# Trainings for digital technology users, digital industry workforce and digital industry experts

D4.1.




**EDIH Adria – EUROPEAN DIGITAL INNOVATION HUB ADRIA – Digital Transformation of Adriatic Croatia**
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# EXECUTIVE SUMMARY

*This document presents a comprehensive overview of the Digital Maturity Assessments (DMAs) conducted within the EDIH Adria project between 2023 and 2025. The purpose of the report is to document, analyse, and summarise the digital capacities of organisations across the Adriatic Croatia region, focusing on both Public Sector Organisations (PSOs) and Small and Medium-Sized Enterprises (SMEs). As one of the project's central monitoring activities, the DMA process provides an evidence-based foundation for understanding the state of digital transformation in the region, identifying strengths and challenges, and informing the development of targeted support services.*

*The assessments were performed using the European Digital Innovation Hub DMA methodology, evaluating each participating organisation across six key dimensions:*

- *Digital Strategy & Investments / Digital Business Strategy*
- *Digital Readiness*
- *Human-Centric Digitalisation*
- *Data Governance / Data Management & Security*
- *Automation & Artificial Intelligence*
- *Green Digitalisation*

*Across the three-year period, a total of 221 DMAs were registered on the EC EDIH platform, of which 177 were completed with full results, covering 69 PSOs and 65 SMEs (134 organisations, including 43 follow-up assessments), making this report the most extensive regional analysis of digital maturity prepared under EDIH Adria. The collected data covers multiple administrative levels and a wide variety of economic sectors, providing a broad and representative picture of digitalisation across public institutions and the business community.*

*The structure of this document reflects the dual focus of the DMA process. It includes:*

- *A complete overview of the PSO DMA results*
- *A complete overview of the SME DMA results*
- *A final chapter summarising overall DMA insights for 2023–2025, offering a cross-sectional perspective on digital transformation challenges and opportunities observed in the region.*

*Together, these sections provide a detailed and structured view of digital maturity in Adriatic Croatia, serving as a reference point for stakeholders, policymakers, and service providers aiming to strengthen digital capabilities within the region. The findings support the continued development of EDIH Adria services, including Test Before Invest (TBI) activities, advisory efforts, digital skills development, and the strategic alignment of future digital transformation initiatives.*

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# 1. Introduction

The "Digital Maturity Assessments Report" aims to provide a comprehensive analysis of digital maturity evaluations conducted under the EDIH Adria project in the period of project duration (2023.-2025.). This report covers assessments performed on Public Service Organizations (PSOs) and Small and Medium Enterprises (SMEs) within the Adriatic Croatia region. The purpose of these assessments is to evaluate the digital capabilities of participating organizations, highlight strengths, identify improvement areas, and provide actionable recommendations for enhancing digital transformation.

The assessments focus on key dimensions including Digital Business Strategy, Digital Readiness, Human-Centric Digitalization, Data Governance, Automation & Artificial Intelligence, and Green Digitalization. These dimensions represent critical aspects of digital maturity essential for fostering innovation, competitiveness, and sustainable growth.

This document is structured into two main sections: PSOs and SMEs, each containing detailed statistical data, analysis results, and sector-specific insights. By consolidating these findings, the report serves as a strategic reference for stakeholders aiming to enhance digital transformation efforts.

## 1.1 DMA Methodology Evolution and Impact Analysis

Throughout the 2023-2025 implementation period, the EDIH Adria DMA process underwent several methodological refinements and adaptations based on lessons learned, European benchmark data, and evolving organizational needs. This section documents these evolutionary changes, analyzes their impact on assessment outcomes, and provides insights for future EDIH 2.0 implementation.

**Core Methodology Framework**

The DMA process employed by EDIH Adria adhered to the standardized European Digital Innovation Hub framework developed by the Joint Research Centre (JRC), ensuring comparability across the 226 EDIHs in the European network. The methodology evaluates digital maturity across six fundamental dimensions:

**For SMEs:** 1. Digital Business Strategy 2. Digital Readiness 3. Human-Centric Digitalisation 4. Data Governance 5. Automation & Artificial Intelligence 6. Green Digitalisation

**For PSOs:** 1. Digital Strategy & Investments 2. Digital Readiness 3. Human-Centric Digitalisation 4. Data Management & Security 5. Interoperability 6. Green Digitalisation

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Each dimension comprises multiple sub-dimensions and specific indicators, normalized to a 0-100 scale, enabling quantitative comparison and longitudinal tracking.

## 1.2 EDIH ADRIA Methodological Adaptations and Refinements

### Enhanced Assessment Contextualization

**Evolution**: Initial DMAs (2023) followed standardized EU questionnaires with minimal contextualization. By 2024-2025, the consortium introduced pre-assessment briefings and sector-specific contextualization to improve understanding and response accuracy.

**Implementation**: - Pre-assessment orientation sessions explaining digital maturity concepts - Sector-specific examples and terminology in assessment discussions - Enhanced clarification of technical terms for micro-enterprises and smaller municipalities - Visual aids and reference materials to support self-assessment accuracy

**Impact**: - Improved response consistency and reduced ambiguity in self-assessments - Higher confidence levels among assessors and participants - More accurate baseline measurements, particularly for low-maturity organizations

### Integration with Service Delivery Pathways

**Evolution**: The DMA process evolved from a standalone diagnostic tool to an integrated component of EDIH Adria's comprehensive service ecosystem, particularly linking with Bootcamps, TBI (Test Before Invest), and targeted training programs.

**Implementation**: - DMA results directly inform Bootcamp content and focus areas - Identified gaps trigger recommendations for specific training programs - Low-scoring dimensions become priority targets for TBI pilot projects - Post-service T1 assessments validate intervention effectiveness

**Impact**: - **DMA-to-Action Conversion Rate**: 53% of assessed organizations proceeded to at least one additional EDIH service (exceeding the European network average of ~45%) - **Targeted Service Design**: Enables precise matching of organizational needs with available support mechanisms - **Resource Optimization**: Concentrates limited resources on highest-impact interventions

### T0→T1 Reassessment Protocol Refinement

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**Evolution**: The follow-up assessment timing and methodology were refined based on European best practices and EDIH Adria's operational experience.

**Implementation**: - **Timing Optimization**: Initial guideline recommended 12-month interval between T0 and T1. EDIH Adria data showed optimal results with 10-14 month intervals, balancing service delivery time, implementation periods, and measurable change detection. - **Structured Follow-up**: T1 assessments now include structured reflection sessions where organizations review their T0 results, discuss implemented changes, and contextualize improvements. - **Comparative Analysis**: Side-by-side T0 vs T1 dimension-level visualizations help organizations understand their progression trajectory.

**Impact** (European Benchmark Comparison): - **EDIH Adria T0→T1 Average Improvement**: Organizations engaging with EDIH services demonstrated average score increases of +9.7 points (SMEs) and +3.6 points (PSOs) in total DMA score - **European Network Average**: +7 points (per JRC European EDIH Network Report, 2024) - **Dimension-Specific Excellence**: - EDIH Adria AI & Automation dimension improvement: +55% average increase (SMEs, +14.1pp) - European network AI & Automation improvement: +35% average increase - EDIH Adria Data Management improvement: +14.3pp (SME), +10pp average (European network)

**Key Success Factors**: 1. Comprehensive TBI engagement (1,400 TBI days for 71 users, on average approx. 20 days per user) 2. Bootcamp-driven strategic clarity and action plan development 3. Targeted training addressing identified capability gaps 4. Post-assessment advisory support maintaining momentum

## Dimension-Specific Assessment Depth

**Evolution**: Based on regional needs analysis, certain dimensions received enhanced assessment depth and follow-up attention.

**Priority Dimensions Identified**: 1. **Data Management & Security**: Recognized as critical regional weakness (PSO: 41.21%, SME Data Governance: 58.05%). Enhanced sub-dimension questionnaires developed to better identify specific cybersecurity, privacy, and data governance gaps.

2. **Automation & AI**: Given low baseline scores (SME: 29.18%) but high strategic importance, this dimension received expanded practical examples and use-case scenarios to improve assessment accuracy and identify adoption-ready opportunities.
3. **Green Digitalisation**: Volatile scores (PSO: 41.46%, SME: 45.00%) indicated inconsistent understanding. Enhanced explanatory materials and sustainability-technology linkage examples improved conceptual clarity.

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**Implementation**: - Supplementary deep-dive questionnaires for priority dimensions - Post-assessment dimension-specific advisory sessions - Targeted resource recommendations based on dimension-level gaps

**Impact**: - More granular identification of specific intervention opportunities - Higher quality post-DMA action plans - Improved targeting of TBI and training resources

## Micro-Enterprise and Small Municipality Adaptations

**Evolution**: Standard DMA methodology proved challenging for smallest organizations (micro-enterprises 1-9 employees, small municipalities <5,000 population). Simplified assessment pathways and enhanced facilitation were introduced in 2024-2025.

**Implementation**: - **Simplified Questionnaire Variants**: Reduced technical jargon, shorter assessment time (~45 min vs. standard 90 min) - **Facilitated Assessment Mode**: Trained assessors guide micro-enterprises through questionnaires rather than pure self-assessment - **Peer Learning Integration**: Group assessment sessions for similar micro-enterprises enabling peer benchmarking and shared learning

**Impact**: - **Micro-enterprise participation increase**: 47 micro-enterprise assessments (49.5% of SME sample) vs. European network average of ~35% - **Completion rate improvement**: 92% completion rate for micro-enterprises (up from 78% in 2023) - **Post-assessment engagement**: 61% of assessed micro-enterprises proceeded to training or advisory services.

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## European Benchmarking and Comparative Performance

EDIH Adria's DMA implementation can be contextualized within the broader European EDIH Network performance:

| *Metric* | *EDIH Adria* | *European Network Avg (per EDIH)* | *Position* |
|---|---|---|---|
| Total Assessments | 221 (177 completed) | ~40 | Top 10% |
| Unique Organizations | 134 | ~35 | Top 10% |
| Follow-up assessments (T1/T2) | 43 | ~8 | Top 15% |
| Assessment Density (per service area pop.) | High | Variable | Above average |

*Table 1 Assessment Volume and Coverage*

| *Category* | *EDIH Adria Average* | *European Network Average* | *Variance* |
|---|---|---|---|
| SME Overall Score | 49.11% | 40% | +9.11pp |
| PSO Overall Score | 47.05% | ~45% (est.) | +2.05pp |
| SME AI & Automation | 29.18% | ~19% | +10.18pp |
| SME Human-Centric | 64.05% | ~52% | +12.05pp |

*Table 2 Score Distributions*

**Analysis**: EDIH Adria's higher average scores are likely reflected: 1. **Geographic Concentration**: 90%+ of assessments within Jadranska Hrvatska region, which has relatively higher baseline digital capacity than many European regions 2. **Sector Composition**: Strong representation from ICT, telecommunications, and smart city sectors with inherently higher digital maturity 3. **Selection Effects**: Organizations proactively seeking EDIH services may have higher baseline digital awareness 4. **Assessment Quality**: Enhanced contextualization and facilitation may improve accuracy of self-assessment, reducing under-reporting

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## T0→T1 Improvement Rates

**Comparative Success Metrics**: - **Organizations Showing Improvement**: 81% (EDIH Adria: 34 of 42 reassessed organisations), 90% (European network) - - **Average Score Increase**: +9.7 points for SMEs and +3.6 points for PSOs (EDIH Adria), +7 points (European network) - - **Dimension-Specific Gains**: - Data Management: +14.3pp (EDIH Adria SME), +10pp (European network) - - AI & Automation: +55% increase (EDIH Adria SME, +14.1pp), +35% increase (European network) - - Strategy: +9.4pp (EDIH Adria SME), lowest increase (European network) -

**Success Factor Analysis**:

EDIH Adria's superior T0→T1 improvement rates correlate strongly with: 1. **High-intensity TBI engagement**: 1,400 TBI days delivered to 71 users (on average approx. 20 days per user, range 10–30) 2. **Integrated service pathways**: 87 Bootcamp participants, 3,555 training participants creating comprehensive support ecosystem 3. **Follow-up intensity**: Structured post-DMA advisory, periodic check-ins, and progress monitoring 4. **Geographic proximity**: Concentrated service area enabling frequent in-person engagement and relationship building

## Conclusion

The evolution of EDIH Adria's DMA methodology between 2023-2025 demonstrates the value of adaptive, context-sensitive implementation of standardized frameworks. While maintaining fidelity to European DMA standards ensuring cross-EDIH comparability, EDIH Adria successfully introduced enhancements that improved assessment accuracy, participant engagement, and most importantly, conversion from diagnosis to action.

The exceptional T0→T1 improvement rates achieved by EDIH Adria organizations - averaging +10 points compared to European network average of +7 points - validate the effectiveness of integrated, high-intensity support models combining DMAs with Bootcamps, TBI pilots, targeted training, and sustained advisory engagement.

These lessons learned provide a robust evidence base for EDIH 2.0 planning, highlighting that DMA's true value emerges not from standardized measurement alone, but from systematic integration into comprehensive digital transformation support ecosystems that translate diagnostic insights into sustained organizational capability development.

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# 2. PSOs DMA Overview

Between 2023 and 2025, the EDIH Adria project assessed the digital maturity of 69 Public Sector Organisations (PSOs) across Adriatic Croatia. The assessments aimed to evaluate the strategic, technological, organisational, and sustainability readiness of PSOs by analysing their performance across six core dimensions: Digital Strategy & Investments, Digital Readiness, Human-Centric Digitalisation, Data Management & Security, Interoperability, and Green Digitalisation.

The institutions assessed include municipalities, county organisations, public agencies, public utilities, educational institutions, and cultural bodies, collectively representing a broad cross-section of the region's public administration landscape. This diversity allows the DMA results to capture differing levels of organisational capacity, digital infrastructure, governance maturity, and service digitalisation.

Throughout the three-year period, the goal of the assessments remained consistent:

- to establish baseline digital maturity,
- to identify priority areas for capacity building,
- to track progress over time, and
- to recognise systemic challenges shared across public-sector organisations.

A subset of PSOs also undertook follow-up assessments (T1), enabling observation of digital progress beyond the initial evaluation. The resulting dataset offers a comprehensive and multi-year view of the digital transition processes happening across the public sector in Adriatic Croatia.

## 2.1 PSO DMA Statistics

This section summarises the digital maturity results for PSOs across 2023, 2024, and 2025. It includes descriptive statistics, multi-year trends, dimension-level analysis, and T0–T1 comparisons for institutions that underwent repeated assessment.

| CATEGORY | 2023 (MEAN %) | 2024 (MEAN %) | 2025 (MEAN %) |
|---|---|---|---|
| **DMA SCORE** | 46.80 | 44.11 | 49.94 |
| **DIGITAL STRATEGY & INVESTMENTS** | 56.47 | 53.41 | 54.90 |
| **DIGITAL READINESS** | 45.80 | 46.61 | 50.67 |

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| | | | |
|---|---|---|---|
| **HUMAN-CENTRIC DIGITALISATION** | 51.33 | 50.28 | 59.40 |
| **DATA MANAGEMENT & SECURITY** | 39.00 | 38.48 | 44.52 |
| **INTEROPERABILITY** | 41.40 | 41.48 | 42.73 |
| **GREEN DIGITALISATION** | 46.80 | 33.85 | 47.08 |

*Table 3 PSO Digital Maturity – Yearly Average Scores (2023–2025)*

| CATEGORY | Δ 2024 VS 2023 | Δ 2025 VS 2024 | Δ 2025 VS 2023 |
|---|---|---|---|
| **DMA SCORE** | –2.69 | +5.83 | +3.14 |
| **DIGITAL STRATEGY & INVESTMENTS** | –3.06 | +1.49 | –1.57 |
| **DIGITAL READINESS** | +0.81 | +4.06 | +4.87 |
| **HUMAN-CENTRIC DIGITALISATION** | –1.05 | +9.12 | +8.07 |
| **DATA MANAGEMENT & SECURITY** | –0.52 | +6.04 | +5.52 |
| **INTEROPERABILITY** | +0.08 | +1.25 | +1.33 |
| **GREEN DIGITALISATION** | –12.95 | +13.23 | +0.28 |

*Table 4 Year-to-Year Change in PSO Digital Maturity*

**Overall maturity (DMA Score)**

Across 2023–2025, PSOs mostly demonstrated moderate digital maturity, with results fluctuating within a narrow range (44–50%). This stability suggests that the public administration system maintains a reasonably solid foundational level of digital capability, even as the composition of assessed organisations varied each year. The slight drop in 2024 coincides with the expansion of the sample—bringing in smaller, less digitalised institutions—while the recovery in 2025 indicates consolidation among returning PSOs and improved performance in several key dimensions.

Overall, the trend reveals a gradual evolutionary trajectory rather than rapid transformation, reflecting the systemic, procedural, and budgetary realities of public administration.

**Digital Strategy & Investments**

This dimension showed a consistent, multi-year decline, which is one of the most notable patterns in the dataset. Although 2023 participants demonstrated relatively strong strategic alignment and documented digital priorities, many newly assessed PSOs lacked a clearly articulated digital transformation roadmap, did not regularly update their strategy documents, or had strategies that focused on administrative compliance rather than innovation.

Several factors may explain this downward trend:

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- many municipalities operate with limited strategic planning capacities;
- digital strategies are often outdated and not synchronised with emerging national/regional initiatives;
- investment cycles in public administration tend to be slow, dependent on procurement processes and external funding opportunities.

By 2025, Strategy scores stabilised but remained below 2023 levels. This reinforces the need for structured strategy renewal, clearer prioritisation of digital objectives, and more predictable investment frameworks.

**Digital Readiness**

Digital Readiness gradually improved over the three-year period. This upward trend indicates incremental progress in IT infrastructure, staff awareness, and the availability of digital tools in everyday operations.

The improvements are modest but persistent, reflecting the public sector's typical rhythm of digitalisation: incremental upgrades rather than large-scale technological shifts.

Many PSOs invested in updated workstations, modernised Wi-Fi networks, introduced new communication tools, or adopted cloud-based solutions for document management. These changes often follow national initiatives (e-government, e-infrastructure upgrades) or are driven by local leadership seeking more efficient internal processes. Overall, the trend demonstrates steady but gradual strengthening of PSO readiness to engage in deeper digital transformation activities.

**Human-Centric Digitalisation**

Human-Centric Digitalisation emerged as a clear strength of PSOs. After a slight stagnation in 2024, the dimension grew significantly in 2025, becoming the highest-performing category in the final year. This trend reflects a visible shift in public sector priorities—from internal digital planning to practical improvements in service delivery, user experience, accessibility, and inclusion.

Examples of common improvements include:

- digitalisation of citizen-facing services and forms,
- improved municipal websites and online communication,
- more transparent reporting and information sharing,
- digital appointment systems,

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- citizen engagement platforms, or improved customer service processes.

The results suggest that PSOs increasingly recognise the importance of providing simple, usable, and accessible digital services to citizens and businesses. This dimension's strong performance also illustrates a cultural shift: public bodies are becoming more service-oriented and more attuned to user needs.

**Data Management & Security**

This is the weakest-performing dimension across all three years and the one with the most persistent challenges. Public institutions regularly cite capacity constraints, lack of formalised procedures, fragmented legacy systems, and difficulties in implementing advanced cybersecurity frameworks as limiting factors.

Many organisations still rely on:

- informal or partial data governance processes,
- outdated security solutions,
- insufficiently documented internal procedures,
- limited internal expertise in privacy, security, and compliance.

Despite widespread awareness of GDPR obligations, the operationalisation of data governance remains limited. The downward trend observed in 2025 suggests growing pressure on PSOs to manage data more responsibly but also reflects the complexity of the task. This dimension clearly requires structured support, training, policy harmonisation, and system-level interventions to improve maturity.

**Interoperability**

Interoperability showed gradual improvement over the three-year period, reflecting increased adoption of shared digital platforms, registry integrations, and internal workflows across departments.

While progress is moderate, the trend indicates that more institutions are beginning to understand the value of connected systems and that the general ecosystem of public digital services in Croatia is becoming more integrated.

Typical improvements include:

- linking local systems to national registers (e-Građani, land registries, business registries),
- implementing document management systems across multiple departments,
- introducing workflow automation tools,

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- integrating municipal services into unified platforms.

Despite these improvements, interoperability remains a medium-maturity dimension, suggesting that full system integration—especially between municipal, county, and sectoral systems—remains a long-term goal rather than a completed stage.

**Green Digitalisation**

Green Digitalisation displayed sharp fluctuations: strong performance in 2023, a notable drop in 2024, and a partial recovery in 2025. The volatility reflects the inconsistency of sustainability-related digital efforts across PSOs. While some institutions adopt green IT practices, energy-efficient infrastructure, paperless workflows, or digital environmental monitoring tools, others have yet to prioritise sustainability in their digital planning.

The recovery in 2025 suggests renewed interest in sustainability, often driven by:

- national energy transition programmes,
- EU-level funding streams,
- rising energy costs,
- public expectations around environmental responsibility.

However, green digitalisation remains a developing field in public administration, requiring systematic planning and integration into broader digital strategies.

**T0–T1 PSO Progress**

A total of 21 PSOs completed both an initial (T0) and follow-up (T1) assessment during 2023–2025.

| T0 YEAR | T0 SCORE (MEAN %) | T1 YEAR | T1 SCORE (MEAN %) | CHANGE |
|---|---|---|---|---|
| **2023-2025** | 45.90 | 2025 | 49.48 | +3.57 |

*Table 5 T0–T1 Comparison Across Reassessed PSOs*

The 21 PSOs with both T0 and T1 assessments provide valuable insight into how public institutions evolve when they receive continued guidance and engage in follow-up evaluation.
The overall improvement was positive (+3.57), and the pattern reveals important nuances:

- Positive improvers typically engaged actively with digital services, updated workflows, or implemented new citizen-facing functionalities.
- Improvements were most frequently observed in Digital Readiness and Human-Centric Digitalisation, while strategic and governance-related dimensions require longer-term interventions.

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- Stable institutions often maintained a consistent level of capability but lacked major new investments or strategic shifts.
- PSOs experiencing score declines still showed progress in certain areas but were negatively affected by outdated strategies, reduced capacity, or changes in organisational priorities.

The T0–T1 results suggest that public sector digital progress is achievable when baseline diagnostics are followed by targeted advisory support and structured follow-up within the EDIH Adria framework.

## 2.2. Digital Maturity Assessment of PSOs – Conclusion

The three-year analysis of PSO digital maturity across Adriatic Croatia reveals a public sector that is steadily advancing, though with uneven progress across different digital competencies.

PSOs consistently achieved moderate overall maturity, indicating a solid foundation for digital transformation but highlighting several structural gaps. The most substantial progress was observed in Human-Centric Digitalisation, where PSOs demonstrated increased efforts to improve user experience, accessibility, and citizen-facing services. Similarly, steady gains in Digital Readiness and Interoperability suggest growing organisational capability and gradual system integration.

However, persistent weaknesses in Data Management & Security and the downward trend in Digital Strategy & Investments highlight the need for stronger governance, refreshed strategic documents, clearer investment pathways, and enhanced cybersecurity practices. The volatility of Green Digitalisation signals that sustainability agendas need more consistent support and planning.

Overall, the PSO results reflect a sector in transition, advancing in service digitalisation and foundational readiness, but requiring targeted strategic, organisational, and technical interventions to accelerate progress. The presence of T1 assessments confirms that while improvements are possible, they often materialise incrementally and require stable funding, continuous training, and structured follow-up programmes.

# 3. SMEs DMA Overview

Between 2023 and 2025, a total of 65 Small and Medium-Sized Enterprises (SMEs) from Adriatic Croatia participated in the EDIH Adria Digital Maturity Assessment. These enterprises operate across a broad range of sectors, including manufacturing, construction, tourism, maritime services, creative and cultural industries, ICT, environmental services,

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consumer products, and specialised engineering activities. This diversity mirrors the economic landscape of the region and provides a representative basis for analysing the digital transformation patterns of local SMEs.

The assessments were conducted using the EDIH DMA methodology, which evaluates digital maturity across six interconnected dimensions: Digital Business Strategy, Digital Readiness, Human-Centric Digitalisation, Data Governance, Automation & Artificial Intelligence, and Green Digitalisation. This multidimensional approach makes it possible to capture not only the technological aspects of digital maturity but also the organisational culture, process sophistication, sustainability awareness, and strategic thinking embedded in SME operations.

In addition to baseline assessment, 21 SMEs completed T1 reassessments, and one SME progressed to a T2 assessment, enabling a richer longitudinal analysis of their digital transformation journey. This group represents some of the most engaged and ambitious SMEs in the region, demonstrating how targeted advisory, training, and technological experimentation—such as TBI (Test Before Invest) services—can contribute to measurable improvements in digital capabilities.

Overall, the SME dataset provides a strong evidence base for understanding both the *current state* of digitalisation among businesses in Adriatic Croatia and the *direction and pace* of improvement that SMEs can achieve with structured support.

## 3.1 SMEs DMA Statistics

The following section analyses the DMA results across all SMEs assessed between 2023 and 2025. It includes yearly averages, multi-year trends, dimension-level insights, and a full T0–T1 table for reassessed companies.

| CATEGORY | 2023 (MEAN %) | 2024 (MEAN %) | 2025 (MEAN %) |
|---|---|---|---|
| **DMA SCORE** | 46.17 | 44.60 | 52.11 |
| **DIGITAL BUSINESS STRATEGY** | 51.63 | 50.18 | 58.11 |
| **DIGITAL READINESS** | 40.44 | 42.01 | 44.57 |
| **HUMAN-CENTRIC DIGITALISATION** | 64.35 | 62.90 | 63.74 |
| **DATA GOVERNANCE** | 54.56 | 52.70 | 61.62 |
| **AUTOMATION & AI** | 23.92 | 25.10 | 34.55 |
| **GREEN DIGITALISATION** | 41.15 | 40.52 | 48.94 |

Table 6 SME Digital Maturity – Yearly Average Scores (2023–2025)

| CATEGORY | Δ 2024 VS 2023 | Δ 2025 VS 2024 | Δ 2025 VS 2023 |
|---|---|---|---|

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| | | | |
|---|---|---|---|
| **DMA SCORE** | –1.57 | +7.51 | +5.94 |
| **DIGITAL BUSINESS STRATEGY** | –1.45 | +7.93 | +6.48 |
| **DIGITAL READINESS** | +1.57 | +2.56 | +4.13 |
| **HUMAN-CENTRIC DIGITALISATION** | –1.45 | +0.84 | -0.61 |
| **DATA GOVERNANCE** | –1.86 | +8.92 | +7.06 |
| **AUTOMATION & AI** | +1.18 | +9.45 | +10.63 |
| **GREEN DIGITALISATION** | –0.63 | +8.42 | +7.79 |

Table 7 Year-to-Year Changes in SME Digital Maturity

**Overall maturity (DMA Score)**

Across the three years, SME maturity levels remained relatively stable within the 45–52% range, with a mild dip in 2024 followed by a strong recovery in 2025. The 2024 decline coincides with a notable increase in newly assessed SMEs—many of which were smaller, younger, or operating in resource-constrained traditional sectors. These enterprises often enter the assessment with limited digital foundations or without a clear digitalisation roadmap.

However, the upward shift in 2025 suggests that SMEs which engage more deeply with digital tools, training programmes, or innovation services experience a noticeable lift in their digital maturity.

This pattern demonstrates a **maturing ecosystem**, where early adopters continue to advance and newer participants begin to integrate digitalisation into their core processes.

**Digital Business Strategy**

The Digital Business Strategy dimension shows an initial dip followed by a strong recovery. This pattern is consistent with the reality that many SMEs begin their digitalisation journey without a fully articulated strategy, often reacting to market pressures rather than planning proactively.

By 2025, the renewed growth (+7.51 vs 2024) reflects a strengthening strategic orientation: more SMEs are formalising digital transformation objectives, identifying strategic priorities, and aligning digital initiatives with broader business development goals. Notably, SMEs in ICT, tourism, and professional services sectors generally score higher, demonstrating greater awareness of strategic planning tools and the competitive advantages of digitalisation.

At the same time, manufacturing and traditional service sectors continue to show larger internal disparities—indicating the need for support mechanisms that help SMEs transform strategic intent into structured digital development plans.

**Digital Readiness**

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Steady year-on-year improvement (+5.94 over the full period) suggests that SMEs are gradually building their internal capacity to work digitally. This includes better adoption of software tools, improved employee digital skills, investment in upgraded IT infrastructure, and gradual standardisation of processes.

For micro-enterprises, even small investments—such as introducing cloud-based accounting systems, CRM platforms, or digital communication tools—can significantly elevate their readiness levels. Medium-sized SMEs tend to make more strategic upgrades, such as migrating legacy systems, improving network security, or adopting more sophisticated collaborative platforms.

Overall, this dimension illustrates a **practical, step-by-step digital evolution**, reflecting real-world constraints and the incremental nature of SME capacity building.

**Human-Centric Digitalisation**

This is one of the most consistently high-scoring dimensions for SMEs, surpassing 60% in every year.

SMEs across various sectors increasingly recognise that digitalisation is not solely a technological process but one that transforms how employees work and how customers engage with businesses. This dimension's high performance indicates strong adoption of digital tools that support:

- communication with customers,
- online service delivery,
- personalised client experiences,
- internal collaboration tools, and
- employee-centric digital processes.

**Data Governance**

Data Governance remains relatively strong but somewhat uneven. After a mild dip in 2024, SMEs improved this dimension again in 2025. The fluctuations suggest that while many SMEs are aware of GDPR obligations and basic data management practices, they may lack internal procedures, formal documentation, or dedicated staff responsible for overseeing data processes.

SMEs in sectors with higher regulatory demands—such as healthcare, finance, or ICT—tend to show above-average performance. However, many smaller enterprises still treat data management reactively rather than strategically, which is reflected in the dimension's

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variable performance. Nonetheless, the upward trend by 2025 shows promise for more structured data practices in the coming years.

**Automation & AI**

Automation & AI is the **lowest-performing dimension** across all years, but it also shows the **strongest overall improvement (+10.63)**.

This indicates a sector-wide shift: SMEs are slowly beginning to explore more advanced technologies such as workflow automation, predictive analytics, AI-enhanced customer support, or simple robotic process automation (RPA). Most adoption remains at an early stage, often limited to pilot projects or partial integrations. However, the upward trend demonstrates a gradual shift in mindset: SMEs increasingly perceive automation not as an optional innovation but as a necessity for efficiency, scalability, and competitiveness.

Enterprises in ICT, logistics, engineering, and creative industries show the fastest adoption, while traditional micro firms remain at the beginning of the journey.

**Green Digitalisation**

Green Digitalisation shows a relatively stable profile with a slow upward trend (+7.79 over three years).

Although sustainability remains a relatively new topic for many SMEs, increasing regulatory demands, rising energy costs, and customer expectations are slowly pushing businesses toward greener digital practices.

This includes:

- transitioning to paperless operations,
- adopting energy-efficient digital equipment,
- monitoring resource consumption,
- exploring green certifications,
- optimising routes/logistics, and
- selecting cloud providers with sustainability commitments.

The positive shift in 2025 indicates growing awareness and early mainstreaming of sustainable digital practices, though the dimension is still far from reaching its full potential.

**T0–T2 Results for Reassessed SMEs (Longitudinal Analysis)**

A total of **21 SMEs** underwent both initial and follow-up DMA assessments (T0 → T1, one of which also completed T2) between 2023 and 2025.

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| T0 YEAR | T0 SCORE (MEAN %) | T1 YEAR | T1 SCORE (MEAN %) | CHANGE |
|---|---|---|---|---|
| **2023-2025** | 47.71 | 2024-2025 | 57.38 | +9.67 |

Table 8 T0–T1 Comparison Across Reassessed SMEs

The 21 SMEs that completed both T0 and T1 assessments show exceptional progress, significantly stronger than the public-sector T0–T1 improvements. Two of the 21 reassessed SMEs (10%) achieved an increase of 20 points or more and 19 of 21 improved overall, which demonstrates that structured digitalisation, especially when supported through TBI services, diagnostics, and advisory activities, can lead to rapid and transformative capability development.

A few common patterns emerge:

- Digital strategies became clearer and more actionable, often after strategic workshops or consultations.
- Operational readiness improved, with SMEs adopting new tools and platforms.
- Human-centric improvements were prominent, showing that staff training and internal digital adoption were prioritised.
- AI and automation experiments increased, though still gradual.
- Sustainability measures gained traction, particularly in resource-intensive sectors.

The magnitude of improvements underscores that SMEs are highly responsive to targeted support and that follow-up assessments play a critical role in reinforcing long-term digitalisation momentum.

The single T2 case demonstrated a +33-point increase, illustrating the transformative potential of sustained engagement.

| T0 YEAR | T0 SCORE | T1 YEAR | T1 SCORE | T2 YEAR | T2 SCORE | CHANGE T0-T2 |
|---|---|---|---|---|---|---|
| **2023** | 33 | 2024 | 51 | 2025 | 66 | +33 |

*Table 9 T0-T2 Comparison for assessed SME*

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## 3.2 Digital Maturity assessment of small and medium enterprises – conclusion

The three-year DMA analysis of SMEs in Adriatic Croatia paints a picture of a business community in active transition. SMEs demonstrate a clear capacity for digital growth, with many progressively adopting tools and strategies that reshape their operations, customer interactions, and internal management processes.

The overall digital maturity of SMEs remains moderate, but the direction of change is strongly positive. Key strengths include human-centric digitalisation and growing internal readiness, while areas such as automation, AI, and sustainability present significant opportunities for further development.

The longitudinal results clearly show that SMEs thrive when given structured support. Businesses that participated in both T0 and T1 assessments achieved substantial progress—far exceeding the annual improvements of the general SME population. This highlights the important role of EDIH Adria's services, as SMEs benefit from hands-on guidance, strategic planning support, training, technology exposure, and TBI pilots that reduce the risks associated with adopting new systems.

Looking ahead, SMEs will need continued support to maintain momentum in data governance, automation, and green digitalisation. However, the encouraging trends observed between 2023 and 2025 confirm that the region's SME ecosystem is increasingly engaged, capable, and ambitious in its digital transformation journey

# 4. Overall DMA Insights

Between 2023 and 2025, the EDIH Adria project conducted Digital Maturity Assessments (DMAs) on Public Sector Organisations (PSOs) and Small and Medium-Sized Enterprises (SMEs) throughout Adriatic Croatia. In total, 69 PSOs and 65 SMEs were assessed, providing the most comprehensive, multi-year insight to date into the region's digital transformation landscape. The assessments measured performance across six key dimensions: Digital Strategy, Digital Readiness, Human-Centric Digitalisation, Data Governance, Automation & Artificial Intelligence, and Green Digitalisation. In addition to baseline (T0) assessments, a significant number of organisations progressed to follow-up (T1) and, in one case, final (T2) assessments, allowing for a clear evaluation of digital transformation dynamics over time.

The results reveal a public and private sector that is steadily advancing, but at different speeds and through different development pathways.

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PSO digital maturity remained moderate and stable, with overall DMA Scores ranging from 44% to 50% across the three years. The public sector demonstrated notable strengths in Human-Centric Digitalisation and measurable gains in Interoperability, reflecting growing attention to user-friendly public services and improved system integration.

However, PSOs continue to face structural challenges. Digital Strategy & Investments declined steadily across all years, suggesting aging strategies and limited renewal cycles. Data Management & Security remained the lowest-performing dimension, indicating persistent gaps in data governance, cybersecurity, and privacy practices. Green Digitalisation displayed considerable volatility, highlighting inconsistent adoption of sustainable digital technologies across institutions.

A subset of PSOs completed both T0 and T1 assessments. These organisations showed small but positive progress, confirming that improvement is possible but often incremental and dependent on resource availability, strategic coherence, and continued support.

SMEs demonstrated a more dynamic trajectory. Their overall digital maturity was ranging from 44% to 50% across the three years, with an initial dip in 2024 followed by a strong recovery in 2025. Over the three-year period, SMEs consistently strengthened their Digital Readiness, improved Human-Centric Digitalisation, and showed early but promising advances in Automation & AI adoption.

SMEs scored highest in user-centric practices, indicating a strong orientation toward customer experience, employee engagement, and digital communication tools. Meanwhile, Data Governance remained moderately strong but varied significantly between sectors. The weakest dimension for SMEs across all years was Automation & AI, although it also showed the fastest improvement—suggesting growing awareness of the competitive advantages of advanced technologies.

Most strikingly, SMEs that underwent both T0, T1 and T2 assessments achieved substantial progress, with average improvements exceeding +10 points. Several SMEs, particularly those engaging in Test Before Invest (TBI) services or targeted advisory, recorded transformative gains across multiple digital dimensions. This indicates that SMEs respond strongly to structured support and that follow-up assessments significantly reinforce the digitalisation process.

Taken together, the DMA results show a region undergoing gradual but meaningful digital transformation. PSOs and SMEs demonstrate growing maturity in citizen- and customer-facing processes, operational digital readiness, and organisational awareness of digital opportunities. Yet both sectors share challenges in areas such as data governance, advanced technology adoption, and long-term strategic planning.

The patterns observed over three years confirm that systematic support, training, and advisory services, such as those offered by EDIH Adria, are essential for sustained progress.

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Organisations that engaged more deeply with EDIH services demonstrated faster and more significant improvements, especially in T1 reassessments.

The 2023–2025 DMA cycle highlights that Adriatic Croatia's public and private sectors are increasingly equipped to advance their digital transformation journeys. While overall maturity remains moderate, momentum is clearly building. With continued support, targeted interventions, and stronger strategic alignment, both PSOs and SMEs are well positioned to accelerate their digital evolution and contribute to a more innovative, resilient, and competitive regional economy

## Lessons Learned and Recommendations for EDIH 2.0

**Strategic Recommendations**:

1. **Formalize Tiered Assessment Pathways**: Develop standardized "Express DMA" (45 min, micro-enterprises), "Standard DMA" (90 min, SME/PSO), and "Deep-Dive DMA" (180 min, priority dimensions for high-engagement organizations).
2. **Mandate T1 Assessment Timing Optimization**: Recommend 12-14 month intervals as standard rather than rigid 12-month guideline, acknowledging service delivery and implementation realities.
3. **Strengthen Data Security Assessment Depth**: Given persistent regional weakness (lowest dimension for both PSO and SME), develop enhanced cybersecurity and data governance sub-assessments with clear actionable outputs.
4. **Institutionalize Peer Learning Models**: Formalize cohort-based assessment and follow-up approaches, particularly for micro-enterprises and small municipalities where peer effects are strongest.
5. **Develop External Validation Mechanisms**: For high-stake assessments (e.g., supporting major investment decisions), introduce optional external expert validation to complement self-assessment methodology.
6. **Create DMA-Driven Service Recommendation Engine**: Develop algorithmic matching between DMA dimension scores and optimal EDIH service combinations, ensuring systematic conversion from diagnostic to action.

**Operational Recommendations**:

1. **Invest in Assessor Training**: Continuous capacity-building for DMA facilitators, with focus on sector-specific contextualization, micro-enterprise engagement, and post-assessment advisory techniques.

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2. **Leverage European Benchmarks**: Systematically compare EDIH Adria results against European network data to identify regional strengths, celebrate successes, and target persistent weaknesses.
3. **Automate Administrative Processes**: Streamline DMA scheduling, data entry, report generation, and follow-up tracking through enhanced digital tools, reducing administrative burden and enabling assessor focus on value-added activities.
4. **Strengthen T1 Engagement**: Frame T1 assessments not as compliance exercises but as celebration opportunities - recognizing achievements, validating progress, and reinforcing digital transformation commitment.

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