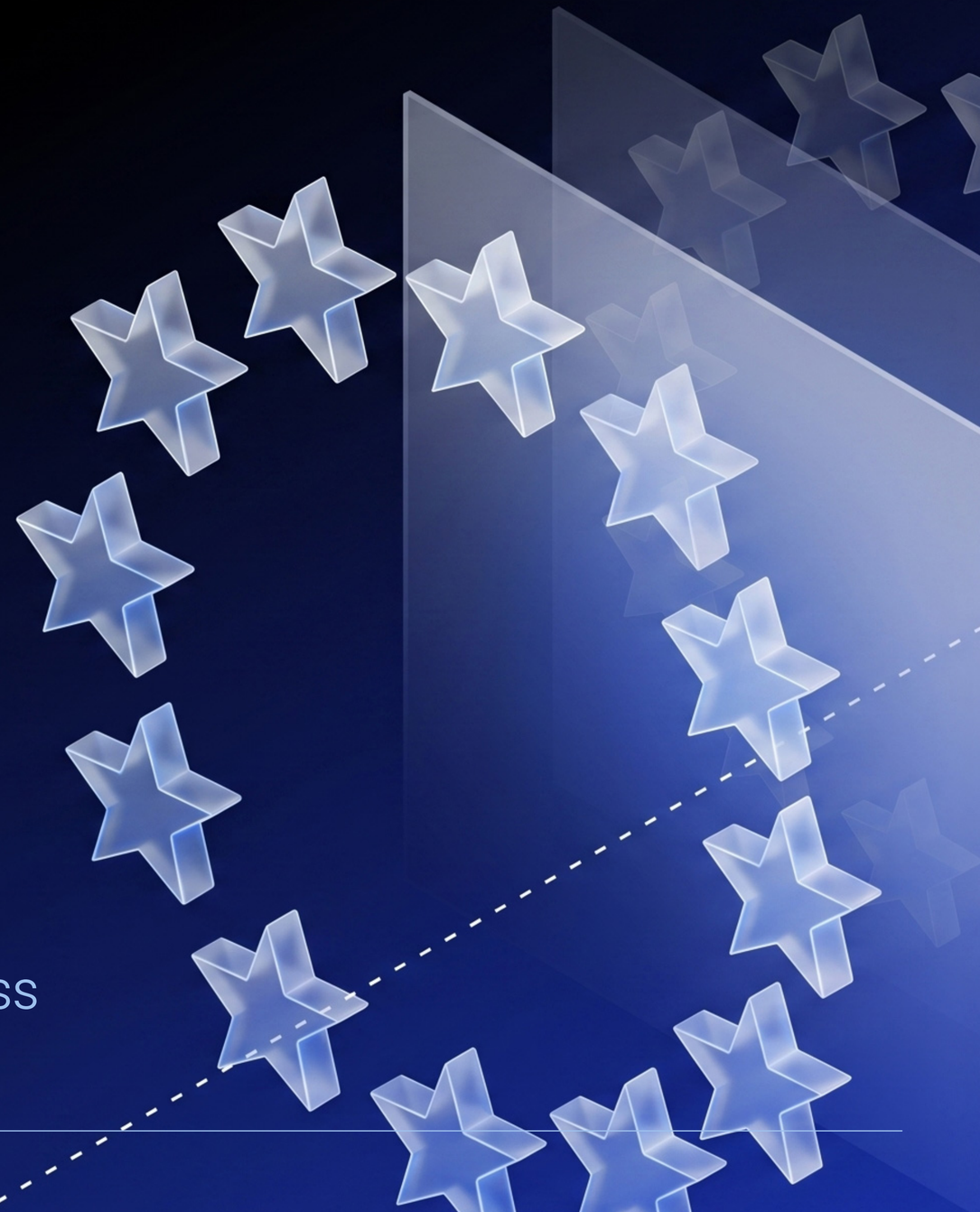
Webidoo Insight Lab

SME Digital Growth Index 2026

From Digital Maturity to AI-Driven Competitiveness



July 2026

Understanding Change, **Guiding Growth.**

Understanding the evolution of the digital competitiveness of European small and medium-sized enterprises. This is the goal behind the creation of the SME Digital Growth IndeX, the research project by Webidoo Insight Lab developed to continuously analyze the factors driving the digital transformation of SMEs and to provide businesses, institutions, and stakeholders with a tool to interpret this change.

Over the years, the report has grown alongside the environment it observes. While the initial focus was primarily on the adoption of digital technologies, today the challenge is to understand how these translate into greater productivity, innovation, and competitiveness. Digital transformation is no longer a goal in itself, but rather the foundation upon which to build sustainable business growth.

This fourth edition of the SME Digital Growth IndeX reflects an increasingly digitally mature Europe, where competitiveness depends on the ability to invest in research, innovation, infrastructure, and skills. In this scenario, artificial intelligence represents the natural evolution of a journey already underway, opening up new opportunities for companies capable of integrating it into their processes and business models.

With the SME Digital Growth IndeX 2026, we aim to contribute to this dialogue by providing data and analysis that help understand the ongoing dynamics and guide future decisions. Because only a deep understanding of the context can translate into effective strategies and lasting growth for the European SME ecosystem.

Enjoy the reading.



Giovanni Farese
CEO - Webidoo S.p.A

Copyright © 2026 Webidoo Insight Lab. All rights reserved. No part of this publication may be copied or redistributed in any form without the prior written consent of Webidoo.

Contents

Introduction 1

01 SME Digital Growth IndeX 2026 2

02 Digital Presence 13

03 Digital Commerce 20

04 Technological Infrastructure 28

05 Research & Innovation 34

06 Digital Skills 42

07 Conclusions and Future Outlook 48

08 **Annex** - Navigating the Digital Landscape of EU Countries 52

Introduction

Competitive advantage is no longer determined by access to digital technologies, but by the ability to transform them into sustainable economic value.

Over the past decade, digital transformation has fundamentally reshaped the competitive landscape for businesses across Europe. What was once considered a strategic investment has gradually become a prerequisite for competing in increasingly connected and dynamic markets. Today, however, Europe is entering a new phase of economic transformation. The rapid advancement of artificial intelligence, automation, and data-driven business models is no longer simply introducing new technologies; it is redefining how firms create value, organize production, interact with customers, and compete in global markets.

In this evolving landscape, digital maturity should no longer be regarded as the final objective of transformation, but as the foundation upon which future competitiveness will be built. Companies that have progressively invested in digital infrastructure, online presence, digital commerce, data capabilities, and workforce skills are now better positioned to integrate emerging technologies into their business models. As a result, competitive advantage will increasingly depend not on access to digital technologies alone, but on the ability to translate digital capabilities into productivity, innovation, resilience, and sustainable growth.

It is from this perspective that the **SME Digital Growth IndeX (SME-DigIX)** has been developed. Rather than measuring the adoption of individual technologies, the index evaluates the structural conditions that enable the digital competitiveness of small and medium-sized enterprises across the European Union. By combining five complementary dimensions—**Digital Presence, Digital Commerce, Technological Infrastructure, Research and Innovation, and Digital Skills**—the SME-DigIX provides a comprehensive and internationally comparable assessment of the digital ecosystems in which European SMEs operate.

The 2026 edition is published at a pivotal moment. Artificial intelligence is rapidly moving from isolated experimentation to widespread business application. AI-powered assistants, intelligent automation, advanced analytics, and increasingly autonomous digital agents are becoming integral components of everyday business activities, accessible not only to large corporations but also to smaller enterprises. In this context, the critical differentiating factor will no longer be access to artificial intelligence itself—which is becoming progressively more widespread—but the capacity of firms to integrate these technologies effectively within their organizational processes and strategic decision-making.

This evolution also changes the way digital performance should be interpreted. Countries with more mature digital ecosystems are not simply more digitalised; they are better equipped to absorb successive waves of technological innovation and to transform them into tangible economic value. Conversely, where digital capabilities remain fragmented, the adoption of advanced technologies is likely to be slower, limiting productivity growth and reducing the ability of SMEs to compete in increasingly technology-intensive markets.

Against this backdrop, the SME-DigIX should be understood not only as a measure of digital maturity, but also as an indicator of the readiness of European SME ecosystems to embrace the next stage of economic transformation. While the index does not directly measure artificial intelligence adoption, it captures many of the enabling conditions that determine whether businesses can successfully integrate new technologies and convert technological opportunities into long-term competitive advantage.

The objective of this report is therefore twofold. First, it provides a robust, transparent, and internationally comparable assessment of the digital development of SMEs across the European Union, based exclusively on official European statistics and a consistent methodological framework. Second, it offers a forward-looking interpretation of how digital capabilities are shaping the future competitiveness of European SMEs. As artificial intelligence becomes an increasingly embedded component of business activity, understanding the quality of digital ecosystems means understanding Europe's capacity to generate innovation, productivity, resilience, and sustainable economic growth.

About Webidoo Insight Lab

Insight Lab is Webidoo's internal research unit dedicated to exploring the enabling factors for the digitalization of small and medium-sized enterprises. It achieves this through periodic reports that leverage data to extract valuable insights for the growth of businesses and the markets in which they operate.

It was established to study and analyze the state of digitalization across Italian and European companies, identify emerging trends, and generate actionable insights to guide business growth.

Building on these analyses, it proposes innovative solutions for the development of the entire economic system—starting with the growth opportunities of the individual companies within it—adopting a concrete, forward-looking, and data-driven approach.

Webidoo Insight Lab

01

SME Digital Growth IndeX 2026

Competitiveness Across Europe's Digital Ecosystems



Key Results

SME Digital Growth IndeX 2026

Overall progress

The EU SME Digital Growth IndeX reaches a score of **44,57** confirming a continued strengthening of Europe's SME digital ecosystems and their capacity to support future competitiveness.

Leaders and Laggards

Denmark leads the ranking with **69.90**, followed by **Malta** at **61.93**, **Belgium** at **61.33**, **Finland** at **61.23** and **Sweden** at **58.98**. At the lower end, **Bulgaria** records **28.84** and **Romania 29.84**, highlighting persistent structural gaps.



Digital Presence

The EU average reaches 47.97%. Malta confirms its leadership with 77.25%, followed by Denmark at 71.95% and Finland at 69.58%, showing how visibility remains a key layer of SME competitiveness.



Digital Commerce

The EU average stands at 39.58%. Lithuania leads with 73.61%, ahead of Denmark at 64.96% and Austria at 61.62%, confirming the growing importance of converting digital visibility into transactions.



Technological Infrastructure

This is the strongest EU-wide dimension, with an average of 55.41%. Finland ranks first at 79.30%, followed by Denmark at 77.10% and Malta at 75.27%, underlining the role of cloud and high-speed connectivity as foundations for advanced technologies.



Research and Innovation

The EU average reaches 46.91%. Denmark leads with 79.61%, followed by the Netherlands at 69.87% and Belgium at 66.98%, showing where data-driven and AI-related capabilities are becoming most embedded.



Digital Skills

The EU average stands at 41.18%. Finland leads with 67.89%, followed by Denmark at 66.62%, Belgium at 63.95% and Malta at 63.62%, confirming that human and organizational capabilities remain central to digital absorptive capacity.

Download full Report