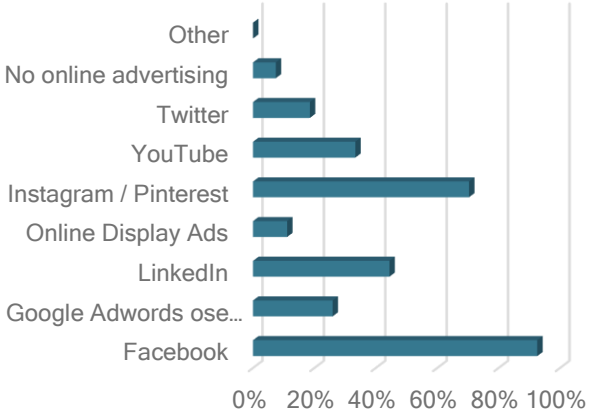

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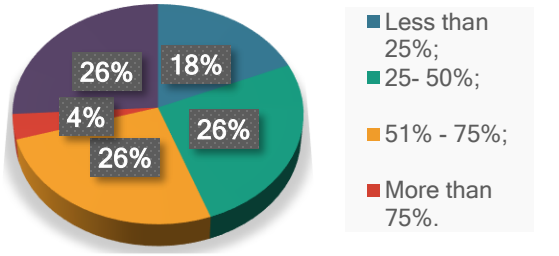

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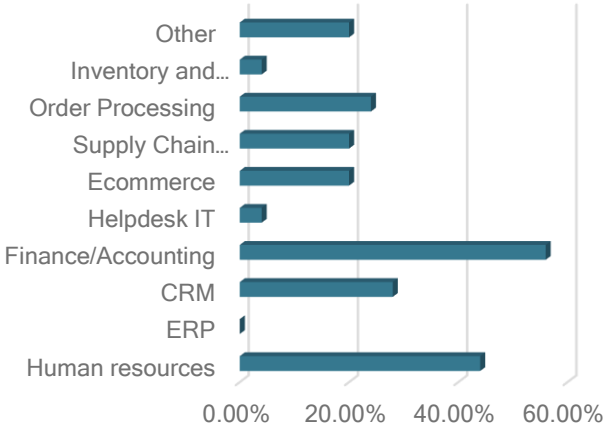

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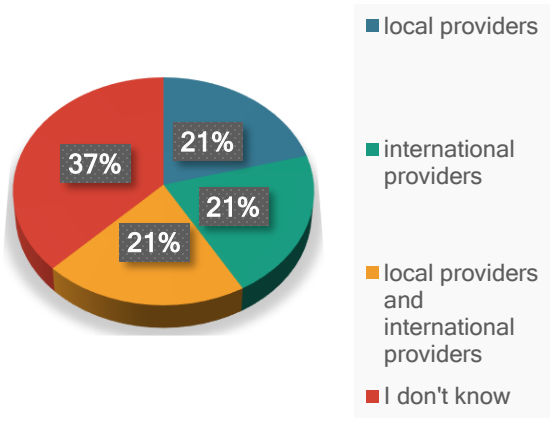

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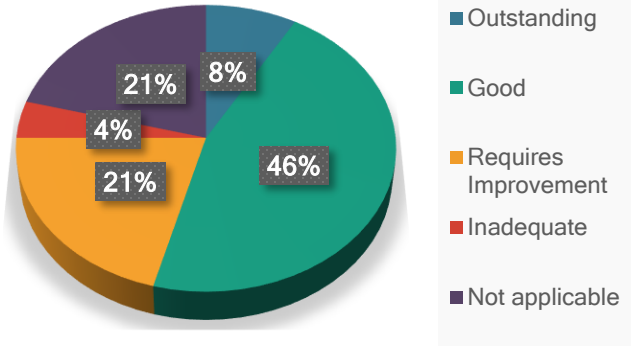

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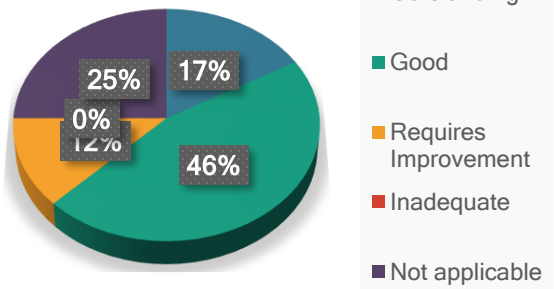

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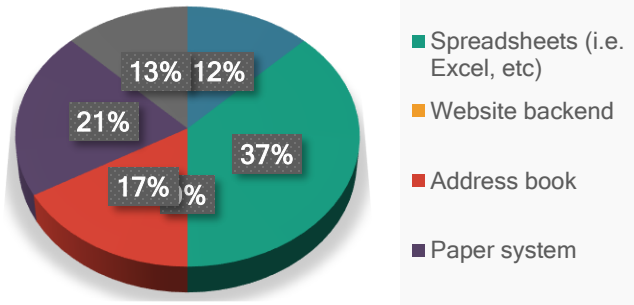

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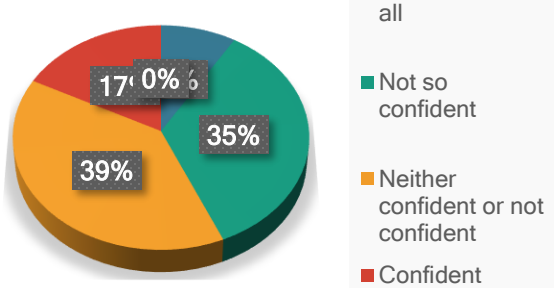

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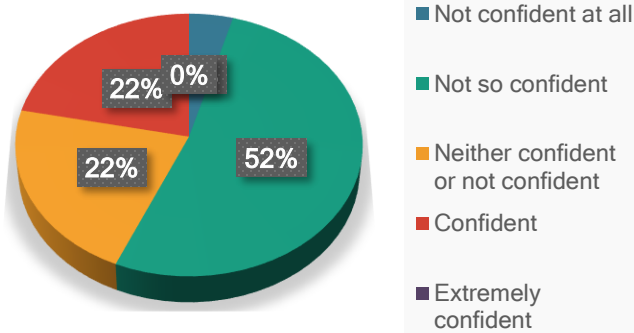

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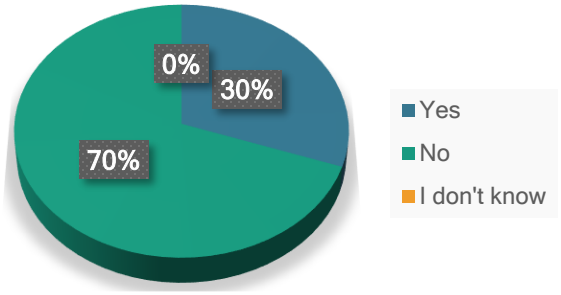

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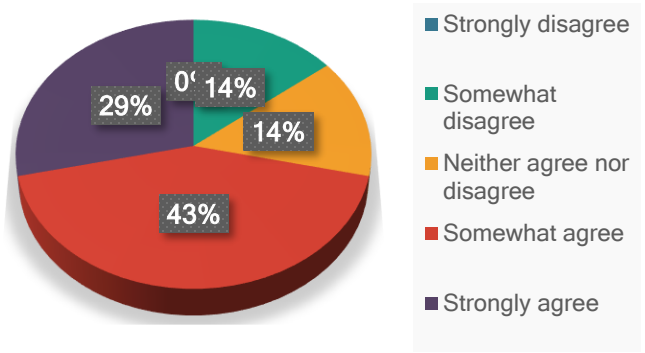
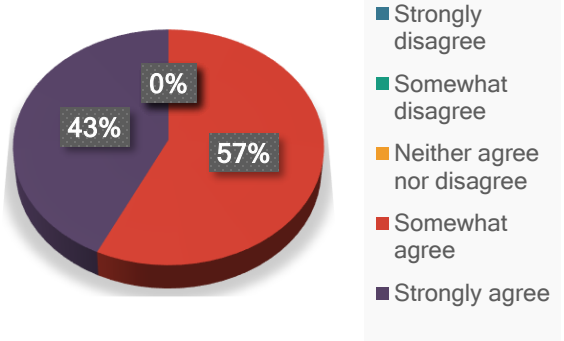
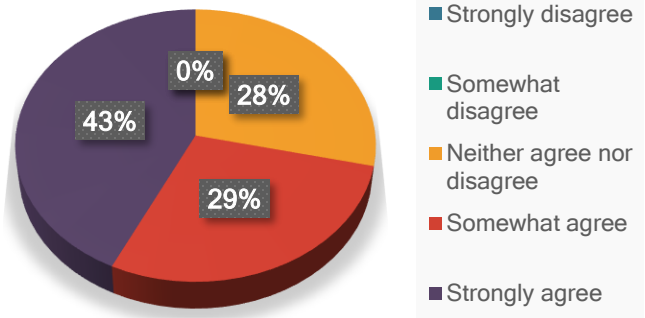


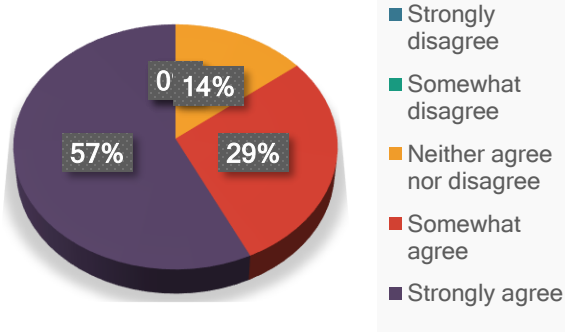
My organization is using digital to improve the efficiency of employees and expand our network of collaborators.



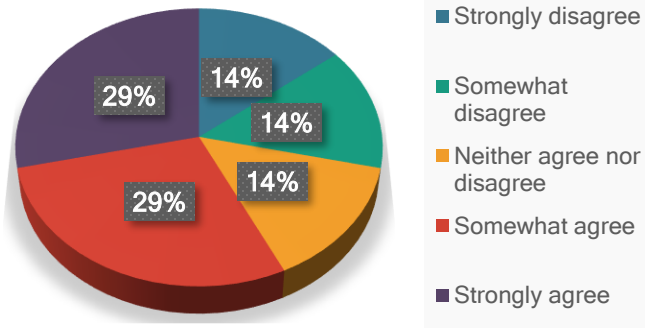
My organization's technology platforms are effective and easy to use and have improved employee engagement



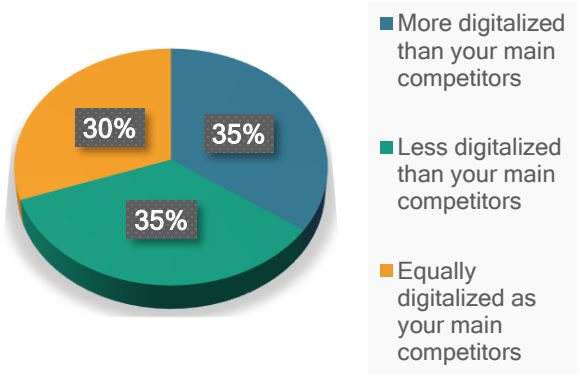
My organization is good at generating and implementing new ideas to improve performance.



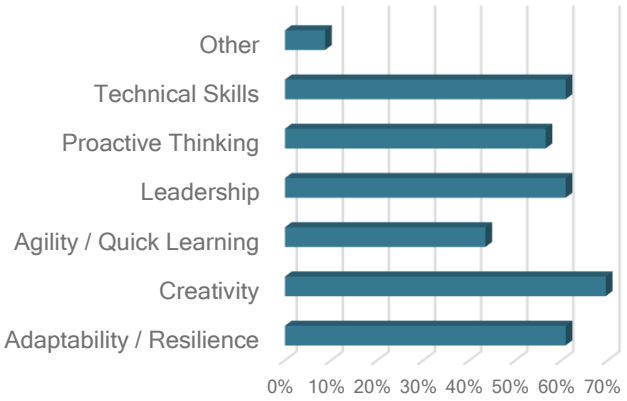
There are well-defined metrics to measure the impact of each innovation on my organization's bottom line.



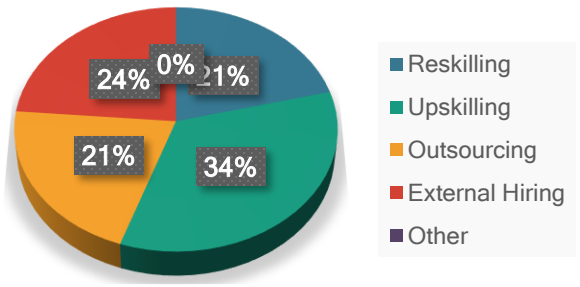
How do you perceive your organization's digital capabilities vs. your competitors?



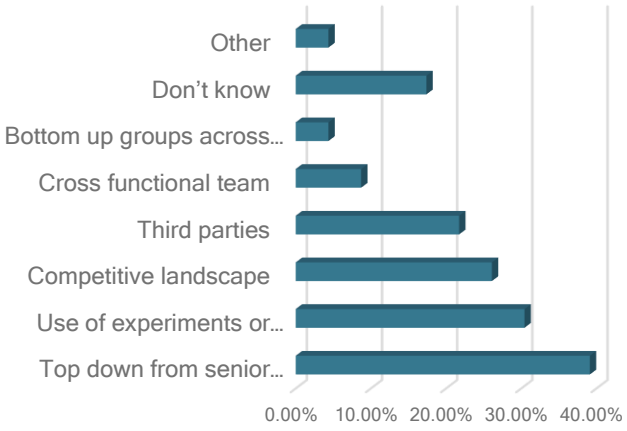
Which are the most important skills to be developed at Senior / Managerial Level in the near future? Select all that apply.



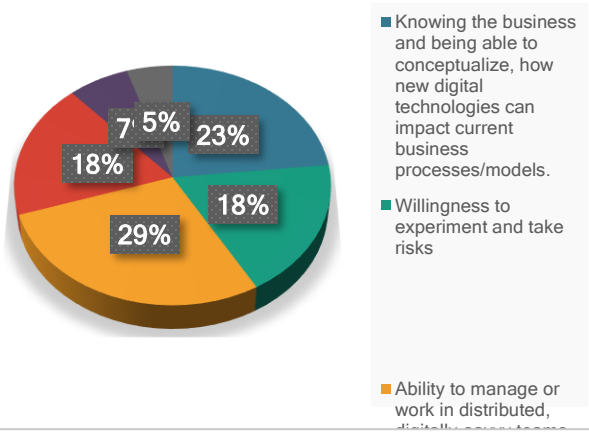
Which will be the top action your company will take to enhance the company's digital capabilities? Select all that apply.



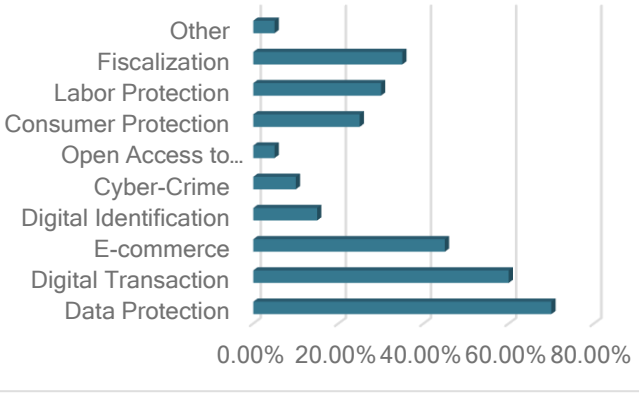
How is your organization implementing digital initiatives? Select all that apply.



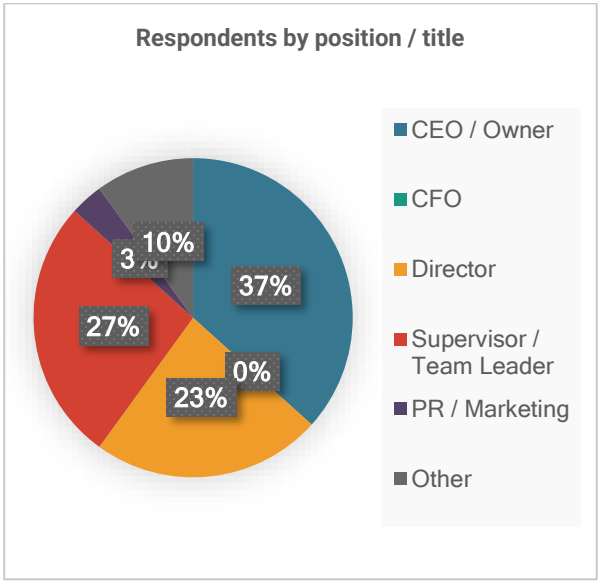
Which of the following skills or abilities are most lacking in your organization? Select top three alternatives.

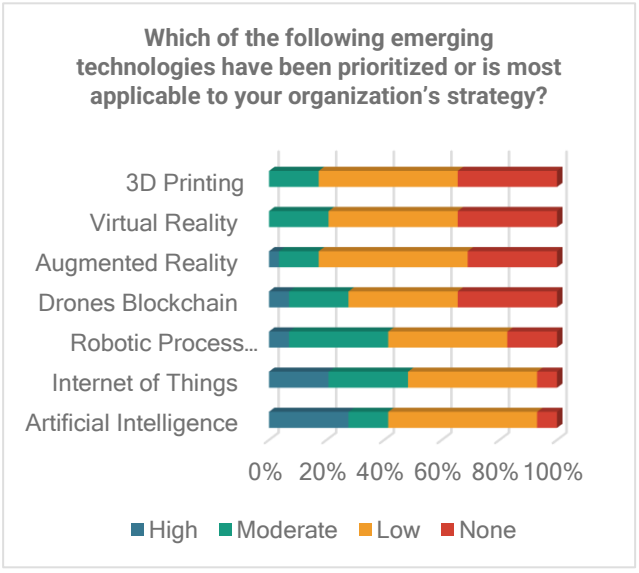


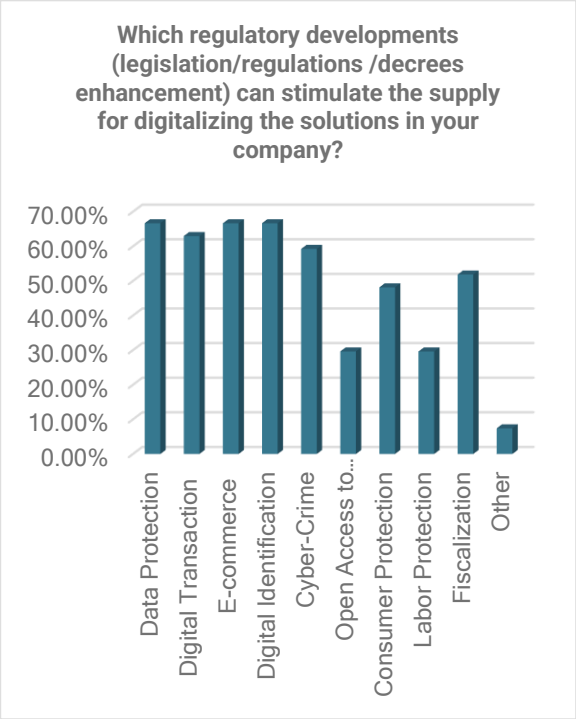
Which regulatory developments (legislation/regulations /decrees enhancement) can stimulate the demand for digitalizing the solutions in your company?

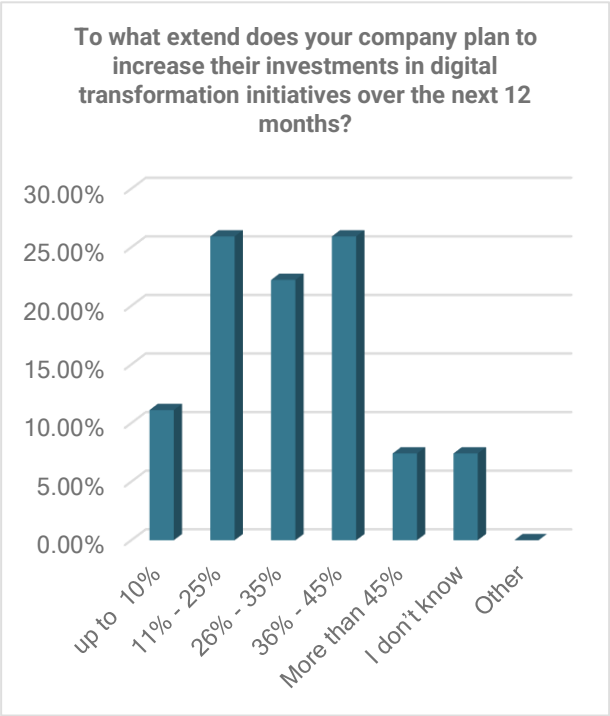


ANNEX 7: DETAILED DATA ON THE ICT SECTOR






Which regulatory developments (legislation/regulations /decrees enhancement) can stimulate the supply for digitalizing the solutions in your company?
70.00%
60.00%
50.00%
40.00%
30.00%
20.00%
10.00%
0.00%
Data Protection
Digital Transaction
E-commerce
Digital Identification
Cyber-Crime
Open Access to...
Consumer Protection
Labor Protection
Fiscalization
Other


To what extend does your company plan to increase their investments in digital transformation initiatives over the next 12 months?
30.00%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
up to 10%
11% - 25%
26% - 35%
36% - 45%
More than 45%
I don't know
Other