

DIGITAL TRANSFORMATION FOR INCLUSIVE BUSINESS **DEVELOPMENT PROJECT**

IMPACT EVALUATION AND
KNOWLEDGE SHARING REPORT



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FOR INCLUSIVE BUSINESS

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Digital Transformation for Inclusive Business Development is a project supported by the JPMorgan Chase Foundation, combining fieldwork (pilot project) and academic research. It is aimed at designing, developing and testing a methodology to promote technology adoption among small business owners. The project involves the implementation of e-commerce and online marketing tools in very small (micro) businesses that are excluded (explicitly or implicitly) from the opportunities available to entrepreneurs in the so-called “startup ecosystem”.

In this first pilot, ten small business owners received online stores and support to develop their e-commerce strategies, including the development and implementation of specific tools such as development environment configuration, WordPress platform, web structure implementation, content upload, ecommerce flow configuration, monitoring, and social profile management tools. The project combines the efforts of the IE Foundation, IE being an internationally renowned Business School; Puentes Global, a locally based social venture aimed at supporting very small business owners in the development of their businesses; and Te Veo Online, a firm focused on providing e-commerce solutions to small businesses.

The object of this evaluation exercise is to assess the impact on the small business owners targeted by the project during its first year, and codify the key lessons learned from the project. The evaluation consists of a quantitative and a qualitative assessment. The quantitative assessment was carried out using a quasi-experimental design methodology, involving comparable treatment and control groups. The qualitative assessment consisted of individual case studies of each of the beneficiaries. The knowledge generated will be disseminated to other private organizations and public institutions also providing support to small business owners. Findings from the literature review conclude that very little research has been published on the behavior of microenterprises with respect to e-business. The research effort involved in this project contributes to systematize our knowledge on the subject, providing relevant information for decision makers in organizations whose aim is to support beneficiaries with the profile described above.

The ten beneficiaries assigned to the treatment group were low/middle income small business owners in Madrid running their business on their own. All of them had set themselves goals to consolidate their business and increase their sales, and expressed a strong interest in using online tools to advance these goals. The group of small business owners in the control group was on average similar across the relevant variables. Notably, eighty percent of small business owners in the treatment and control groups were women not benefiting from positive discrimination measures. The high participation of women can be attributed to the focus on retail and the avoidance of “apply and be selected” processes to identify participants.

According to the quantitative impact evaluation, participation in the project had a positive impact on the beneficiaries’ sales when compared with the average sales increase of the small businesses in the control group.

Dispersion of sales growth rates in monthly average terms was significant, across both the treatment and the control group, during the period analyzed. Such deviations can be attributed to the different seasonal and artisanal creation cycles affecting different products, differences in pricing (products with lower prices and subject to faster decision making by customers fared better), and the pace of implementation of the online marketing strategies (those who started promoting their online stores sooner and more intensely performed better). Once we consider dispersion, the group of beneficiaries continues to perform better than the control group in terms of average sales, showing a lower mortality rate and a higher percentage of projects achieving growth rates above the median.

The beneficiaries also show greater confidence in their stores' potential to generate revenue in the future. In comparison, the control group not only shows lower average sales growth over the duration of the project, but also the future sales growth forecasts and overall outlook among members of this group are on average more pessimistic than among the beneficiaries. The beneficiaries' expectation of brighter prospects for their businesses translates into a positive average perception of their ability to generate employment in the future. However, none of the small business owners in the control group expects to hire employees in the future.

These positive results could also be driven by the commitment and hard work put in by the beneficiaries, who experienced this as a very demanding project. According to the beneficiaries' qualitative account of their participation in the project, they experienced difficulties in both launching and adopting the online store due to inadequate financial resources (prior to the project), lack of digital literacy and training, and cognitive factors related to gender perspective (risk aversion, lack of confidence, conservativeness). This is consistent with findings in the existing literature.

Over the course of the project, beneficiaries became familiar with digital vocabulary, to the point of being able to articulate consistent and sophisticated digital narratives. With respect to the incorporation of digital skills, learning how to manage their own platforms and social media proved very empowering, giving beneficiaries a sense of achievement and autonomy. Some of them even expressed their intention to pursue further digital marketing training after the project. This speaks of a turnaround in their attitude toward technology and an improvement of their self-assessed ability to incorporate new technological skills. The factor that most beneficiaries mention as critical to their ability to take advantage of this experience is the continuous, empathetic and personalized support received from the program coordinator, mentors and other parties involved. This being a project to promote technology adoption, the human element has proved to be the number one success factor.

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A crucial aspect of the evaluation lies in isolating the project's impact on the small business owners from other elements affecting their businesses. It is critical to attribute the desired outcomes to our intervention. In other words, to identify the part of the effect that the targeted businesses would not have otherwise achieved. A standard method to isolate this effect is to use a set of control observations, where no support was received through the project.

In this case, a quasi-experimental design methodology was considered the most suitable, involving the creation of comparable treatment and control groups allowing us to capture impact through a Difference-in-Difference approach. This approach is more suitable in this particular context than using a randomized experiment for the following reasons:

- **Prioritization of impact on those most in need.**
- **Strict beneficiary selection criteria.**
- **Budget constraints.**
- **Small numbers/low statistical power.**

In addition to the quantitative approach, we also performed a qualitative analysis of the project. Since this is a pilot for an innovative project, we were interested in learning not only the impact size across selected indicators, but also more granular qualitative details that might lead to unexpected insights. Thus, we developed short qualitative case studies for each individual beneficiary based on their testimonial during and at the end of the project.

The evaluation methodology involved the following tasks:

- **Randomized selection of firms** (Jan 2018). Among twenty artisans and small business owners identified that met all criteria to be beneficiaries, we assigned ten to the treatment group and seven to the control group. Three participants were removed from the control group because, despite being low/middle income and meeting all the criteria, overall they raised the average income for the group. We therefore decided to give priority as beneficiaries to those most in need on average, which called for creating a comparable control group. The treatment and control groups were comparable in terms of gender, number of entrepreneurs above the age of forty-five, percentage of third-country nationals, average income from their venture, industry, and educational attainment.
- **Data collection during the project.** The data collection milestones included:
 - **Baseline/ex-ante survey:** We administered the surveys via face-to-face meetings (treatment group) and phone calls (control group).
 - **Face-to-face interviews:** Semi-structured interviews in order to capture qualitative information.

○ Monitoring survey (half way through the project): We administered the surveys via face-to-face meetings/phone calls (treatment group) and phone calls (control group).

○ Ex-post survey: The treatment group were administered questionnaires via email since by now they had answered the same questionnaire twice and were familiar with the questions and methodology. We continued to administer the questionnaires to the control group via phone call in order to build the trust relationship required for them to be willing to participate.

● **Data analysis.** All survey responses were tabulated and combined to construct a complete longitudinal dataset. Information obtained through open-ended questions was also coded. A comprehensive analysis of the information allowed assessing the impact of the project according to the success indicators suggested above.

● **Final report.** After the final follow-up questionnaires were received and analyzed, we produced a report describing the design, sampling, data collection, analysis and lessons learned.

● **Dissemination.** As a wrap-up of the project, the IE Foundation held a final event targeting the major actors providing support to small business owners (such as NGOs, private foundations and local public institutions in Spain and Latin America). This activity will serve to disseminate the project's main learnings and the final report.

The following limitations affect the assessment and interpretation of the results arising from this evaluation exercise:

● **Incomplete coverage of all the potential beneficiaries.** As part of the careful selection of beneficiaries from the pool of candidate firms, willingness to participate in the project is one of the selection criteria. Hence, there is the risk that those willing to participate, expecting to benefit from the support, will be systematically different from those that voluntarily opt out from the project. However, the fact that the control group meets this criterion as well (they were willing to participate in a project supporting them on their online sales efforts) should offset this bias.

● **Monitoring information.** While the possibility of gathering monitoring and follow-up information on the treated firms is part of the requirements to participate in the project, the granularity of information on the firms in the control group might be lower.

● **Incomplete coverage of benefits.** The evaluation assessment focused on specific expected outcomes defined at the firm level. This is a pilot of an innovative project, and hence there might be unexpected effects. This methodology might not capture other effects or effects at other levels of impact.

Rationale

Public policies and private initiatives to promote entrepreneurship and support startups have increased in recent years in Spain since the onset of the great financial crisis. However, most of them are addressed to highly sophisticated and innovative initiatives, providing high added value and able to compete at a global level.

In addition, the small commerce landscape in Madrid has changed. Traditional neighbourhood stores, some of them with decades of history behind them, disappeared in the first and tougher years of the crisis. Low-cost and low-quality convenience stores, many of them franchises, replaced them. Stores offering more valuable, local products, which had heavier cost structures, were unable to weather the crisis. As a consequence, the post-crisis competitive landscape awaiting new small commerce is much tougher than it used to be. The entrepreneurs involved in this project are directly affected by this change, that has weakened their relative competitiveness. They did not have the background nor the support to face bigger competitors with deeper pockets in a context where many similar projects have finally succumbed before them. Low-cost and low-quality convenience stores, many of them franchises, replaced them. Stores offering more valuable, local products, which had heavier cost structures, were unable to weather the crisis.*

While sophisticated tech-based entrepreneurs can access a broad range of support projects, more limited support is available to not-so-sophisticated small business owners. Some of the initiatives available mostly offer lecture-based training for the small business owners.

When we consider the target public addressed by this project, namely people owning a small traditional store, we can assert that they have almost no real support. In many cases they are explicitly excluded from support projects by the selection criteria. However, more often they are implicitly excluded for a practical reason: if the support consists, for instance, in a training session on Digital Marketing, held from Monday to Saturday during opening hours, they cannot attend; they must keep the store open.

This is the kind of small business owners this project is addressed to.

According to the report Estadísticas PYME, Evolución e Indicadores Marzo 2018, published by Spain's Ministry of Economy, Industry and Competitiveness, in March 2018 there were 524,429 SMEs in Madrid, accounting for 16% of the total number of SMEs in Spain. Out of all the SMEs in Madrid, 18.25% operate in the commerce sector. Madrid is the region with the highest percentage of SMEs with no employees, at almost 60%. Although 78% of the SMEs in Madrid have a website and internet access, only half of them use social media to promote and sell their products. The sector is being heavily challenged. According to data from the Central Business Register, CBR, the number of retail stores in Madrid has been falling steadily from 71,047 in 2010 to 65,969 in 2018. This is especially relevant, given that the past few years have been years of economic recovery in Spain, Madrid included, after the

*The effects of the crisis have been particularly noticeable in small craftsmen and these effects have shaped the current situation of the craftsmanship business. Therefore, although the crisis began in 2008, it affects small artisans whose businesses have less than 3 years of life. For instance, due to the crisis, now, craftsmanship is less profitable and it is more difficult to get funding.

economic crisis. GDP per capita in Madrid went from €31,009 in 2010 to €33,809 in 2017 (when the number of retail stores in Madrid was already down to 66,736), according to INE, Spain's National Statistics Institute.

Access by small business owners to the knowledge and tools required for selling online is critical in the present environment, and its importance will be even greater in the near future. Worldwide internet coverage between 2000 and 2018 has increased from 6.5% to 55% of the population. This means that nearly 4.2 billion people access the internet out of a total of 7.7 billion. Evidence points to a further rise in this figure in the coming years, driven by the digital phenomenon. The same upward trend is observed in activities traditionally performed physically and that people are increasingly choosing to do online: shopping for products and services, banking, reading the news, receiving information, dealing with the administration, organizing and coordinating, etc.

Spain ranks 10th among of the 28 European (EU) Member States in the European Commission Digital Economy and Society Index (DESI). Spain performs well in connectivity, thanks to the wide availability of fast and ultrafast fixed and mobile broadband networks and to the rising take-up rate. Spain showed the most progress in the use of digital technologies by businesses. More businesses are using social media, cloud computing, and e-commerce. Indeed, e-commerce exceeded 30.4 billion euros in Spain in 2017, up by 25.7% from the previous year. Revenue from e-commerce within Spain (purchases made in Spain on Spanish websites) experienced a year-on-year growth of 15.5%, reaching 3.105 billion euros.

Lack of real access to digital transformation support services critically undermines the small business owners' present and future chances of making a sustainable living. However, the goal of the project is not simply to support a limited number of store owners in boosting their sales numbers by providing them with an online store. This is a pilot experience, aimed at validating a methodology and practical approach for supporting this specific profile of entrepreneurs, left behind de facto by most public policies and private initiatives.

Partners

The Digital Transformation for Inclusive Business Development Project is a collaboration effort among several partners that contribute different expertise: the IE Foundation, IE's Master in Visual and Digital Media (MVDM), the Puentes Global Foundation and TeVeoOnline. Each of them has played a critical role in taking the impact we aimed for from paper to reality.

Project Management: IE Foundation

The IE Foundation's Center for Social Innovation is responsible for the conceptualization of the project and its general management. Founded in 1997, the IE Foundation's mission includes contributing to corporate development through a special focus on underserved segments of the population. Over the years, the IE Foundation has accumulated extensive experience promoting innovation and technology among entrepreneurs, serving more than 100 startups a year through its various projects. In addition, the IE Foundation has a dense network of partners and collaborators and a long history of managing projects in collaboration with other actors. Moreover, the IE Foundation benefits

from its connection to one of the best schools in the world, IE. These elements (relevant experience of the management team, network and connection with a top school) are among the main success factors of the project.

Initial pro bono consulting for beneficiaries: IE's Master in Visual and Digital Media

The small business owners selected to participate in the project had on average very low digital literacy and no formal management training prior to the project. A personalized approach, intensive in face-to-face time and empathy, was among the most critical success factors in the project. We were able to provide this one-on-one support partly due to the commitment of the experienced team at IE's Center for Social Innovation and partly due to the pro-bono support of highly qualified students in IE's Master in Visual and Digital Media.

IE's Master in Visual and Digital Media bridges the gap between creative practice and business management. In this project, students conceive, develop, execute, manage, and evaluate all kinds of creative visual and digital media projects from start to finish. Students participated in this project as graded content of their Digital Marketing and Social Media course, supervised by their professors. This course was taught during the second semester of this one-year master, after students had completed all their core courses. Thus, students were already familiar with some of the relevant concepts prior to starting the project. The course syllabus was adjusted to match the needs of the project. Due to the integration into the students' final project and direct support from their professors, their performance was very professional in the face of a very demanding project.

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Online store development, training and mentoring on the use of specific tools: Te Veo Online

Te Veo Online has a solid accumulated experience in the management and implementation of digital projects that encourage the development of artisans and small business owners through online channels. As the company selected to be responsible for the technical aspects of the project, Te Veo Online understood the project under a more comprehensive perspective from the outset. It faced the challenge of streamlining online store design and development to meet what seemed mutually exclusive goals: Personalization of the online stores and efficiency in their development in order to control costs. Its contribution is not restricted to operational and development aspects, but also includes providing the technical training required by beneficiaries to take control of the stores, as well as identifying expert mentors to provide one-on-one support to beneficiaries in consolidating this newly acquired knowledge. In addition, Te Veo Online has collaborated in the development of the conclusive report by capturing data from the beneficiaries, with whom they were in daily contact.

As a result of these actions, the entrepreneurs acquired the knowledge and tools required to successfully incorporate e-commerce into their business and to explore new markets and retain and attract customers, thereby proving that investments in information and communications technologies contribute to improving the competitiveness of your business, productivity and growth.

Identification of beneficiaries and support to the control group: Puentes Global Foundation

The Puentes Global Foundation is a social venture founded in 2010. Its goal is to promote the labor inclusion of disadvantaged people. For nine years, the Puentes Global Foundation has been training and mentoring small business owners in vulnerable situations. Small business owners participating in the Puentes Global Foundation's projects share the same profile as the beneficiaries in this project. These beneficiaries do not belong to the same networks and cannot be reached via the same communication channels as those used by the IE Foundation to identify and communicate with the entrepreneurs that participate in other projects, who typically have a higher average educational attainment level.

The Puentes Global Foundation's expertise was critical in order to reach the beneficiaries. The Puentes Global Foundation contributed to developing the selection criteria based on its previous experience, and was able to identify potential beneficiaries through intensive fieldwork and face-to-face interviews with more than 40 small business owners. During the project, Puentes Global provided continuous consulting support to small business owners finally assigned to the control group. This contributed to ensure a very high rate of participation by control group subjects in the follow-up surveys.

Direct Beneficiaries

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Careful identification of beneficiaries is paramount in this project. The key elements that determine the suitability of a candidate, relating to the business, the store owner's profile and an active interest in participating in the project, are listed below under these three categories. Some of these characteristics were essential in order to take part in the project and are marked with an asterisk (*). Non-essential ones, without an asterisk, were also assessed in order to give preference to one potential participant over another.

Business

- Based on a store open to the public, offering goods or services (*).
- Product/service offering with a potential to benefit from an e-commerce strategy (*).
- Sustainable business model (*).
- Age of small business: under 3 years (*).
- Turnover p.a.: 30,000€ approx.
- Average founder monthly pay: 700€ approx.
- Average employee monthly pay: 700€ approx.
- Average investment (debt/equity): 15,000€ approx.
- Small business product: suitable for e-commerce.

Store owner profile

- Underrepresented store owner with low employability (immigrant, female, under 30 years old, etc) (*).
- Profits/wage below the minimum wage in Spain (*).
- No or limited access to other initiatives addressed to entrepreneurs (*).
- Experience and/or related training within the retail store sector.
- Low level of formal education or training.

Willingness to take part in the project.

- Show a clear interest in taking an active part in the project (*).
- Express their willingness to implement the e-commerce solutions proposed(*).
- Commit to investing in the development of the solutions beyond the project (*).
- Commit to participating in the activities required for the impact valuation (*).

Detailed Project

Identification of Beneficiaries (and Control Group)

Finding small business owners that met all the main requirements was extremely important and proved much more challenging than initially expected. As mentioned earlier, they needed to be low/middle income small business owners, running businesses not more than three years old with a maximum turnover of around 30,000€. In addition, their products had to be suitable for e-commerce. Critically, they needed to be genuinely interested in launching an online store and willing to make the necessary efforts to complete it successfully.

Before starting the fieldwork, a protocol was prepared, presented and revised by the project coordinator. The identification/classification protocol consisted of the following phases:

Environment assessment:

The team visited the Madrid neighborhoods where participants were to be recruited (Lavapiés and Malasaña) and identified relevant parties that could assist in identifying potential beneficiaries, such as merchant's associations or publishers of specialized newsletters. As expected, at this stage the recruitment process focused mostly on two areas: Malasaña and Lavapiés, and on one sector: handicrafts.

Initial assessment of potential beneficiaries:

This consisted of a first informal contact with small business owners identified in the neighborhoods through fieldwork, through identified relevant parties or by word of mouth. The goal was to assess their interest in receiving consulting services, described to them in broad lines at that stage, and their fit with the profile required to benefit from such services. Approximately fifty small business owners were approached. No mention of the Digital Transformation for Inclusive Business Development Project was made at that stage and no information was provided about the benefits of participating in it.

Structured interviews:

In order to identify beneficiaries with a genuine interest in selling their products online, interviewers included online marketing as part of a broader list of business aspects on which the Puentes Global Foundation could potentially provide pro bono consulting. During the conversation with a potential beneficiary, the interviewer would stress that investing time and effort was a necessary requirement for them to receive pro bono consulting. Those who spontaneously selected online marketing among their top choices for receiving support and expressed a willingness to work hard at making the most of the support they might receive were considered eligible for the project. At this stage no mention was made yet of the Digital Transformation for Inclusive Business Development Project or the opportunity of being granted an online store pro bono. The reason was to prevent potential beneficiaries from expressing interest attracted by the high financial value of the services that they would receive, rather than out of genuine interest.

Initially, the aim was to concentrate the beneficiaries in a specific geographical area of the city (Latina, Lavapiés and Malasaña) to unleash a systems effect in the neighborhood. The selected areas had businesses, established for several years, which had maintained the same business model from the beginning and were not aware of the positive impacts that selling online could have on their revenues. We found that many of them showed no curiosity about implementing online sales strategies, or even an outright distrust of new technologies and the Internet. Identifying suitable profiles was very difficult. By restricting the geographical scope, we reduced the number of potential beneficiaries with a really suitable profile. Consequently, the impact of a potentially limited systems effect unleashed by ten beneficiaries in a specific geographical area would not compensate for the negative effect on the project of geographically restricting the pool of potential beneficiaries in a project with such strong participation requirements. Therefore, we finally decided to broaden the geographical scope and select the best beneficiaries according to the project specifications.

Classification:

The identification process was designed to avoid the potential negative impact of feeling rejected, due either to not meeting requirements or to being assigned to the control group. In order to prevent this from happening, we avoided requiring potential beneficiaries to apply for the project and avoided using the concept of selection. In addition, we did not want to deceive any of the potential beneficiaries interviewed who had expressed an interest in receiving pro bono consulting services. All those who were interviewed and expressed interest in receiving support did receive support, either from the Digital

Transformation for Inclusive Business Development Project or from the Puentes Global Foundation, through their usual interventions. That is why we do not refer to selection when describing the process, but use the term classification instead, to determine the service to be provided to the interviewees: potential participation in the project, or alternatively other services provided by the Puentes Global Foundation. Although the initial protocol allowed those not in the treatment or control groups to be left out, we considered that all of them needed (because they had requested it) some level of support and provided it.

Assignment to control and treatment groups:

Twenty potential beneficiaries meeting the project requirements were identified. Among them, the research team assigned ten small business owners to the treatment group and seven small business owners to the control group. The treatment and control groups were built to be comparable in terms of gender, percentage of third-country nationals, average income from their venture, industry, and highest educational attainment. The ten small business owners in the treatment group received information about the Digital Transformation for Inclusive Development Project and an invitation to participate. They were all pleased about the opportunity and agreed to take part in the project. Puentes Global offered to provide those in the control group with pro bono consulting services in other areas, aside from online sales/marketing, which the participants had selected during the in-depth interviews. In addition, those in the control group were invited to contribute to the research project by regularly providing data. They all accepted the invitation, pleased to receive services from the Puentes Global Foundation in areas of interest to them.

The group of ten beneficiaries assigned to the treatment group were 80% women and 40% migrants. In addition, according to the baseline surveys conducted, most of them were running their businesses on their own and all of them had set themselves goals to consolidate their businesses and increase their sales and expressed a strong interest in using online tools to advance these goals. The group of seven small business owners in the control group was on average similar across these variables, both demographic and behavioral.

Online Store and Online Marketing Strategy Creation

We matched the ten beneficiaries to the student advisors from the IE Master in Visual and Digital Media (MVDM). Two professors supervised the students as they planned online stores and marketing strategies with beneficiaries. The professors became so involved in the project that they personally accompanied each of the student teams to visit the beneficiaries' stores during the initial meetings in order to ensure the quality of the work done by the students. Te Veo Online also worked with the students to build and deliver online stores in collaboration with the small business owners.

The Digital Marketing and Social Media course started at the beginning of January 2018 and was divided into 3 periods: design, development and digital marketing. During the course, professors adapted their syllabus and the students' deliverables in order to achieve the project goals. All teams met the deliverable deadlines according to the project schedule, which was very demanding. The

groups set up by the teachers in each class worked very well. Student groups, made up by Spanish and non-Spanish speakers, were organized so that non-Spanish speaking team members were assigned tasks not requiring a command of Spanish, such as visual content design or benchmarking.

At the end of April, we launched the ten online stores. Each one has its special specifications and all of them are unique. Each features its own quality and handmade seals – two adjectives representing the small business owners, many of them artisans, and conferring value to their creations.

Once the design and development phases were completed, students created the online marketing strategies. During this phase, communication with the beneficiaries was challenging due to lack of basic online marketing vocabulary on the part of the beneficiaries. Finally, the advertising campaigns were launched and were very successful. The students distributed the allocated investment for each small business owner very efficiently and achieved good impact.

At the end of this project phase, one of the beneficiaries decided to close his business. His online store and online marketing strategy had already been created and were up and running. We decided to keep the online store live in case the beneficiary eventually decided to revisit his decision to close down. Finally the beneficiary did close the business and did not participate in the rest of the project. As a consequence, this report will refer to nine beneficiaries hereafter. This issue will be discussed further, in the quantitative analysis, when presenting differences in mortality rates among treatment and control groups.

Training and Mentoring of Beneficiaries

Once the students from the Master in Visual and Digital Media had finished and the online stores were launched, specialized mentors reviewed and adapted the online marketing strategies to the competencies of the beneficiaries. The small business owners began to run their online stores autonomously with great effort on their side, since most of them lacked even basic digital skills prior to their participation in the project.

Most of the beneficiaries, despite being explicitly interested in having an online sales channel and having described previous experiences of launching online sales efforts, were foreign to the basics of digital sales and marketing to begin with. Developing training experiences adapted to their needs and competencies became very relevant. In order to support them in the most effective way, we organized two workshops: one four-hour workshop to teach them how to manage their online stores, and a second four-hour workshop to teach them basic online marketing tools. During these two sessions, Te Veo Online explained all the concepts and tools required for them to manage their stores. This new learning, acquired in a practical manner, will be critical for them in the future, regardless of the success of their present businesses.

Once they had finished their training, the beneficiaries started the one-on-one meetings with mentors to consolidate their acquired knowledge and receive personalized guidance in the first steps of running their online stores

on their own. In fact, during the mentoring sessions, it was the first time they felt real ownership over their online stores. Since April, when the students and Te Veo Online launched the online stores, the beneficiaries had not really internalized the structure and workings of the online stores, as they would delegate all the work to the students. Once they started having the sessions with the specialized mentors, they started to run their stores on their own and felt capable of making any changes they considered necessary. We had to extend the mentors' support until the end of September, although the original plan was to end the mentoring sessions in July. We believe this factor was exceptionally relevant for the project because beneficiaries did not start feeling the online stores as their own until they understood their complexity and could take control of such complexity by themselves. At that point, they realized that they wanted to sell on the Internet, but first they needed to make an effort to manage their online stores.

Knowledge Dissemination among Small Business Owners

In addition, we held three workshops in July, October and November for additional small business owners. At these workshops, participants learned critical tools and tips on running an online store, based on needs assessed during the implementation of the project with our beneficiaries.

Most of the small business owners would not have time to attend a long workshop in person, as it would mean closing their stores, so we made the workshop shorter and held it on Monday mornings, when their stores are not very busy.

However, when we organized the first workshop in July and started sending out the invitations, we did not get many positive responses. The channels used were unsuitable for reaching this profile in large numbers:

- **The process of identifying the beneficiaries had been carried out via very time-intensive fieldwork involving in-store personal interviews, which was not an appropriate channel to reach this profile in the larger numbers required for these dissemination workshops.**
- **Word of mouth from a limited number of beneficiaries was not intensive enough to reach the numbers we were looking for.**
- **Internet promotion does not work for the small business owners that need the kind of training we were providing.**

Finally, we sent the invitations to artisans and small business associations, town councils around Madrid and public sector organizations that could help us to achieve our goal: reaching the largest possible number of small business owners interested in attending the workshop in person. These organizations provide direct services to small business owners, who value their relationship with them and pay attention to direct communications coming from them. Finding these qualified prescribers made all the difference.

In the end, so many small business owners showed interest that we had a waiting list and held one more workshop than we had originally intended,

reaching twice the number of small business owners we had set as our original target: eighty small business owners participated in the workshops, while we were originally aiming for forty. Some of them even came from outside Madrid, which proves that there are vast numbers of small business owners interested in learning how to sell online. However, they are difficult to reach since they are scattered, have specific needs and limited availability, and are only present in specific channels.

In addition, we sent all the participants the training materials used during the workshop (“Tips” document and infographic) and the recorded videos so they could review all the acquired knowledge at any time (available in the appendix).

Finally, we sent all the participants a satisfaction questionnaire in order to determine whether the workshop had proved useful for their stores and future improvements.

Timeline

Phase I		
Fieldwork	Identify beneficiaries.	9 Oct-30 Nov 2017
Selection	Select 20 SMEs—divide into core beneficiary group and control group.	Jan 2018
Launch Research	Literature review; design and deliver ex-ante interviews. Launch ongoing project research.	28 Feb-15 Mar 2018
Phase II		
Pre Project	Match beneficiaries to student advisors	Feb 2018
Ideation	Professors and Te Veo supervise students as they plan online stores and marketing strategies with beneficiaries. Te Veo to build and deliver online stores in collaboration with business owners. Research ongoing.	15 Feb-30 Apr 2018
Phase III		
Delivery to Beneficiaries	Te Veo Online, mentors and beneficiaries to review and adapt online marketing strategies developed with students. Mentors and beneficiaries.	30 Apr-13 Jul 2018
Delivery to SME community	Develop project learnings and online marketing strategies into two workshops for additional small business owners	21 May-29 Sep 2018
Research	Ex-post interviews, publish report, host final event.	15 Jul-28 Nov 2018

This section provides an overview of the existing academic and grey literature that examines the adoption of new technologies and digitalization by microfirms operating in traditional industries. While doing so, the review focuses on the factors that influence the initial intentions, as an antecedent to the actual behavior of entrepreneurs and the barriers that entrepreneurs are likely to encounter when attempting to implement the changes in their organization. Specifically, given the purpose of this study, the following research questions have been formulated to guide the review of the extant literature:

- Which organizational and individual level factors emerge as factors influencing the digitalization of microfirms in traditional industries?
- What type of unique challenges (at the organizational and cognitive level) do these factors pose in the successful adoption of the technologies?
- What is the evidence of past interventions aimed at increasing the digitalization of businesses among microfirms?

Technological factors

Access to knowledge and information has changed radically in the past 20 years. The universal nature, speed and hyperconnectivity of the information and communications technologies (ICT) have transformed our way of thinking, living and communicating with our environment. For this reason, ICTs have opened up a wide window of opportunities to achieve a more democratic, informed and interconnected society. Access and digital skills enable citizens to improve their personal and professional development in many areas (work, educational, social, political, etc), as well as to overcome certain barriers. In short, ICTs enhance people's quality of life. In the past decade, ICT entrepreneurship has been an important driver of economic growth, social value and innovation^{8 9 10}.

The Internet has revolutionized entrepreneurship. Generally, it costs less to operate and manage a business online because a digital presence eliminates traditional expenses such as brick-and-mortar overhead costs and human resource costs. Moreover, the use of the Internet to operate or simply advertise a business exponentially increases an owner's market exposure. Entrepreneurs of all sorts, whether brick-and-mortar or entirely web-based, benefit from an online presence. It would seem, then, that the Internet would be the ideal tool to create opportunities for traditionally marginalized individuals and communities.

In this context, the term digital divide refers to the gap between individuals, households, businesses and geographic areas at different socioeconomic levels with regard both to their opportunities to access ICTs and to their use of the Internet for a wide variety of activities¹¹.

There are three kinds of digital divide: access, which refers to the possibility, or lack of, access to technology; use, based on people who know how to use technology and those who don't; and quality of use, based on a person's skills to use advanced digital and internet tools.

Therefore, the digital divide involves both issues of access to ICT resources and the patterns of use shown by different individuals and organizations. Disparities and differentials have often been explained by referring to the socio-economic background, age, educational characteristics of the user or household, location, ethnicity or disability, with certain groups of users more disadvantaged compared to others¹². In the 21st century, the digital divide refers to the gap between individuals, households, businesses and geographical areas at different socioeconomic levels with regard to both their opportunities to access ICTs and their use of the Internet for a wide variety of activities (OECD, 2013).

Rasanen (2006) argues that the digital divide is an indication of serious and more critical divides (social, economic, educational and developmental). It adds a fundamental component to existing sources of inequality in a complex interaction.

Digital inclusion (E-inclusion) aims at ending the digital divide. According to advocates, e-inclusion has the power, among others, to promote democracy and mutual understanding and empower disadvantaged individuals, such as the poor, the disabled, and the unemployed.

Digital inclusion can be promoted in various ways. Government institutions usually provide free access to digital technologies including hardware, software and high-speed Internet. These organizations can also provide digital content, as well as improving digital literacy skills through practical training programs and workshops.

As the digital revolution intensifies, governments, non-profits and businesses are extending access to ICTs with greater urgency to create a more enabling and competitive society. The United Nations has already identified the Internet as a basic human right that should be extended to all citizens of the world. In particular, the agency has declared "online freedom" a basic right that must be nurtured by all nation states.

There are projects promoted by governments¹³, academia¹⁴, non-profits and businesses¹⁵ worldwide that have implemented e-inclusion projects. Some of them have taken the form of Information and Communications Technology Centers (ICT centers¹⁶).

As Rahnman¹⁷ explains, "the main role of ICT intermediaries is defined as an organization providing effective support to local communities in the use and adaptation of technology. Most commonly an ICT intermediary will be a specialized organization from outside the community, such as a non-governmental organization, local government, or international donor. On the other hand, a social intermediary is defined as a local institution from within the community, such as a community-based organization".

For instance:

- **Micro-Mentor, a free one-on-one online mentoring service that connects struggling business owners with business mentors through**

creative use of technology. With its focus on underserved entrepreneurs, Micro-Mentor seeks not only to help individual entrepreneurs, but also to collectively foster sustainable economic development in disadvantaged communities across the nation.

- Women Connect Challenge¹⁸, which helps to bridge the gender digital divide. Launched by Advisor to the US President Ivanka Trump and USAID Administrator Mark Green on International Women's Day in March 2018, the Women Connect Challenge is a global call for solutions to improve women's participation in everyday life by meaningfully changing the ways women and girls access and use technology.

- Feed the Future¹⁹, a \$2 million commitment designed to lift up and mentor female entrepreneurs in Africa and a 2018 Feed the Future competition.

- Digital Transformation of European Micro enterprises²⁰ (ongoing project, until November 2019). DiTEM will contribute to the development of digital entrepreneurship across the EU by facilitating the development and acquisition of e-leadership skills in microenterprises, by providing an innovative learning path for entrepreneurs and managers of microenterprises to embrace and implement the digital transformation. The project will focus on microfirms because they are less prepared and able to face the challenges related to embracing digital technologies.

While ICT Centers afford valuable opportunities to connect those off-line at home to the web, it remains necessary to increase personal ownership of computers to enable people to truly capitalize on the opportunities in our digital economy. Private companies such as Dell Computer, Microsoft, and IBM have donated hardware and software to people in low-income communities to help increase autonomous computer use. In addition, the Gates Foundation invests significant funds in grants and donations to support this effort.

To sum up, digital literacy is a critical factor, even in developed countries, which can help disadvantaged population to catch up with progress and wellbeing.

Organizational Size: Microfirms

Microenterprises make up the majority of firms in most countries. The proportion of microfirms within the population of firms is even larger when owner-operated firms with no employees are factored in.

At first glance, microenterprises seem to represent a huge economic development potential. Promotion of micro-entrepreneurship is frequently advocated as a component of strategy for poverty reduction, regional adjustment, or economic regeneration.

Internet technologies and e-business solutions seem to provide major growth and development opportunities to micro-enterprises. Yet the uptake of ICTs among SMEs, especially among microenterprises, is occurring much more slowly than anticipated²¹.

Research shows that small businesses have been slow to adopt and to implement e-commerce due to a variety of barriers. The understanding of these barriers and their importance is fragmented and incomplete.

Besides, it is not obvious how much a microenterprise with one or a couple of employees and a medium-sized firm with one hundred employees have in common from an e-business point of view. Some research has been published comparing the e-commerce behavior of SMEs with that of larger firms²² but little has been published on IT or e-commerce adoption and use by microenterprises²³.

Indeed, very little research has been published specifically regarding the behavior of microenterprises with respect to the Internet and e-business^{24 25 26 27 28 29 30}. Some of the most common barriers are:

- **Obstacles to growth for microenterprises, includes, in several cases, lack of growth ambitions. The literature provides several reasons to believe that many microenterprise owners do not seek to modify their business practices significantly. Overall, microenterprise owners are not aggressive entrepreneurs. Actually, by strict definition they may not be entrepreneurs at all. Most do not seek to grow their firm beyond its current size.**
- **High, upfront sunk costs of digital investments.**
- **Microfirms are more cautious adopters of Internet technologies and e-business solutions than larger firms.**
- **They seem to have greater difficulty than larger firms in realizing business value from involvement in e- business³¹.**
- **Lag in their adoption of cloud computing and other sophisticated digital technologies.**
- **The adoption of advanced technologies increases with the size of firms and plants. There appears to be a considerable gap in technology adoption according to plant size and age, with plants that are both younger and smaller less likely to use advanced technologies than those that are larger and older.**
- **Many microfirms go online giving little thought to answering questions such as why they are doing so, how they will go about it, and within what time frame and budget. Seemingly simple tasks such as buying a computer, registering a domain name or creating a web presence may be overbearing.**
- **Firms with less than five employees cannot afford a dedicated digital professional on their payroll. Hence, the IT role is often filled by a self-motivated beginner, with little training and learning by trial and error³².**

Low Income

Acquisition of digital skills has become essential to survival in the twenty-first century technologized societies³³. Digital literacy is a process that responds to factors intrinsic and extrinsic to the individual. The technological infrastructure of a geographical context, the level of access to technology and individual motivations make up a learning scenario subject to the constant interaction of these elements.

Internet use is not equal. Although progress is occurring, a “digital divide” persists where low-income communities lack access to computers and the Internet. More precisely, research shows³⁴ that living or working in a poor community is the single most significant factor in determining which side of the divide an adult or a microfirm will inhabit. Living or working in a high-poverty area has an impact on technology access and use beyond an individual’s education, age, income, race, and ethnicity.

The least digitalized profiles (basic or sporadic users, and those who never use the Internet) are usually concentrated among the population with the lowest income.

Obstacles to IT use in low-income communities include access to hardware and software, skills sufficient to take advantage of electronic media, the perception that low-income individuals are not capable of competing as entrepreneurs, and the perception that low-income communities are not significant markets³⁵.

Gender: Women Entrepreneurs

Literature suggests that science, technology, and innovation are male-gendered fields, which make them less attractive to women who may perceive that, due to the gender incongruence, they are less capable of succeeding. Therefore, these prevailing gender stereotypes are argued to reduce the number of women engaging in entrepreneurial activities that involve technological advancements^{36 37 38 39}. In addition, although more women are gaining formal qualifications to enter these fields, most in general remain disadvantaged in terms of technology business opportunities⁴⁰. The literature clearly establishes gender as a relevant factor entangled in both the digital divide and entrepreneurship, making it necessary to include a gender perspective in the review of the literature. Moreover, the gender focus is of special interest in this research effort since 80% of the potential beneficiaries that met the requirements of the project happened to be women (in absence of positive discrimination measures).

Regarding cognitive skills, we shall refer to entrepreneurship reports, which have studied further behavioral topics. According to the latest Global Entrepreneurship Monitor report (2018), although Spanish female entrepreneurs know which skills are required to succeed in the setting up of a new venture, their assessment of good business opportunities is ranked

among the lowest in global terms. An explanation could be the lack of social support systems. This is further exacerbated by the lack of new business opportunities and available resources, and high barriers to entry for new start-ups.

Women's often superior social skills (for instance, a heightened sense of responsibility toward the wider community, greater empathy, more effective communication, and a greater willingness to adapt to changing circumstances) represent a comparative advantage in the digital age. This is particularly so when social skills are complemented with higher education and advanced digital literacy. They should help women avoid the enormous employment losses from automation, which, in developed countries, are predicted to account for up to 60% of all jobs over the next two decades^{41,42}.

The EIGE study⁴³ and the G20 provide an overview of issues related to gender inequalities in digitalization, identifying:

- **Gender gaps in access to and use of ICTs.** The factors affecting the degree and type of access can be simply economic (financial constraints), cultural (lack of participation by women in decision-making, or prioritization of boys' needs in the family at the expense of girls), lack of public spaces where women can safely use ICTs, time constraints due to their caring duties, or technophobia⁴⁴.

- **Gender gaps in digital-related education between girls and boys.** Women often find themselves trapped in a vicious circle, where current gender gaps hinder the chances for future improvements. Even in the most developed countries, lower female enrolment rates in higher education, especially in STEM fields (Science, Technology, Engineering, Mathematics), deter women from fully realizing the chances offered by digitalization.

- **Gaps in entrepreneurial skills, insufficient number of female entrepreneurship role models and lack of developed social networks for female business founders.**

- **Gender divides in the digital labor market: women's low participation in the digital labor market and in particular in high-quality jobs and ICT top management positions**

- **Risk taking.** Women in traditional industries have a greater desire for security compared with women in non-traditional sectors. Women are more risk averse and conservative.

Many of these gender imbalances can be addressed effectively by deploying new digital technologies⁴⁵.

Conclusions from the Literature Review

Having reviewed the international academic and grey literatures on the adoption of new technologies and digitalization by microfirms, several factors have emerged as sources of barriers to and difficulties for their implementation. There is consistent evidence in developed countries regarding the persistent gap in terms of gender and skills in the use of digital technologies, while microfirms also face certain unique challenges when adopting digital and new technologies. Moreover, research shows that living or working in a poor community is the single most significant factor in determining which side of the divide an adult or a microfirm will inhabit, even beyond an individual's education, age, income, gender, and ethnicity.

The following table summarizes the main barriers across the groups identified by the literature as those facing the greatest challenges in adopting new and digital technologies:

Microfirms	Low Digital Skills	Women	Low Income
<i>Internal organizational characteristics (lack of resources, formalization, complexity, compatibility, etc.)</i>			
<ul style="list-style-type: none"> Limited resources to acquire assets (organizational and human capital) 	<ul style="list-style-type: none"> n/a 	<ul style="list-style-type: none"> Limited financial resources Time constraints due to their caring duties Limited participation in informal social network 	<ul style="list-style-type: none"> Constrained access to hardware and software
<i>Individual characteristics (demographics, human capital, values, cognitive barrier, etc.)</i>			
<ul style="list-style-type: none"> Cautious adopters of novel technologies Lower perceived benefits from e-business Lower growth ambition Lower digital skills literacy 	<ul style="list-style-type: none"> Lower perceived usefulness of technologies Lower exposure to new technologies Less willingness to follow innovators Greater risk aversion 	<ul style="list-style-type: none"> Technophobia Lower perceived entrepreneurial skill due to the male stereotyping of the domain Lower digital skills/literacy Lower growth ambition Greater aversion to risk 	<ul style="list-style-type: none"> Lower perceived entrepreneurial skills Perceptions that low-income communities are not relevant markets Limited digital skills to take advantage of electronic media

TABLE 1. Summary of main barriers across the groups identified by the literature as those facing the greatest challenges in adopting new and digital technologies.

The exploration of the above disadvantage factors (Table 1) suggests that the barriers materialize through organizational and individual level mechanisms. While the former relate to the disadvantages regarding ease of access to different types of resources and their complementarity with the internal knowledge structure, the latter are due to the characteristics of the entrepreneur. Interestingly, in the context of all the groups studied, barriers at the individual level are due not only to limited skills, but also to several cognitive barriers. These have been argued to influence the perceived benefits or usefulness that entrepreneurs expect to obtain, which may reduce their willingness to implement them.

Moreover, in all cases the lower feeling of ability to implement these changes successfully appears to hinder their attitudes towards using these technologies. In addition, digital literacy and digital skills are found to be a cross-cutting obstacle for microfirms, women and low-income communities, especially regarding access (hardware, software and connectivity) and skills. These factors create barriers and account for differences in internet access and use of IT within disadvantaged groups in developed countries.

An increasing number of policy initiatives in the EU and globally have aimed at addressing these barriers by stressing the opportunities and benefits that the digital transformation offers for microfirms, the economy and society. The existing evidence suggests that, given the relevance of the above mentioned perceptual mechanisms, interventions aiming to promote the adoption of new technologies should go beyond facilitating access to resources or skill acquisition and consider more subtle but profound cognitive barriers among entrepreneurs.

Quantitative Assessment

Sales

The difference-in-difference assessment comparing treatment and control groups shows that sales in the treatment group grew more than in the control group (Table 2). This is so even though some methodological decisions might have skewed average results upward for the control group. These decisions were:

- **Eliminating from the quantitative analysis the results of small business owners that discontinued their businesses during the project.** Two Small Business Owners of the seven in the Control Group closed during the project while only one Small Business Owner of the ten in the Treatment Group closed during the project. In the percentages, as compares to the group sizes, mortality rate in the Control Group was three times as high as in the treatment group (29% vs. 10%). Thus, inputting the sales level for October as zero for those discontinuing their businesses would have created a much bigger downward impact on the control group average than on the treatment group average. However, this would have been methodologically unsound, as having zero sales is conceptually different from not being in operation.

- **Providing pro bono consulting support services in aspects different to online marketing to small business owners in the control group.** This created a potential upward effect on the control group's results beyond those they might have attained in absence of such support. However, it was important to increase the response rate given the limited number of participants in the control group. Thanks to this permanent relationship with the control group, we managed to obtain useful information for most of the small business owners in the control group throughout all three touchpoints with them. As a result, of all the small business owners originally identified for the control group, there is only one case for which no information is available.

Taking this into account, and considering that treatment and control groups were comparable across the most important variables potentially affecting their results, we can confirm that participation in the project had a significant impact on the beneficiaries' sales. It is also worth noting that almost all the beneficiaries reported increased sales both in July and in October.

The beneficiaries are also more confident about the potential of their stores to generate revenue in the future. In comparison, the control group not only shows lower average sales growth over the duration of the project, but also their average sales growth forecasts and overall expectations for the future are on average more pessimistic than those of the beneficiaries.

	Before	After	
	Sales (€)	Sales (€)	Difference
Treatment Group	7800	16350	110%
Control Group	3450	6000	74%
Difference-in-Difference			36 p.p.

TABLE 2. Difference-in-difference in sales among the treatment and control groups.

Control group considers average observations for four subjects, since out of the original seven subjects two closed down their businesses and one withdrew. /Treatment group considers average observations for nine subjects, since out of the original ten subjects one closed down the business.

It is important to note that we selected overall sales as an indicator rather than online sales. At present, omni-channel buying behaviors make it impossible to attribute the merit of each item sold to one specific channel. Customers that walk into the physical store and fall in love with an item might purchase it online days later, and customers that begin their shopping process online might decide to visit the physical store to see the products directly and buy them there and then. In fact, beneficiaries of the project have described such instances happening to them in the last few months.

Dispersion of sales growth rates in monthly average terms was significant across both the treatment and the control group over the period analyzed (Table 3). This dispersion pattern reflects differences in the evolution of sales across the stores. The fact that the pattern of dispersion is similar for the treatment and control groups speaks, once more, for the real comparability among them. Once we consider dispersion, the group of beneficiaries continues to perform better than the control group in terms of average sales, showing a lower mortality rate and a higher percentage of projects achieving growth rates above the median (71%).

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	Total	Closed Business		Growth Rate					
				Negative		0-Median (71%)		Median (71%) and more	
		Number	%	Number	%	Number	%	Number	%
Treatment	10	1	10%	2	20%	2	20%	5	50%
Control	6*	2	33%	1	17%	1	17%	2	33%

TABLE 3. Dispersion of Sales Growth Rates

*Control group considers average observations for six subjects, since out the original seven subjects one withdrew. /Treatment group considers average observations for ten subjects.

Such deviations reveal three main elements:

- 1 Seasonality and design/craft/sell cycles:** Sales follow different seasonal cycles depending on the nature of the product or service offered by each of the beneficiaries. Among the beneficiaries, some sell jewels, while others sell fashion, furniture or paintings. In addition, the case studies show that craft is a lifestyle rather than just a job for many. In some months, they are concentrated on designing and crafting instead of selling. In other months, they devote more time to business activities rather than crafting products. The way in which small business owners decide when to do what is very different for each person/product/service. Controlling for such differences is one more reason why it is important to use averages and the comparison with the control group (subject to similar phenomena) rather than try to simply compare after and before, or analyze individual performance quantitatively.
- 2 Qualities of the products/services:** In general, business growth performance was strongest for small business owners selling products at lower prices and more subject to fast decision making by customers.
- 3 Online marketing implementation pace:** In general, business growth performance was strongest for those beneficiaries who started sooner to promote their online stores and did so more intensely.

Employment

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The beneficiaries' feeling of enjoying brighter prospects for their businesses translates on average into a positive perception about their ability to generate employment in the future. More specifically, all of the beneficiaries believed they would remain employed this year and in the foreseeable future, as did those in the control group. However, while four out of nine beneficiaries expressed their intention to hire part-time workers if sales kept increasing, none of the small business owners in the control group considered hiring.

Gender

In line with existing research⁴⁶, the project is exposed to the fact that women are more likely to run smaller firms. Across the sample, women-owned firms have a median firm size of one person. In addition, women are significantly more likely to run firms dedicated to arts and retail. As previous research suggests, women-owned firms on average operate in lower value-added and lower-capital intensive sectors. The fact that the present project focuses on small (micro) business owners in retail partly explains the fact that 80% of the ten small business owners originally participating in the project (and in the control group) were women. Moreover, 90% of the beneficiaries who successfully completed participation in the project were women (one of the male beneficiaries closed down his business during the project).

As research shows⁴⁷, male and female entrepreneurs often start a business in order to have more autonomy and control. They also want the income and the personal satisfaction a business can provide. However, women may become entrepreneurs to achieve their own dream, to feel self-fulfilled, and out of a sort of societal responsibility as well. In the baseline survey, beneficiaries stated that the main reasons for participating in the project included attracting customers, increasing revenue and enhancing business visibility (at this stage none mentioned learning as a reason to engage in the project). This is consistent with ambition to generate income and gain autonomy. Later, in the qualitative analysis, references to fulfillment and societal responsibility came up in a few instances. Overall, beneficiaries and control group reported very similar answers when asked about the advantages of being the owner of the business (which speaks of comparability among groups also along unobservable characteristics).

Qualitative Assessment – Case Studies

A case study, as a type of qualitative research, provides a detailed description of an instance in order to uncover an insightful understanding of it. The aim of these case studies is to assess the value of the project as perceived by the beneficiaries and to integrate the findings into the impact assessment of the project and lessons learnt. The following case studies give an overview of the story of the beneficiaries, their businesses, their online experience and what they have learnt. The information was gathered primarily via three data collection techniques: one conversational interview with each subject, three questionnaires administered to each subject and direct observations. The qualitative approach is especially relevant in the context of a pilot project with limited sample size and has uncovered very relevant insights.

“I never had the opportunity to build the online store although I wanted to. Not only because of money but also I didn’t have the knowledge to do so”.

The positive results described above can also be attributed to the commitment and hard work put in by the beneficiaries, who experienced this as a very demanding project. According to the beneficiaries’ account of their participation in the project, they experienced difficulties both in launching the website and in adopting the online store due to the following barriers: inadequate economic resources (prior to the project), lack of digital literacy and training, and cognitive factors related to a gender perspective (risk aversion, lack of confidence, conservativeness).

“Yo era una nutria digital” (I was so bad at technology).

“I was doubtful about selling online. Now, I am very happy, I think it is very useful”.

Regarding digital literacy, they struggled with the website implementation and adoption of an online store due to their lack of digital vocabulary. The fact that they had had some limited previous experience trying to push digital sales had given them a false sense of being knowledgeable. They had heard some of the vocabulary before but, due to their lack of specific training, the meaning they assigned to the words and their assessment of the effort each process would involve were inaccurate. This posed a challenge in the communication with the different actors involved in the project, namely Te Veo Online professionals, students and project managers. Over the course of the project, beneficiaries became very familiar with digital vocabulary, to the point of being able to articulate consistent and sophisticated digital narratives.

Concerning the digital skills, in general they experienced challenges in learning how to use the WordPress platform, especially with the online store. On the other hand, learning how to upload content and how to monitor social media was easier for them. Some of the beneficiaries were overwhelmed by the prospect of managing a platform due to limiting beliefs about their own ability to learn about technology. The role of the mentors and the permanent

availability of te veo online professionals were of paramount importance at this stage, allowing beneficiaries to internalize the learning from the workshops and gain control over their stores.

“I will keep studying. I want to enroll in a digital course”.

While learning was not mentioned by any of the beneficiaries in the baseline surveys as a reason to enroll in the project, it is one of the outcomes most valued by them at the end of the project. Although digital literacy is one of the obstacles underlined by most of the literature as a critical barrier to technology adoption by small business owners, it would appear that the beneficiaries were not aware of the importance of this barrier until they underwent a digital transformation experience themselves. Beneficiaries have highlighted how much they have learnt about digital marketing strategies. Some of them even expressed their intention of pursuing digital marketing courses. This speaks of an improvement in their self-assessed ability to incorporate new technological skills.

“Now I am more optimistic. I am confident about the growth and future evolution of my store”.

With respect to the gender perspective, considering that most of the beneficiaries are women, on average they were rather risk averse and doubtful about implementing the new strategies proposed to them in the project. The latter is strongly associated with their lack of confidence in the use of digital tools. Excessive concern about potentially getting negative comments online is linked to a gendered view of self-image built around external approval. In the end, being able to manage their own platforms and social media has been very empowering for them, giving beneficiaries a sense of achievement and autonomy.

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“It is a challenge! All beginnings are difficult, but when you really want something, when you trust, when you put in the necessary effort and perseverance, there is nothing that can stop you! All the more so if you benefit from the support and enthusiasm of people who really want to help make your project work, as in this case!!”.

The factor that most beneficiaries mention as critical to their ability to take advantage of what they perceived as a highly demanding project is the continuous, empathetic and personalized support received from the project coordinator. The IE Foundation’s project coordinator remained permanently in touch with each of the beneficiaries through in-store visits, telephone calls and email. She made it her task not only to ensure the proper implementation of the different phases of the project and coordinate between partners, but also to keep up the beneficiaries’ spirits, build up their self-confidence and make it intuitive and easy for them to reach out to her with the smallest thing they might experience as a challenge. Thanks to this continuous support, beneficiaries experienced a turnaround in their attitude toward technology. This being a project to promote technology adoption, the human element has proved to be the number one success factor.

Small Business Owner 1

About

Small Business Owner 1 studied restoration in Madrid. She worked hard to specialize in ancient books. She has always liked to look around all over to find and collect what others throw away and give it a second life. She was working in a restoration company when she decided to set up a store on her own. At the beginning, it started as an art gallery but no-one came in. She had to change the store concept. This was more than 10 years ago.



Instagram
@siguenot



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The value of participating in Digital Transformation for Inclusive Business Development

For Small Business Owner 1, this project has been a challenge. Overall, she feels in debt to the project. In her own words, she values “the generosity and patience that you have shown and the big effort that you put into making things go well for me”

(More relevant information in Appendix 1)

Small Business Owner 2

About

Small Business Owner 2 has two partners: one is a craftsman and creative designer, and the other is a restorer. They began to think about the idea of launching their business out of a love for giving an opportunity to old things: recycling. They wanted to work with artists and start their own workshop. They are now in an initial phase of the business but they are ambitious. As they put it, they want to keep the family growing.



Productos Destacados



The value of participating in Digital Transformation for Inclusive Business Development

The adoption of an online store and the creation of a website was a project they wanted to carry out but they lacked the time and money.

“It is a challenge! All beginnings are difficult, but when you really want something, when you trust, when you put in the necessary effort and perseverance, there is nothing that can stop you! All the more so if you benefit from the support and enthusiasm of people who really want to help make your project work, as in this case!”

(More relevant information in Appendix 1)

Small Business Owner 3

About

For Small Business Owner 3, once you truly get the concept and go for slow fashion, you never look back. The good feeling you get from supporting sustainable brands, getting unique stories and items is so much more rewarding than when you go for fast fashion.



The value of participating in Digital Transformation for Inclusive Business Development

For Small Business Owner 3, this project is the perfect example of the virtues of collaboration by larger private companies with small neighborhood businesses, thus encouraging local purchases and the local economy.

"I know that, at the beginning, you can be overwhelmed: taking the photos, the website, taking care of the website, etc. The same thing happened to me, but as soon as I received the necessary classes and I started to practice by myself, I was doing more things and I felt more and more confident."

"Nothing happens unless you take the time you need to do things properly; when you start with your own project, it is not a competition against the clock with anyone, only with yourself, because only you will be responsible for good and bad decisions. In conclusion: Time and patience."

(More relevant information in Appendix 1)

Small Business Owner 4

About

Following in the steps of previous family generations, Small Business Owner 4 works with silver filigree. Over the years, this art is losing its master craftsmen, her family being one of the few that continues in the business. Without losing a single bit of tradition, Small Business Owner 4 launched her own project, where she develops new ways of using the filigree and creates unique designs, in line with the new times and current artistic trends



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The value of participating in Digital Transformation for Inclusive Business Development

Small Business Owner 4 believes it was an especially great opportunity for people like her, who start off with no previous digital background and who know nothing about digital marketing.

Small Business Owner 5

About

Small Business Owner 5 began her career as a painter in Greece. Since 2005, she also does performances (for instance, videos). She is an artist that paints because every day she wants to feel her body memories and she is searching for the magic of surprise and the pleasure of feeling that she understands something. On a daily basis, her store is a drawing studio with a theatrical character. Her artwork and objects hang from the walls, giving the workshop the vague air of an art gallery.



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The value of participating in Digital Transformation for Inclusive Business Development

“My experience of working with the group is excellent. They really helped me.”

For Small Business Owner 5, the project has gone very well. She needed help, this year she was feeling somewhat blue because of the economic situation in Spain and how she feared it might impact her. Now she feels very positive. She expects to grow, to sell more.

“I was doubtful about selling online. Now I am very happy, I think it is very useful”.

Small Business Owner 6

About

Small Business Owner 6 is an artist and the founder of a store. She creates unique designer jewelry using semiprecious stones, Tagua seeds and African beads combined with silver. During her life she has traveled to exotic places in Africa, Asia and Latin America, where the blend of cultures feeds her inspiration and enhances her knowledge of art.



Joyas que nacen de la espontaneidad, la sencillez y las formas básicas. Recortes simples, colores vivos, piedras semipreciosas y metales nobles hacen que cada pieza sea original y única.



Joyas de concepto creativo

Colecciones que representan siluetas strechidas, colores vivos y una técnica artesanal contemporánea

The value of participating in Digital Transformation for Inclusive Business Development

“It’s an opportunity you do not come across every day.”

“All this has helped me to be more optimistic and to feel confident about the growth and evolution that my brand may have in the future. I will maintain, as from the first day, a dose of persistence, perseverance and daily creativity to offer the most carefully crafted and attractive products.”

Small Business Owner 7

About

Once she discovered the world of jewelry, she did not want to do anything else. 17 years later she is still fascinated by this job. The beginnings were hard. Starting a craft from scratch is not easy. Her collections and her sculptures speak about her; she likes to think they tell a story, her story, to whoever is willing to listen to it. In addition, she loves to offer the possibility of turning her customers' stories into a piece that they can wear.

"In jewelry I have found a way of expressing myself. The magic of fire and the possibility of transforming metal at my whim means more than a job; it is a game, a continuous search for new forms and new materials."

Alianzas hechas completamente a medida para cada pareja, podés elegir todo, desde el metal al diseño, un mundo de posibilidades para que vuestras alianzas cuenten vuestra propia historia.



Anillos de Pedida



Alianzas



Complementos

The value of participating in Digital Transformation for Inclusive Business Development

"To me, the most important thing when it comes to making the website is to have a clear idea of what you want to convey"

"Your brand image has to be represented in the website design, the values that you intend to convey through your pieces must also be conveyed on your website, since it will be the first image that the public has of you. You have to take into account all the design aspects as a whole: the photos, the texts, everything you want to show to the world."

Small Business Owner 8

About

Small Business Owner 8 always knew she wanted to be an interior designer. She started working exclusively on this project in 2011. She thinks all furniture has its history. Old and disused furniture is another of her great passions, since she always sees in it possibilities to transform it and give it a new life, creating unique and exclusive pieces, providing that touch of distinction in customers' homes.



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The value of participating in Digital Transformation for Inclusive Business Development

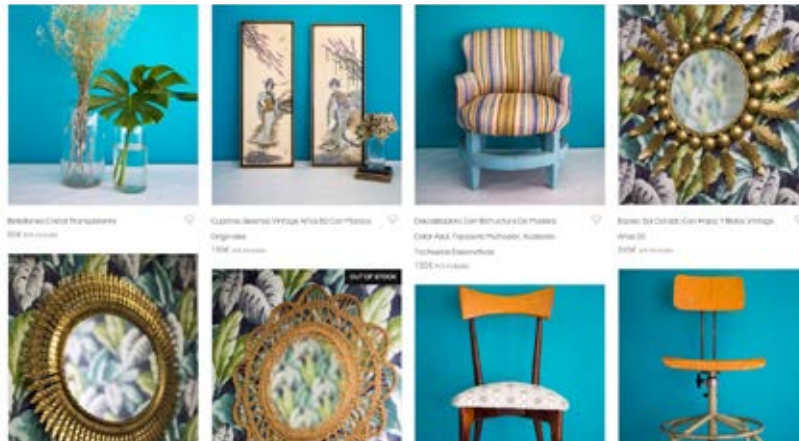
She knows she needs to work more on the online store now without any help. She thinks she can fulfill her expectations. Sales have increased and she expects them to grow even more, especially if she works hard on the marketing.

“We have to fight for what we are passionate about. A great tool to achieve this goal is to create an online store, since it is a platform that provides a good image of your brand, a much more global audience, good visibility, a boost for sales and the opportunity to have a store within everyone’s reach without the need for a physical store.”

Small Business Owner 9

About

She is an expert in restoration (she began her career in 1995), recovery, search and tracking of furniture, textiles and all kinds of decorative objects, as well as providing personalized advice to customers on any type of decoration finishes. She teaches and gives workshops. In addition, she offers other services: interior design, decorative painting, furniture selection, etc. The commercial aspect is the one that she finds most challenging.



The value of participating in Digital Transformation for Inclusive Business Development

She believes this project is a great opportunity to have an online store. She wouldn't have been able to do it on her own. She doesn't have the financial resources or knowledge.

"To SMEs like me, I would recommend them to be very open to suggestions and collaborators and look for a very clean, clear, dynamic website, with very good photos, and neat texts, very well written".

Impact of the Project

The Digital Transformation for Inclusive Business Development Project has implemented online stores and online marketing strategies for small business owners excluded from the opportunities available to entrepreneurs in the so-called “startup ecosystem”. This first pilot is a clear example of the current situation of small business owners in developed countries, which show a persistent gap in the use of digital technologies and in digital skills.

Findings from the literature review conclude that very little research has been published about the behavior of microenterprises with respect to e-business. Factors such as firm size; technological skills and digital literacy; economic and financial means, and gender issues seem to play a significant role. The research effort involved in this project contributes to systematize our knowledge about the topic, providing relevant information for decision makers in organizations that aim to support beneficiaries with this profile.

Quantitative Assessment

The difference-in-difference assessment comparing treatment and control groups shows that sales in the treatment group have grown more than those in the control group. This is so even though some methodological decisions might have skewed average results upward for the control group. Taking this into account, and considering that the treatment and control groups were comparable across the most important variables potentially affecting their results, we can confirm that participation in the project had a significant impact on the beneficiaries’ sales. It is important to note that we have selected overall sales as an indicator rather than online sales, so as to be able to capture prevalent omni-channel buying behaviors.

Dispersion of sales growth rates in monthly average terms was significant across both the treatment and the control group over the period analyzed. This dispersion pattern reflects differences in the evolution of sales across the stores. Such deviations reveal three main phenomena: First, sales follow different seasonal cycles depending on the nature of the product or service provided by each of the small businesses. Second, business growth performance was strongest among small business owners selling products at lower prices and subject to faster decision making by customers. Third, business growth performance was strongest among those beneficiaries who started sooner to promote their online stores and did so more intensely. Once we consider dispersion, the group of beneficiaries continues to perform better than the control group in average sales, showing a lower mortality rate and a higher percentage of projects achieving growth rates above the median.

The beneficiaries are also more confident about the potential of their stores to generate revenue in the future. In comparison, the control group not only shows lower average sales growth over the duration of the project, but also their average sales growth forecasts and overall expectations for the future are on average more pessimistic than those of the beneficiaries.

The beneficiaries' perceived brighter prospects for their businesses translate on average into a positive perception about their ability to generate employment in the future. More specifically, all of the beneficiaries consider they will maintain their employment this year and in the foreseeable future, as do those in the control group.

In line with existing research the project is exposed to the fact that women are more likely to run smaller firms. Across the sample, women-owned firms have a median firm size of one person. In addition, women are significantly more likely to run firms dedicated to arts and retail. As previous research suggests, women-owned firms on average operate in lower value-added and lower-capital intensive sectors. The fact that this project is focused on small (micro) business owners in retail partly explains the fact that 80% of the ten small business owners originally participating in the project (and in the control group) were women. Moreover, 8 out of 9 of the beneficiaries who successfully completed participation in the project were women (one of the male beneficiaries closed down his business during the project).

Qualitative Assessment

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According to the beneficiaries' qualitative account of their participation in the project, beneficiaries have experienced difficulties both in launching the website and in adopting the online store due to the following barriers: inadequate economic resources (prior to the project), lack of digital literacy and training, and cognitive factors related to a gender perspective (risk aversion, lack of confidence, conservativeness).

Regarding digital literacy, they struggled with the website implementation and adoption of an online store due to their lack of digital vocabulary. Over the course of the project, beneficiaries became very familiar with digital vocabulary, to the point of being able to articulate consistent and sophisticated digital narratives.

Concerning the incorporation of digital skills, some of the beneficiaries were overwhelmed by the notion of managing a platform due to limiting beliefs about their own ability to learn about technology. The role of the mentors and the permanent availability of Te Veo Online Professionals were of paramount importance at this stage. Being able to manage their own platforms and social media proved very empowering for beneficiaries, giving a sense of achievement and independence.

With respect to the gender perspective, considering that most of the beneficiaries were women, on average rather conservative, excessive concern about potentially getting negative comments online is linked to a gendered view of self-image built around external approval.

Beneficiaries highlighted how much they had learnt about digital marketing strategies once the project was finished. Some of them even expressed their intention of pursuing digital marketing courses. This speaks of a turnaround in their attitude towards technology and their assessment of their ability to incorporate new technological skills.

The factor that most beneficiaries mention as critical to their ability to take advantage of what they perceived as a very demanding project is the continuous, empathetic and personalized support received from the project coordinator. This being a project to promote technology adoption, the human element has the number one success factor.

Lessons Learned

Identification and Selection of Beneficiaries (and Control Group)

Prioritizing the identification of suitable profiles is critical.

Initially, the aim was to concentrate the beneficiaries in a specific geographical area of the city (Latina, Lavapiés and Malasaña) to unleash a systems effect in the neighborhood. The impact of a potentially limited systems' effect in a specific geographical area unleashed by the ten beneficiaries we were aiming to identify would not compensate for the negative effect on the project of geographically restricting the pool of potential beneficiaries in a project with such strong participation requirements. Hence, we finally decided to broaden the geographical scope and select the best beneficiaries according to the project specifications.

Genuine interest and drive to participate in the project is a key selection element

Convincing beneficiaries to pursue a certain course of action is ineffective when they are not genuinely interested. We focused heavily on the selection phase to make sure that the beneficiaries were a good match for the project and were willing and capable of implementing the changes required for the project to have a real impact on their businesses. All of them were very interested in the project and were actively engaged. In order to assess their genuine interest, the project was not presented to them in full in the initial interviews. Instead, they were presented with a list of different aspects in which they might want to improve and would be willing to invest. Those who selected online sales or online marketing out of a list with other elements were found eligible.

High participation of women due to focus on retail and avoidance of “apply & be selected”

Among the ten beneficiaries originally participating in the project, eight were women (with a similar gender balance in the control group). This occurred organically, in the absence of positive discrimination measures. The high presence of female beneficiaries came as a surprise, given that the project was focused on technology, an area where female participation is usually

challenging. Two elements of the project explain this phenomenon. On the one hand, having products especially suited to online selling was one of the critical eligibility criteria. Retail products that are handmade and/or original are more suitable for online sale. Female participation in retail is higher than in other sectors. On the other hand, the beneficiary identification protocol placed great importance on preventing the potential negative impact for small business owners of having to apply and being rejected. The protocol was designed to screen potential beneficiaries and then, if eligible, invite them to participate. This process has been very successful in eliminating invisible barriers to women's participation, namely the fact that they self-select themselves out, driven by risk aversion and fear of rejection. Designing protocols to identify participants that don't involve "apply and be selected" can be very helpful to organizations trying to increase female participation in their projects.

The lack of a common vocabulary generates communication barriers to effectively conveying the content and value of the project.

Even though the project was explained to beneficiaries three times (in an individual face-to-face conversation, in a group meeting and in writing), and they were all interested in participating, subsequent interactions during the project showed that they had not visualized the project properly. This is partly due to lack of prior similar experiences that could serve as a benchmark, and partly due to very limited related skills and hence a lack of shared vocabulary (despite the fact that several participants stated in the initial interview that they had been involved in online sales efforts before). Consequently, some were inconsistent in their engagement or were permanently demanding services beyond the scope of the project (i.e. continuous changes to the online stores, involving tasks that can only be performed by them, such as giving instructions to their bank), which they expected to be performed by the project management team.

Online Store and Online Marketing Strategy Creation

The lack of basic skills undermines the beneficiaries' ability to assess the value of the project in the initial phases.

We realized that most of the beneficiaries did not understand even the basics of online sales/marketing, and hence were unable to assess the value and difficulty of the services offered to them, or what tasks only they could perform. We developed two workshops in order to tackle this issue. After that, and once the mentors started working hand in hand with them, they reported feeling much more confident and realized how valuable this project was for them.

Intensive personalized support is critical to helping beneficiaries overcome fears and mental blocks.

It is critical to have a mentor and project manager that understand the feelings of the beneficiaries and explain about the tools calmly and as many times as necessary: empathy, face-to-face time and personalized attention are critical for the beneficiaries not to feel overwhelmed and lose interest.

The beneficiaries need to understand that commitment is mandatory for success

Even though the beneficiaries were made aware before starting the project that they would need time to learn and time to dedicate to the online store, this did not sink in until the end of the project, when they had finally taken real and full ownership of their online stores. It might seem common sense, but most of the “problems” reported by the beneficiaries are that “they haven’t got the time”. Creating intermediate milestones, quick wins, and supporting them until they achieved the first sales were of paramount importance in proving to them the impact of their effort. This created a positive momentum to continue to learn and invest time and effort.

Creating an overly complicated/expensive strategy might lead to beneficiaries not implementing it once they are on their own.

To solve this risk, we focused on understanding the real needs and capabilities of each beneficiary so as to create the online store/marketing strategy that really suited them. In addition, we assigned them mentors to assist them with the implementation during the first two months. As mentioned earlier, after the workshops we organized for them we feel they were much more confident about marketing strategy and were ready to successfully run their websites. Mentors, TeVeo Online and the project team worked hand in hand with them until the end of July. In September there were ready to run their stores by themselves.

Training and Mentoring of Beneficiaries

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The training element of the project has become very relevant for beneficiaries...

Most of the beneficiaries, although explicitly interested in having an online sales channel, were initially completely foreign to the basics of digital sales and marketing. The training element of the project proved extremely relevant. Beneficiaries benefitted greatly from online marketing training sessions in order to understand the real effort that it takes to be successful in selling online.

...but it is critical to do it the right way and at the right time

The training experiences designed were effective once the online stores had been launched and online strategies had begun to be implemented. By then the beneficiaries could see their online stores, which they liked a lot, and they were really feeling the urge to take real control over their stores. These feelings helped them prioritize the time and effort to learn. Similar content provided to them earlier (for example during the introductory event to the project, in which we explained the project for the second time to the group), was not retained by them half as much as the content provided later. The format and content was adapted to their needs. The synchronous content was limited to two workshops (the minimum that we considered essential), always on Monday mornings, when stores are quiet. The content avoided complex vocabulary, was practical, and included exercises and examples of their own stores on which they could work during the workshop.

Knowledge Dissemination among Small Business Owners

Beneficiaries with this profile are hard to reach since they are scattered, have precise needs and limited availability and are present in specific channels.

There are vast numbers of small business owners interested in learning how to sell online. However, it is essential to know the appropriate channels to reach the small business owners: unless this is taken into account it will not be possible to convene the workshop.

One has to realize that this type of beneficiaries work on their own and do not have time to attend an on-site synchronous workshop, so it is very important to find out their opening times and schedules if you want the maximum of participants in your workshops.

Project Evaluation

Monitoring information: keep a close relationship with the control group

While the possibility of gathering monitoring and follow-up information on the treated firms was part of the requirements to participate in the project, we were concerned that the granularity of information on the firms in the control group might be lower. It is common in control groups for some subjects to disengage. In order to limit this risk, the Puentes Global Foundation has provided continuous pro-bono consulting support to small business owners in the control group over the duration of the project. The consulting support provided to subjects in the control group focused on elements of their choice that did not interfere with the goals of the project. For example, it included developing a marketing analysis for them, mapping their competitors or providing advice on strategic decisions. Thanks to this permanent relationship with the control group, we succeeded in obtaining useful information for most of the small business owners in the control group throughout all three touchpoints with them. As a result, out of the small business owners originally identified for the control group, there is only one case for which no information is available.

Qualitative assessment allows identifying unexpected effects.

The quantitative evaluation assessment was focused on specific predetermined expected outcomes defined at the firm level. However, the project drove other relevant effects that were identified in the qualitative assessment. This methodology did not capture these other levels of impact quantitatively. Three main additional outcomes that we did not originally expect and are not captured in the project's quantitative metrics include:

- Female artisans and small business owners: At the beginning of the project, there was not a specific goal to target women as beneficiaries. However, we organically ended up with 80% female beneficiaries. This is extraordinary in a project that focuses on entrepreneurs and technology. As part of the research project, we are looking into which specific elements of the way the project works make it so appealing to women. This is very valuable for equal opportunities for women.

- Online marketing illiteracy: At the beginning of the project, we set out to support artisans and small business owners who wanted to have an online sales channel and were unable to do so. We did not expect that most of the beneficiaries, although being explicitly interested in having an online sales channel, were completely foreign to the basics of digital sales and marketing. The training element of the project therefore became very relevant. We believe this is a very important outcome, since this new learning will be critical for them in the future, regardless of the success of their present businesses.
- Beneficiaries' increased confidence as a result of being invited to the project: The treatment and control groups were on average similar prior to being invited to the project. However, once the beneficiaries were invited to the project their confidence regarding the future of their businesses grew as compared to the control group. Already in the baseline study, when online stores and marketing strategies had not been implemented yet, beneficiaries showed on average greater confidence regarding their capacity to increase their revenue in the coming months than the control group.

Questionnaires and other strategies to capture data need to be as simple as possible and require face-to-face administration, at least in the initial stages

It is important to go over the answers with the respondents. We controlled for this risk through face-to-face administration of the surveys, which allowed us to provide the necessary support for the beneficiaries and small business owners in the control group to answer the surveys properly. However, answers in the three questionnaires and the interviews were sometimes still inconsistent and we had to call the beneficiaries to clarify their responses.

Appendix 1 Qualitative Assessment – Case Studies

Small Business Owner 1

About

Small Business Owner 1 studied restoration in Madrid. She worked hard to specialize in ancient books. She has always liked to look around all over to find and collect what others throw away and give it a second life.

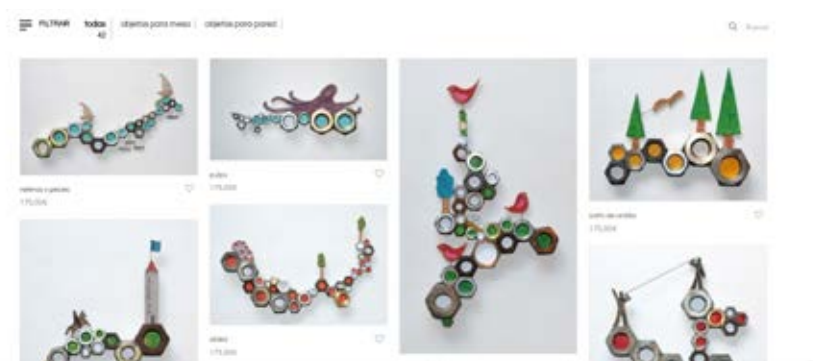
In her view, discarded materials have a “maturing” process, commonly called deterioration. But, were it not for use, it would not be possible to find objects that are precious on account of their dented shapes, their cracks, their rusty or dirty colors. They intrinsically carry a past, common to all, that helps to get the warmth in her work and the approach of her work across to the customer.

She was working in a restoration company when she decided to set up a store on her own. At the beginning, it started as an art gallery but no-one came in. She had to change the store concept. This was more than 10 years ago.

Her involvement with art is fundamental for her personal growth, as she believes it prevents her from lapsing into laziness, boredom, apathy, lack of motivation and fear of loneliness.

The store

Thanks to her participation in the Digital Transformation for Inclusive Business Development Project, today Small Business Owner 1 has a virtual art gallery, where creativity and imagination stimulate the senses.



She uses mainly paper, wood, metal, fabrics, glass ... She very exceptionally uses plastic, a material that abounds everywhere, but that she does not consider noble enough to include in her creations.

She does what the materials suggest to her, she imagines stories, plays and feels happy helping to create a world where we could live with much less than what we have.

Small Business Owner 1 calls for the need for a responsible and respectful consumption pattern to build a better present and future for ourselves and the planet in which we live.

Previous Digital Experience

Before this project, she had a website which she used as a portfolio. When she approached the galleries she had to show them something. She used the website. The store was not online. She thinks adopting a website and implementing an online store takes a lot of patience, a specific spirit and “a presence” throughout the project for it to come to fruition. As she puts it: “Today, my online store is a reality. My knowledge of social media has increased remarkably, due to personal and constant effort”.



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Besides, for her, being an artist and craftswoman, dealing with the “intangibility” of the virtual world has very difficult. Her ability to understand technology, networks and computing was a lot more limited than originally expected, even though she had had a website before.

The value of participating in Digital Transformation for Inclusive Business Development

For Small Business Owner 1, this project has been a challenge. She wasn't sure of being able to capture online the value of every detail of her pieces, to convey the abstraction and the feelings involved through a simple photo and a small text.

She is very happy with the project. In her own words, she values “the generosity and patience that you have shown and the big effort that you put into making things go well for me”. She also experienced frustration due to what she interpreted as miscommunication: “I had some headaches because certain things happened that I had not been told about”. These were smoothed over through personal support by the project coordinator: “The project coordinator is the connection and the friendly part of the whole project. Things were much easier thanks to her and the demands have relaxed.” Overall, she feels in debt to the project. Despite the demands and the stress, she feels very happy with the result, after much effort on all sides. In the near future, she would like to let go of the physical store and sell only online.

Small Business Owner 2

About

Small Business Owner 2 has two partners: one is a craftsman and creative designer, and the other is a restorer. They began to think about the idea of launching their business out of a love for giving an opportunity to old things: recycling. They wanted to work with artists and start their own workshop.

Finally, they started the project in 2016. They are now in an initial phase of the business but they are ambitious. As they put it, they want to keep the family growing.

The store

Small Business Owner 2 runs one of the nice little stores on one of the side streets of the “El Rastro”, market, a Sunday morning market that attracts many visitors. Every Sunday, the people of Madrid wander around the market and the side streets for shopping and for a beer with a tapa.

In his store, visitors can find many quirks. In fact, it is a store and workshop in one. The owners offer a variety of products.

Customers can see that the owner loves items with a story behind them, their past, their material and form. Everything is made by contemporary artists of different nationalities who live in Madrid. They design, alter and make vintage products for the customer.

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No mass production, but tasteful items with a special appearance. You can find furniture with separate details, clothing and accessories, paintings, lighting and so on. It is also possible to join a workshop on a Saturday or attend a mini-concert or Vermouth afternoon.

The owners love the district where the store is located: Lavapiés. This neighborhood has been developing in recent years into the hippest neighborhood in Madrid. They are excited about the way this multicultural neighborhood is changing.

Previous Digital Experience

Small Business Owner 2 had never had a website or an online store (although one of the owners has one for a different business). He has many ideas but not enough money.



Productos Destacados



He believes the online store has a lot of possibilities. Indeed, customers usually ask them if they have an online store and walk-ins mention having learned about them through their online store. He believes it's an excellent showroom and a good complement to the physical store.

The value of participating in Digital Transformation for Inclusive Business Development

The project has helped him a lot, in his view. The adoption of an online store and the creation of a website was a project they wanted to do but they lacked the time and money. They have felt very comfortable and believe there has been very good communication.

"It is a challenge! All beginnings are difficult, but when you really want something, when you trust, when you put in the necessary effort and perseverance: there is nothing that can stop you! All the more so if you receive the support and enthusiasm of people who really want to help make your project work, as in this case!"

Small Business Owner 3

About

For Small Business Owner 3, once you truly get the concept and go for slow fashion, you never look back. The good feeling you get from supporting sustainable brands, getting unique stories and items is so much more rewarding than when you go for fast fashion.

The store

The fashion you find here comes from small, independent brands, which stand out for their sustainable and innovative work. Fashion made in Spain, combining aesthetics and comfort with sustainability.

She avoids working with brands that offer unfair working conditions, engage in child labor or cruelty to animals. Instead, customers will be offered fair trade fashion, very innovative in the organic fabrics it uses, or for instance fabrics that replace animal skin (such as those made from pineapples!).

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Productos Destacados

Small Business Owner 3 advocates principles such as good quality, a clean environment, and fairness to both consumers and producers. She offers a wide range of sustainable, organic, fair trade and recycled apparel. They are all unique items, from organic shoes to clothes and handcrafted jewelry.

Founded with an amazing passion for and belief in sustainability, it's a store where one can find sustainable and slow fashion, but it's also a project committed to spreading awareness of the social and environmental injustices contained in the linear economy, and a meeting point to share ideas about green fashion.

Prior Digital Experience

Her main challenge during her website implementation phase was committing time and designing an online experience that would convey her vision, since her project is something unique. In her own words, “It’s about providing real value to potential customers through fashion”.

The Digital Transformation for Inclusive Business Development project has been very important for Small Business Owner 3. Today she believes that every business needs a website these days, because if you are not online, you don’t exist.



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The value of participating in Digital Transformation for Inclusive Business Development

For Small Business Owner 3, this project is the perfect example of the virtues of collaboration by larger private companies with small neighborhood businesses, thus encouraging local purchases and the local economy.

The classes she received have helped her develop the online store and have also empowered her and given her autonomy.

“I know that, at the beginning, you can be overwhelmed: taking the photos, the website, taking care of the website, etc. The same thing happened to me, but as soon as I received the necessary classes and I started to practice by myself, I was doing more things and I felt more and more confident.

Nothing happens unless you take the time you need to do things properly; when you start with your own project, it is not a competition against the clock with anyone, only with yourself, because only you will be responsible for good and bad decisions. In conclusion: Time and patience.

Small Business Owner 4

About

Following in the steps of previous family generations, Small Business Owner 4 works with silver filigree. This type of jewelry work is typical of the province of Salamanca. Over the years, this art is losing its master craftsmen, her family being one of the few that continues in the business. Without losing a single bit of tradition, Small Business Owner 4 launched her own project where she develops new ways of using the filigree and creates unique designs, in line with the new times and current artistic trends.

Small Business Owner 4 comes from a tradition of jewelers dating back to 1910. She is a member of the 4th generation. Many years have passed, but the tradition of this art still runs in the family, which made a business of it more than a century ago.

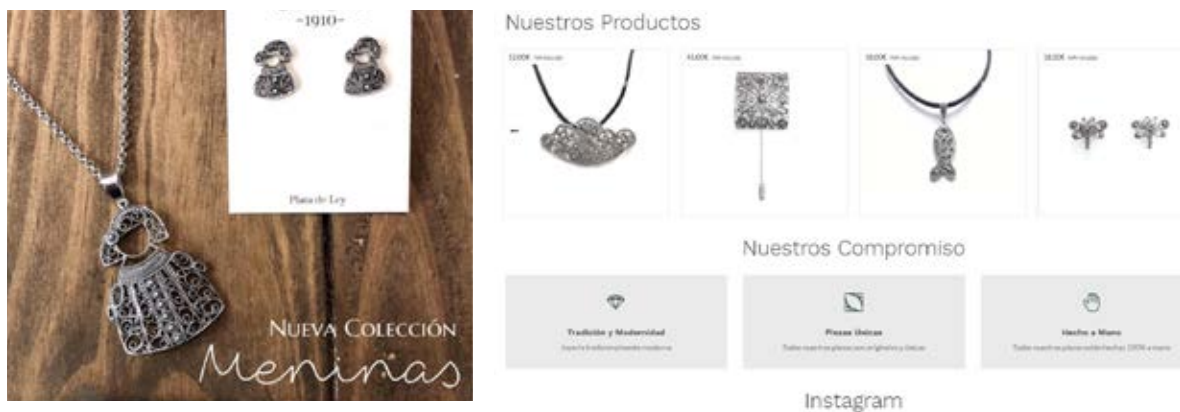
In her previous job she was tired of putting up with her bosses and poorly paid. So she decided to proudly follow the steps of previous family generations with her own personal touch.

The store

Creating filigree is an art, an ancient art that in Salamanca was passed down from father to son, generation after generation. The technique of designing filigree jewelry was considered a family secret shared only within the inner circles of the family. Filigree is an ancient art already practiced by the Egyptians, Etruscans and Greeks.

In her online store, Small Business Owner 4 conveys the value of tradition with a contemporary approach. She has won several awards at various fairs (among others, the First Prize for the best Stand and Product at the Valladolid Handicraft Fair 2018). All pieces are 100% handmade.

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Small Business Owner 4 wanted to grow and open up new sales channels, both physical and virtual, to avoid having to attend so many fairs to sell her creations. Fairs take up a lot of time that she could devote, for example, to creating new pieces. Before having an online store, she only sold at the fairs she regularly attends.

Prior Digital Experience

Before participating in the Digital Transformation for Inclusive Business Development project, she had no digital experience. She only had some knowledge of social media that she had acquired on her own. At all the craft fairs she attends, as well as on the social media, she is asked whether she has a website and / or online store. She has been playing with the idea of setting up an online store for a couple of years.

For her, it is a challenge to maintain and increase the sales of her products through this new channel (online) simultaneously with the fairs.

“I would say to the artisans and small business owners that they need a lot of patience, because a website requires many hours of work that hardly anyone can spare, since we are busy in our workshops. External help is needed to get everything perfect”.

Lack of time is one of the biggest difficulties for successfully implementing an online store and online sales strategy.

The value of participating in Digital Transformation for Inclusive Business Development

For small business owner 4, this project has been a good opportunity to have an online store. In addition, she believes it was an especially great opportunity for people like her, who start off with no previous digital background and who know nothing about digital marketing.

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Small Business Owner 5

About

Small Business Owner 5 began her career as a painter in Greece. Since 2005, she also does performances (for instance, videos). She is an artist that paints because every day she wants to feel her body memories and she is searching for the magic of surprise and the pleasure of feeling that she understands something.

The store

A multidisciplinary artist, she started developing her artistic activity in Greece, starting with visual art creation and then making the transition to performance art.

As an artist and educator, the pedagogical process of Small Business Owner 5 is closely tied to the process of creation. Due to this union of art and instruction, her passion for teaching is always active. In her view, her workshop is a place that generates creation, and the children who enter the studio cannot help but activate the artists within themselves.



On a daily basis, her store is a drawing studio with a theatrical character. Her artwork and objects hang from the walls, giving the workshop the vague air of an art gallery.

The premises cover 30 square meters with an interior patio, divided into a space for displaying the artist's work and a separate work space. The interior of the workshop varies depending on the artist's present work. Given its location, it also serves as a window display for the neighborhood, showcasing her various works as well as drawings by children who participate in her workshops. Besides, she gives lectures about her artistic process.

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Previous Digital Experience

Small Business Owner 5 has a personal website featuring her CV, drawings and exhibitions. On the other one, the online store, she offers her drawings and workshops for children. These one-day workshops last for three hours. The first part of the day consists in visiting historical sites in Madrid, and during the last hour and a half the children return to her studio, where they create their own artworks.

She had previous knowledge of WordPress and social media, such as Instagram and Facebook. Although everybody told her to do so, she didn't have enough money to study digital marketing.

The value of participating in Digital Transformation for Inclusive Business Development

"My experience of working with the group is excellent. They really helped me".

For Small Business Owner 5, the project has gone very well. She needed help, this year she was feeling somewhat blue because of the economic situation in Spain and how she feared it might impact her. Now she feels very positive. She expects to grow, to sell more.

"I was doubtful about selling online. Now I am very happy, I think it is very useful".

Small Business Owner 6

About

Small Business Owner 6 is an artist and the founder of a store. She creates unique designer jewelry using semiprecious stones, Tagua seeds and African beads combined with silver.

During her life she has traveled to exotic places in Africa, Asia and Latin America, where the blend of cultures feeds her inspiration and enhances her knowledge of art.

The store

The pieces are unique and represent stories of travel around the world. They carry the magic of wonderful places.

In the store, customers can find jewelry made from natural materials such as semiprecious stones and seeds from different countries, attesting to their originality and authenticity. There are also collections that represent bold silhouettes, bright colors and a contemporary artisan technique.

Creativity and design are the central theme.

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Joyas que nacen de la espontaneidad, la sencillez y las formas básicas. Recortes simples, colores vivos, piedras surtuosas y metales mimados hacen que cada pieza sea original y única.



Joyas de concepto creativo

Colecciones que representan siluetas atrevidas, colores vivos y una técnica artesanal contemporánea

Previous Digital Experience

She has learnt a lot about digital marketing and social media.

“I could manage on social media, self-taught, not at a professional level. I thought posting a photo on Facebook or Instagram was enough to have lots of likes and followers. Thanks to this project, now I know that I will not reach the number of people I want by merely posting one photo”.

“Now I have an online store, a virtual showcase where I can display my work. Now I face the big challenges of increasing online sales “.

Small business owner 6 never had the opportunity to create an online store although she wanted to. Not only due to budget considerations, but also because she lacked the required knowledge. They told her that she could do it, it was very easy. However, she believes that if you want to start there are things that you need to delegate in others.

According to her, the impact of online is positive even if some people in her sector criticize it. It allows you to see what works and what doesn't, to approach the customer. In fact, she does not have a physical store but she does go to the markets physically, because going to the markets and fairs provides close contact with the customer to see what they like.

Small business owner 6 is very persistent. She believes that setting up an online store is progressive. She constantly remembers what everyone says about entrepreneurship: the first year is always difficult, but don't ever give up.

“Online sales allow us to get feedback on our product, and consequently become more competitive within our business niche. By increasing sales, our brand is positioned and made visible to potential customers. “

The value of participating in Digital Transformation for Inclusive Business Development

“It's an opportunity you do not come across every day.”

“All this has helped me to be more optimistic and to feel confident about the growth and evolution that my brand may have in the future. I will maintain, as from the first day, a dose of persistence, perseverance and daily creativity to offer the most carefully crafted and attractive products.

Small Business Owner 7

About

Once she discovered the world of jewelry, she did not want to do anything else. 17 years later she is still fascinated by this job.

Small business owner 7 began her training in the workshop of a master jeweler from whom she learned the magic of the trade in a completely traditional way.

She completed her studies in design in Madrid and at the Istituto Europeo di Design. She has also done multiple courses on enamel, wax modeling, Berber jewelry, casting, 3D modeling, etc.

The beginnings were hard. Starting a craft from scratch is not easy.

Her collections and her sculptures speak about her, she likes to think they tell a story, her story, to whoever is willing to listen to it. In addition, she loves to offer the possibility of turning her customers' stories into a piece that they can wear.

"In jewelry I have found a way of expressing myself. The magic of fire and the possibility of transforming metal at my whim means more than a job; it is a game, a continuous search for new forms and new materials."

The store

Small Business Owner 7 runs a contemporary jewelry store with more than 12 years of experience, constantly learning, to make each piece unique by blending the traditional with the contemporary.



Nuestros Productos



Her pieces are made of gold (yellow, red and rose), silver, steel and titanium. They can also be engraved the traditional way, with machine letters, saying whatever the customer wishes.

Committed to the environment, ethics and sustainability, she works to generate the smallest possible environmental impact.

“My work is my passion. I do not think I could do anything else. “

She also offers tailor-made classes, for a maximum of two people at a time, where you can learn metalworking techniques, wax modeling and enamel fire, in the morning or afternoon. There is the possibility of starting from scratch or learning more advanced techniques. The starting and ending points are decided by the customer.

Previous Digital Experience

She had a previous website but not an online store. She also had some knowledge of social media.

Now, she dreams about having an online store with enough revenues so that she can devote more time to her creations

Alanzas hechas completamente a medida para cada pareja, podéis elegir todo, desde el metal al diseño, un mundo de posibilidades para que vuestras alianzas cuenten vuestra propia historia.



Anillos de Pedida



Alanzas



Complementos

The value of participating in Digital Transformation for Inclusive Business Development

“To me, the most important thing when it comes to making the website is to have a clear idea of what you want to convey”.

“Your brand image has to be represented in the website design, the values that you intend to convey through your pieces must also be conveyed on your website, since it will be the first image that the public has of you. You have to take into account all the design aspects as a whole: the photos, the texts, everything you want to show to the world.”

Small Business Owner 8

About

Small Business Owner 8 always knew she wanted to be an interior designer. She loves to design spaces, but she is also passionate about designing and creating pieces out of wood for home decoration, using different techniques and colors.

Her career began in 1995 in the world of antiques, furniture restoration, and she subsequently specialized in the recovery of fabrics and antique tapestries. Her work has gradually drifted toward decoration, recovering all kinds of decorative objects and furniture, using artisanal, traditional and current techniques, to achieve maximum charm and personality in spaces at minimum cost.

She started working exclusively on this project in 2011. She has been doing so more seriously for two years, since she moved to Madrid, where she is getting more work.

She thinks all furniture has its history. Thus, old and disused furniture is another of her great passions, since she always sees in it possibilities for transforming it and giving it a new life, creating unique and exclusive pieces, providing that touch of distinction in her customers' homes.

Small Business Owner 8 would like to enjoy more success and recognition.

The store

She works on the creation of handmade home accessories, interior design and furniture restoration, rescuing old pieces and creating new high quality designs.

She pours all her passion into creating unique handmade collections. Her original designs and exclusive pieces try to give a cozy touch to any space.

She also offers courses and workshops.



Prior Digital Experience

She had basic computer skills. She tried to make a website but she did not make it public as she did not like it. She had profiles on several social media.

She finds managing the website rather easy. Although it involves some difficulty, she is good at coping with digital things. The hard bit for her is to make quality photos that reflect her creations well.

For Small Business Owner 8, an online store is a new channel to publicize her work. It is also a starter for the business.



She has learnt that publicity is very important. Now she also knows she needs to pay constant attention to social media She wasn't aware of this before.

"We have to fight for what we are passionate about. A great tool to achieve this goal is to create an online store, since it is a platform that provides a good image of your brand, a much more global audience, good visibility, a boost for sales and the opportunity to have a store within everyone's reach without the need for a physical store."

The value of participating in Digital Transformation for Inclusive Business Development

In her view, this project has been very important for her. She knows she needs to work more on the online store now without any help. She thinks she can fulfill her expectations. Sales have increased and she expects them to grow even more, especially if she works hard on the marketing.

Small Business Owner 9

About

She is an expert in restoration (she began her career in 1995), recovery, search and tracking of furniture, textiles and all kinds of decorative objects, as well as providing personalized advice to customers on any type of decoration finishes.

Besides, she has taught at the School of Decorative Arts.

The store

For Small Business Owner 9, restoration is a rewarding and enriching job. You start off with completely out-of-date and almost lifeless pieces, and you can recover them and make them look almost like when they were created, always respecting the materials and techniques used by those who created them.



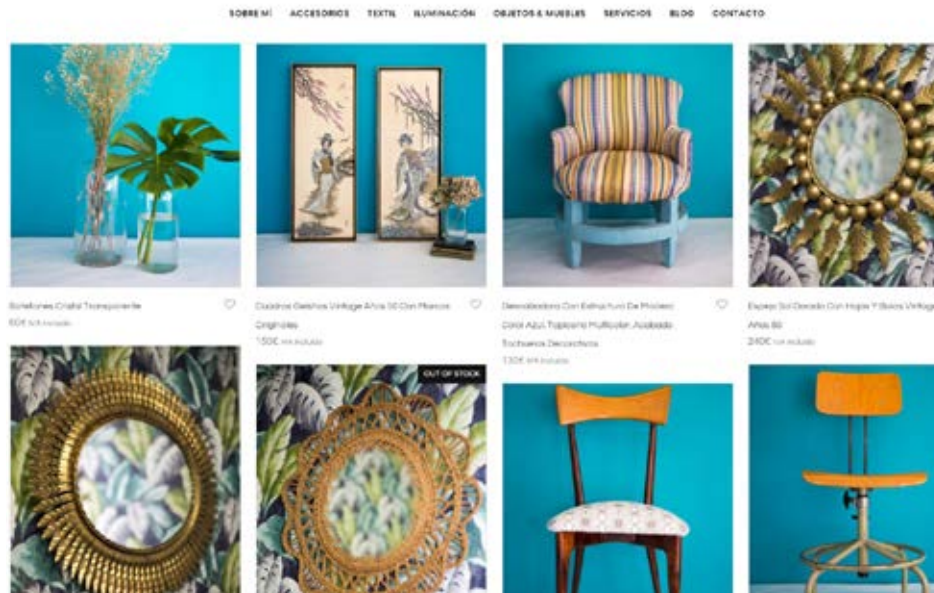
She teaches and gives workshops. The courses she offers include restoration, upholstery and decorative painting, both for amateurs and professionals. She also holds monographic workshops.

In addition to the classes and workshops, she offers other services: interior design, decorative painting, furniture selection, furniture sales, personal decoration shopper, furniture restoration and upholstery, sale of upholstery and textiles, sale of wallpaper, and furniture search service.

The commercial aspect is what she finds most challenging.

Previous Digital Experience

She had no previous knowledge about websites or digital marketing. She didn't like the Internet or technology. What is more, she didn't understand it. Everything was difficult.



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“To SMEs like me, I would recommend them to be very open to suggestions and collaborators and look for a very clean, clear, dynamic website, with very good photos and neat texts, very well written”

The value of participating in Digital Transformation for Inclusive Business Development

She believes this project is a great opportunity to have an online store. She wouldn't have been able to do it on her own. She doesn't have the financial resources or knowledge.

Now she thinks she can increase her visibility and reach potential customers through the online store and the website. Now she can make a living from the workshop and rely on the online store to increase sales, the weakest line of her business.

Appendix 2- Digital Transformation for Inclusive Business Development. Original Logic Model

	Project Structure	Achievement Indicators	Verification Means	Major Risks and Assumptions
Goal	Improve the performance of small stores through technology adoption	Evolution of the penetration of technology in small stores.	Statistics on technology use in small stores /Interviews with key informants.	Assumption: There is growing awareness among small store owners regarding the potential of ecommerce.
Purpose	Develop a validated methodology to improve the performance of small stores through the implementation of e-commerce.	The methodology is replicated by the promoters of the proposal. All or part of it is assumed by other organizations.	Reports about projects and initiatives fully or partially replicating and extending the methodology.	Assumption: The promoters and other organizations consider the methodology useful to promote technology adoption.
Outcome	Outcome 1 (O1). Improve the performance of the beneficiaries' small stores. Pilot project.	10 stores have e-commerce tools up and running, adapted to the needs of the store owners.	Short-term verification of the operation of the e-commerce tools, via interviews and observation	Assumption: The store owners actually implement the e-commerce tools.
	Outcome 2 (O2). Raise awareness among small store owners about the potential growth of small stores via the adoption of technology.	A consistent number of small store owners take part in future editions of the project.	Growing number of small store owners taking part in future editions of the project.	Assumption: The methodology is seen as useful by small store owners, and they join future editions of the project.
	Outcome 3 (O3). Develop key success factors and validated methodology to promote technology adoption by small store owners.	The promoters or other social agents fully or partially implement the methodology.	Reports about future editions of the project /Reports about other organizations using the learnings.	Assumption: The good results of the project encourage the promoters and others to extend the methodology.
Activities	O1-A1. Select the beneficiaries.	10 beneficiaries with the previously explained profile selected, together with others as a control group	A report on the selection process. List of the beneficiaries and control group members.	Risk: There are not enough stores able to adapt an e-commerce strategy in the area considered.
	O1-A2. Develop a customized online store and validated marketing strategy for each beneficiary.	10 online stores and marketing strategies developed, addressing the needs of the store owners.	Visual and text evidence of the online stores and marketing strategies.	Risk: The Students are unable to develop all or part of the online stores and marketing strategies.
	O1-A3. Incorporate the online store and marketing strategy to the regular operations of the beneficiaries	10 online stores up and running, addressing the specificities of the business model.	Statistics on the evolution of the sales volume and online store traffic. Interviews with store owners. The document itself.	Risk: The store owners do not have the resources, time or skills to operate the online stores and implement the digital marketing strategies.
	O2-A1. Write success stories for the Pilot project and tips on launching e-commerce for other store owners.	A document with testimonials from the beneficiaries and tips to launch ecommerce by small business owners.	The document itself.	Assumption: Beneficiaries are satisfied with the results of the project and consider it a success.
	O2-A2. Present success stories of the Pilot project and tips on launching e-commerce to other store owners.	40 small store owners attend 2 workshops	Attendance list.	Assumption: Store owners are aware of the value of technology for their businesses.
	O3-A1. Impact evaluation of the project, identifying key success factors in promoting technology adoption among small store owners and describing the methodology.	A document with the results of the pilot project addressed to social actors working in the field of small business support, mainly through technology adoption.	The document itself.	Assumption: The research team receives solid enough input from the project to prepare a substantial research document.
	O3-A2. Publication of the report, describing key success factors and describing the validated methodology in detail.	30 organizations receive the report through email, a workshop or meetings.	Minutes and reports of the workshop and meetings.	Assumption: The promoters present the methodology to agents interested in promoting technology adoption in small businesses.

Appendix 3 – Beneficiaries’ Journey

<u>Phase</u>	<u>Activity</u>
Fieldwork	Small Business Owners are identified as potential beneficiaries through a visit to their stores and in-depth interviews (1 hour with PG).
Selection	Beneficiaries are notified that they have been selected to participate in the project (Call with IE Project Manager and PG).
Research	Beneficiaries are interviewed by IE's research team (1 hour with IE's research team).
Pre Project	Launch activity: Puentes Global/ Te Veo Online visit beneficiaries in their stores to provide details of the logistics of the project (1 hour with PG+TVO).
Project	Beneficiaries, accompanied by Te Veo Online and IE Project Management, meet student teams assigned to them and give the students the necessary information for the online store design (2 hours with IE students+TVO+IE Project Manager).
	Beneficiaries follow up with IE Management team and Te Veo Online with additional info (TVO+IE Project manager as required).
	IE's PM Mediates students/beneficiaries relationship (Meetings/calls with IE's Project Manager as required).
	Beneficiaries receive the final design of the online store for them to validate it/give feedback (IE's PM + TVO as required).
	Beneficiaries receive a working online store.
	Beneficiaries receive technical support for Online Stores from Te Veo Online.
	Beneficiaries review the Online Marketing Strategy One-Pager proposed by students and approve its testing (IE's PM + TVO as required).
	Beneficiaries, with support from IE Project Management and Te Veo Online, oversee the way the marketing campaign is launched, adjusted and validated (IE's PM + TVO as required).
Delivery to Beneficiaries	Beneficiaries receive the Online marketing strategies from Te Veo Online and mentors one-on-one in a workshop (3 hours with expert mentors, TVO and IE's PM)
	Beneficiaries receive their mentors on a weekly basis and receive their support in implementing the new processes and adjusting them where required. (1 hour per week with expert mentor).
Research	Ex-post interviews by Research team (1 hour with IE's research team).
Delivery to SME Community	Selected beneficiaries participate in presentations on best practices and key success factors for Small Business Owners at local merchants' associations (3 hours per workshop).

Appendix 4 – Survey Questions

Cuestionario – Modelo para el Entrevistador

Indicaciones previas

La encuesta consta de 12 breves preguntas, que se responden en unos 4/5 minutos: De ellas, algunas tienen como objetivo recoger información cualitativa de las tiendas (apartado A) y otras información cuantitativa (apartado B).

Al estar aún en la primera fase del proyecto, es necesario que las preguntas sean muy abiertas y muy claras para tratar de recoger información tanto cualitativa como cuantitativa que aún se desconoce. A tal efecto, indicamos el objetivo

Hay dos cuestionarios: uno para el grupo de tratamiento y otro para el grupo de control para poder hacer una evaluación de impacto del proyecto comparando entre ellos. En este estudio que mide la implementación de una tienda online en negocios con riesgo de exclusión social, el grupo de control recibe un asesoramiento diferente (por ejemplo, se les ofrece un análisis de competidores).

Hay preguntas abiertas y preguntas cerradas, se indican las abiertas en el cuestionario. En todo caso, siempre que se pueda, es importante recoger la mayor información posible, sobre todo cualitativa. (Nota: para mayor claridad, las preguntas están en color azul y cursiva). Así mismo, por grupo de preguntas hemos definido el objetivo de las mismas: qué se pretende recoger y cuál es la finalidad.

El lenguaje que se recomienda utilizar con el entrevistado es coloquial.

Mensajes a transmitir a la tienda (o entrevistado):

“En lo posible no te limites a responder “Sí” o “No” simplemente. Todas las explicaciones y especificaciones son bienvenidas”.

“Todas sus respuestas serán tratadas de forma anónima y con la más absoluta confidencialidad. El análisis de la información se realizará de forma global”.

“Muchas gracias por tu participación”.

These documents were written and prepared in Spanish for the beneficiaries, who don't speak English.

Grupo de Tratamiento

IDENTIFICACIÓN (a rellenar por el entrevistador):

NOMBRE DE LA TIENDA.....

CIF:.....

PREGUNTAS PARA EL GRUPO DE TRATAMIENTO:

A. INDICADORES CUALITATIVOS

A.1. Objetivo. Conocer la valoración actual y expectativas de la tienda:

1. Pregunta abierta ¿Cual es tu sueño para tu negocio de aquí a un año?

.....

2. Pregunta abierta ¿Qué miedos o retos tienes?

.....

A.2. Objetivo. Conocer la valoración actual y expectativas del proyecto: diseño e implementación de una tienda online

3. Pregunta abierta ¿Qué esperas obtener de este proyecto? Es decir, ¿Cuáles son tus motivaciones y la finalidad para participar en él?

.....

(ejemplos de respuesta: aumentar conocimientos, que las ventas de la tienda mejoren...)

4. Hasta la fecha, ¿cómo te sientes con el proyecto? (ya que hace 2 semanas tuvieron reunión con el equipo y están empezando con los contenidos).

Muy buena

Buena

Normal/Media

Mala

Muy Mala

B. INDICADORES CUANTITATIVOS

En este apartado, el objetivo es recoger un primer valor numérico de los dos indicadores cuantitativos de la evaluación del Proyecto: ventas y empleo. Esta recogida de datos se hará también en junio y octubre.

These documents were written and prepared in Spanish for the beneficiaries, who don't speak English.

B.1. Objetivo: Medir cómo de fuerte es el empleo: es decir, medir cuántos empleos han sido creados/preservados gracias a la implementación de la tienda online (número de empleos creados o protegidos; detectar que haya cambios). El objetivo final es capturar si el suyo es un puesto de trabajo estable y que permita un nivel de vida digno. Al tener riesgo de exclusión es importante para el Proyecto que consoliden su negocio.

5. ¿Cuánta gente remunerada trabaja en tu negocio incluyéndote a ti?

.....

6. ¿Cuántas horas a la semana dedicas al trabajo?

40 horas

>40 h ¿Cuántas?.....

<40 h ¿Cuántas?.....

7. (y si hubiera otra persona remunerada) ¿Cuántas horas dedica la otra persona?

40 horas

>40 h ¿Cuántas?.....

<40 h ¿Cuántas?.....

.....

8. ¿Cómo de probable es que mantengas tu puesto de trabajo de aquí (febrero) a noviembre? (razonar el por qué):

Muy probable

Probable

Poco Probable

Nada Probable

.....

9. ¿Cómo de probable es que puedas contratar a alguien en ese mismo tiempo?

Muy probable

Probable

Poco Probable

Nada Probable

.....

B.2. El segundo indicador cuantitativo del estudio son las ventas. Para el estudio, las ventas son el volumen de negocio entendido como el total de ingresos recibidos por la realización de todas las transacciones económicas

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realizadas durante un periodo de tiempo específico. Consiste en el valor total de los bienes vendidos y servicios prestados por la empresa dentro de su actividad diaria y principal.

Explicación/Definición de ventas que se puede dar al entrevistado:” ingresos que has tenido con tu tienda: cuánto te han pagado tus clientes (en total) por los productos y servicios de tu tienda”

10. ¿Cuáles han sido tus ventas en el mes de febrero? es decir, ¿cuánto te han pagado tus clientes (en total) por los productos y servicios de tu tienda?

.....

11. ¿Cómo crees que van a ir las ventas de tu tienda este año?

Descenso

Igual

Crecer hasta un 10%

Crecer más de un 10%

Otros.....

72
....

12. ¿Crees que vas a poder vivir (solamente) con lo que generas con la tienda?

(por ejemplo, hay gente que alquila habitaciones en su casa por necesidad)

Si

No

(Explicación, si la hubiera).....

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Grupo de Tratamiento

IDENTIFICACIÓN (a rellenar por el entrevistador):

NOMBRE DE LA TIENDA.....

CIF:.....

Importante. Cuidado con no decir nada de estrategias de ventas/marketing online. Vamos a comparar una muestra que recibe asesoramiento en esta materia con otra que no lo recibe por lo que es importante que este aspecto no se incluya en las preguntas.

PREGUNTAS PARA EL GRUPO DE CONTROL:

A.1. Objetivo. Conocer la valoración actual y expectativas de la tienda:

1. Pregunta abierta ¿Qué esperas conseguir en tu negocio el próximo año?

.....

2. Pregunta abierta ¿ Qué miedos o retos crees que puedes tener en tu negocio?

.....

...

Nota (para el grupo de control no hay preguntas sobre el programa de diseño e implementación de una estrategia de tienda on line).

INDICADORES CUANTITATIVOS

En este apartado, el objetivo es recoger un primer valor numérico de los dos indicadores cuantitativos de la evaluación del Proyecto: ventas y empleo. Esta recogida de datos se hará también en junio y octubre.

B.1. Objetivo: Medir cómo de fuerte es el empleo: es decir, medir cuántos empleos han sido creados/preservados gracias a la implementación de la tienda online (número de empleos creados o protegidos; detectar que haya cambios). El objetivo final es capturar si el suyo es un puesto de trabajo estable y que permita un nivel de vida digno. Al tener riesgo de exclusión es importante para el Proyecto que consoliden su negocio.

3. ¿Cuánta gente remunerada trabaja en tu negocio incluyéndote a ti?

.....

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4. ¿Cuántas horas a la semana dedicas al trabajo?

40 horas

>40 h ¿Cuántas?.....

<40 h ¿Cuántas?.....

5. (y si hubiera otra persona remunerada) ¿Cuántas horas dedica la otra persona?

40 horas

>40 h ¿Cuántas?.....

<40 h ¿Cuántas?.....

6. ¿Cómo de probable es que mantengas tu puesto de trabajo de aquí (febrero) a noviembre?

(razonar el por qué):

Muy probable

Probable

Poco Probable

Nada Probable

7. ¿Cómo de probable es que puedas contratar a alguien en ese mismo tiempo?

Muy probable

Probable

Poco Probable

Nada Probable

B.2. El segundo indicador cuantitativo del estudio son las ventas. Para el estudio, las ventas son el volumen de negocio entendido como el total de ingresos recibidos por la realización de todas las transacciones económicas realizadas durante un periodo de tiempo específico. Consiste en el valor total de los bienes vendidos y servicios prestados por la empresa dentro de su actividad diaria y principal.

Explicación/Definición de ventas que se puede dar al entrevistado: "ingresos que has tenido con tu tienda: cuánto te han pagado tus clientes (en total) por los productos y servicios de tu tienda"

8. ¿Cuáles han sido tus ventas en el mes de febrero? es decir, ¿cuánto te han pagado tus clientes (en total) por los productos y servicios de tu tienda?

.....
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9. ¿Cómo crees que van a ir las ventas de tu tienda este año?

Descenso

Igual

Crecer hasta un 10%

Crecer más de un 10%

Otros.....

10. ¿Crees que vas a poder vivir (solamente) con lo que generas con la tienda? (por ejemplo, hay gente que alquila habitaciones en su casa por necesidad)

Si

No

(Explicación, si la hubiera).....

ENTREVISTA JUNIO DIGITAL INCLUSIVE PROJECT

OBJETIVOS (ORIENTATIVOS)

- Buscar el impacto cualitativo del proyecto
- Validar hipótesis de investigación:

i) La formación en el uso (y no tanto teórica) es determinante el éxito la puesta en marcha de una tienda online en la población del estudio.

(posibilidad de valorar “lo que crees que sabes” vs “percepción más baja de lo que realmente sabes).

ii) La actitud (temperamento, edad) es determinante para el éxito del funcionamiento de la tienda on-line.

BLOQUE I. “CUÉNTAME TU HISTORIA”.

¿Cómo iniciaste tu proyecto emprendedor?

¿Cómo has llegado hasta aquí?

¿Cómo ha sido tu participación en el proyecto y qué ha significado para ti?

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BLOQUE II. COMPETENCIA EN EL USO DE LAS HERRAMIENTAS/ HABILIDADES APRENDIDAS

2.1. (Si antes tenían experiencia en montar una tienda on line):

¿En qué consistía esta tienda online?

¿Qué esfuerzos hicisteis antes?

¿Qué pasó con la tienda on line?

Por favor, explica con detalle qué habías/habíais intentado y por qué crees que no tuvo “éxito”

2.2. ¿Y ahora? ¿Qué esfuerzos has tenido que hacer?

¿Qué has aprendido de montar una tienda on-line?

¿Tienes habilidades nuevas/reforzadas?

¿O quizá te ha inspirado para “algo”?

2.3. ¿Tenías conocimiento de la tecnología previo a este proyecto?

¿De dónde viene?

¿Conoces a alguien que tenga una tienda online?

2.4. ¿Qué significó para ti que te invitaran al proyecto?

¿Has aplicado a algún otro?

¿Cuáles? ¿Cómo? ¿Qué tal te ha ido?

76
....

BLOQUE III. EFECTO DEL PROYECTO SOBRE LA SEGURIDAD, CONFIANZA, MOTIVACIÓN DEL BENEFICIARIO

¿Cuál está siendo tu experiencia?

¿Cómo te sientes?

¿Cómo te esta yendo en esto de montar una tienda on line?

¿Has necesitado “perseverar/insistir” en algo? (por ejemplo: colgar fotos en la web, etc).

¿Qué es lo que más te ha costado?

¿Qué desafíos/miedos/retos tienes ahora? (vs febrero o inicio del proyecto)

¿Confías en que podrás cumplir las expectativas que tenías? ¿Ha cambiado algo desde febrero? ¿Desde septiembre?

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BLOQUE IV. SOBRE EL PROYECTO CONCRETO

- 4.1. ¿Qué tal te va con la tienda on line?
- 4.2. ¿Cómo ves el futuro de tu tienda? (expectativas)
- 4.3. Decías que iban a aumentar tus ventas un 10%, ¿Qué crees que va a pasar? ¿Por qué?
- 4.4. Decías que ibas a mantener/crear empleo, ¿Qué crees que va a pasar? ¿Por qué?

Appendix 5: Resources Generated for Dissemination Workshops

Infograph


PASOS PARA COMENZAR A VENDER EN INTERNET

¿Quieres montar tu tienda online?

PASO 01

Empieza por...


- Investigar quienes son y que hacen tus competidores en Internet.
- ¿Cuál es tu valor diferencial? precio, producto y/o servicio.



PASO 02

Tecnología

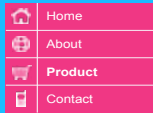
- Selecciona una plataforma que se adapte a tus necesidades, al número de referencias que pongas a la venta, según los países donde vayas a vender y a la naturaleza de tus productos. Las principales son Woocommerce, Shopify Prestashop o Magento.



PASO 03

Diseño


Puedes elegir entre una plantilla o un trabajo personalizado. Las plantillas de diseño tienen un menor coste de implantación, pero no permiten adaptaciones fuera de la operativa normal, mientras que con un diseño personalizado no tendrás límites para desarrollar tu tienda online.



PASO 04

Logística



- Es importante que la empresa de envíos que elijas tenga un módulo que se adapte a la plataforma de la tienda online que vayas a emplear ya que mejora la operatividad y reduce los costes.



PASO 05

Medios de pago


- La configuración del TPV virtual, permitirá a tus clientes el pago mediante tarjeta.
- En caso de usar PayPal debes darte de alta en PayPal para empresas.



PASO 06

Marketing

- Invierte tu tiempo y/o dinero en acciones de marketing digital que generen tráfico interesado en tus productos. Busca dar visibilidad y posicionamiento a tu marca y productos a través de buscadores y redes sociales, y apóyate en los diferentes canales que permiten



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TIPS (pistas) para comenzar a vender por internet

Este documento ha sido elaborado como parte del aprendizaje del Proyecto “Digital Transformation for Inclusive Business Development” con el apoyo de JPMorgan Chase Foundation. Gracias a esta iniciativa hemos conseguido elaborar 10 páginas webs de comercio electrónico para artesanos con pequeños negocios, ubicados en el centro de Madrid. Como parte del proyecto se ha logrado impulsar a estos comercios en el mundo de la venta online, dando visibilidad a sus tiendas. El objetivo es conseguir un incremento de sus ventas gracias al cual se refuercen sus puestos de trabajo y, en el futuro, les permita crecer y crear nuevos empleos, generando así un impacto social positivo.

Si eres un empresario, emprendedor o dueño de un comercio, y te has planteado un proyecto de una tienda online para tu negocio, tu primera pregunta sería:

¿Por dónde empiezo?

Planteamientos iniciales:

- Si tu producto o servicio se pueden vender (o se venden ya) por internet,
- investiga tu posible competencia y
- analiza si puedes ser más competitivos que ellos en precio o diferencial en servicio.

Decidido, todo me dice que adelante, ¿y ahora qué?

Tienes que tener claro cuáles son los pilares para montar y hacer que funcione una tienda online:

1. Selecciona una plataforma de comercio electrónico que se adapte a tus necesidades y naturaleza de productos o servicios.
2. Lanza la tienda con los productos que consideras que más demanda pueden tener y que mejores márgenes de venta te generan. Es preferible comenzar por las apuestas seguras que por todas.
3. Investiga y selecciona el proveedor logístico que mejores condiciones de servicio y precio te proponga.
4. Gestiona los medios de pago de tu tienda online. Habitualmente en España utilizamos Paypal y el TPV virtual que te proporciona tu banco (o el que mejores condiciones te dé).
5. Organiza o contrata las acciones de marketing que te ayuden a dar visibilidad a tu tienda y a promocionar tus productos. Incorpora el SEO desde su inicio.
6. Asegúrate de adquirir los conocimientos necesarios para su gestión diaria (hay cientos de tutoriales) sino ponte en manos de profesionales que te pueden ayudar y sobre todo enseñar.

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Tecnología, ¿qué debo tener en cuenta a la hora de seleccionar la plataforma de comercio electrónico?

Es fundamental conocer el número de referencias y el tipo de producto que vas a vender online, simples (por ejemplo, un libro) o variables (por ejemplo, una camiseta con tallas y colores). También condiciona si vas a tener los mismos precios, independientemente del país donde vendas.

Esto te puede llevar a seleccionar plataformas como woocommerce o shopify, o bien prestashop o magento.

Diseño, ¿elegir entre una plantilla o personalizado?

Las plantillas de diseño, además de tener un menor coste de implantación, permiten (bajo ciertas limitaciones) una cierta personalización, pero no permiten adaptaciones fuera de la operativa normal de una tienda online.

Consejo: revisa los comentarios, tiempo de respuesta de los desarrolladores y especificaciones funcionales de cada plantilla. Puede ahorrarte sorpresas futuras.

Pero si te decides por un diseño personalizado, no tendrás límites para desarrollar una tienda online totalmente alineada a tu imagen y adaptada a las particularidades de tu producto o servicio.

Logística, ¿qué aspectos debes tener en cuenta para diferenciar y elegir a tu empresa de envíos?

Deberás pedir a todas las empresas la información sobre costes según destino, tiempos de entrega, recursos de seguimiento del pedido y opciones de entrega.

Aunque nadie lo cuenta, es importante preguntar si el Courier que elijas tenga un módulo que se adapte a la plataforma de tienda online que vayas a emplear, si la tiene mejora la operatividad y reduce costes, sino será más costoso integrarlo.

Medios de pago, ¿pasos a seguir?

La configuración del TPV virtual (gestionado en España mayoritariamente por la Pasarela de Pagos Redsys) permitirá habilitar a tus clientes el pago mediante tarjeta. Para poder integrar Redsys en la tienda online, debes comunicar a tu banco la intención de obtener un TPV virtual, negociar las comisiones operativas y, una vez verifiquen la existencia de tus productos y revisar los textos legales, recibirás un código de comercio electrónico.

En el caso de la configuración de PayPal es más sencillo dado que sólo se requiere que la empresa dé de alta una cuenta en Paypal empresas configurada con sus datos de empresa, y sólo tendrá que facilitar los datos de acceso, para que podamos acceder y realizar las configuraciones en pruebas necesarias.

Marketing Digital, ¿Posicionamiento, Redes Sociales y/o Promoción?

No existen fórmulas mágicas ni trucos inexplicables, atraer tráfico a tu tienda online es la base del marketing digital. Aunque en muchos casos, la cantidad no es reflejo de la calidad, prefiere 100 visitas muy interesadas en tus productos a 1.000 sin intención de compra.

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Debemos aprender a diferenciar el tráfico a nuestra tienda online basado en acciones que dan visibilidad a nuestra marca y productos a través de buscadores y redes sociales, del tráfico generado a través de los diferentes formatos y canales que nos permiten realizar anuncios publicitarios.

El trabajo para dar visibilidad se basa en poder posicionarte, a medio plazo, por encima de tu competencia en las búsquedas que realizamos como usuarios o de generar un mayor alcance de los contenidos que generamos en los perfiles que habilitamos en las diferentes Redes Sociales, que por lógica será mayor cuanto más alto sea el número de seguidores tengamos.

Si queremos tráfico, en el corto plazo, podemos comprar espacios o formatos publicitarios (anuncios) en Google, en Facebook, Instagram e incluso a otras páginas web, pero nos requerirá un mayor esfuerzo económico, por lo que será fundamental acertar en el mensaje o imagen que utilicemos.

Redes Sociales

- Es mejor disponer de pocos perfiles sociales pero atenderlos a diario que tener cuentas en todas las redes y no atender ninguna.
- Aprovecha lo que acontece para crear contenidos interesantes en redes sociales (black friday, Halloween, Mundial de Fútbol, Llegada del verano, vuelta al cole, Día Mundial de...).
- Sube tus vídeos a Facebook, no los compartas desde Youtube y conseguirás mucho más alcance.
- Invita a que den Me Gusta a tu página a todos los que reaccionan positivamente a un comentario o anuncio de tu página y aún no te siguen.

Social Ads

- Los anuncios de generación de clientes potenciales en Facebook (con formulario) ofrecen mejores resultados que los anuncios de clic donde el usuario debe rellenar sus datos en la web del anunciante
- En Facebook e Instagram, crea varios conjuntos de anuncios y dirige cada uno a un público diferente, compara rendimiento y para aquellos anuncios que no estén ofreciendo buenos resultados
- Las frases que pongamos en los anuncios de Social Ads deben parecer un comentario más de nuestro perfil, no un eslogan publicitario
- Modifica los anuncios al cabo de una semana para seguir obteniendo buenos resultados (cambia el público, las fotos, el botón de llamada a la acción o las frases de los anuncios)
- Si dispones de poco presupuesto para social ads, lo mejor es gastarlo en pocos días

Con estos aspectos destacados que os mostramos esperamos que el acceso al mundo digital sea más sencillo para aquellas personas que están pensando en formar parte del comercio online y para aquellos que, aunque ya tienen su página web, les pueda servir de orientación a la hora de posicionarse y vender en un mundo tan dispar y complicado como es la venta online.

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Consejos de los beneficiarios

Nuestros artesanos con pequeños negocios en el centro de Madrid que han participado en este proyecto, con el apoyo de JPMorgan Chase Foundation, han trabajado intensamente implicándose y apoyando constantemente a los alumnos y profesores del Máster in Visual and Digital Media del IE Business School durante los meses de formación para conseguir realizar su objetivo, llegar a crear su propia página web y ser capaces de vender en internet no sólo nacional sino internacionalmente. Gracias también a todos nuestros mentores y a las empresas implicadas en el proceso de formación, cambio y finalización. Aquí os dejamos algunos de sus comentarios para animaros a adentraros en este mundo fascinante:

Pyme 1: “Montar la página web no vale para nada si no esta acompañada de un posicionamiento y visibilidad, para ello hay que estar constantemente impulsando el producto y la existencia de la página en las redes. La web debe ser clara, definiendo desde el principio el concepto y el producto. Cuanto más visual de mas fácil lectura es, es importante también tener unas buenas fotos con la misma iluminación en cada producto ¡Ánimo!”

Pyme 2: “¡Es un desafío! y los principios son difíciles, pero cuando uno desea algo de verdad, cuando confiamos, ponemos nuestro esfuerzo y constancia en ello: no hay nada que pueda detenernos! Y más aún cuando recibes el apoyo y el entusiasmo de personas que realmente quieren ayudar a que tu proyecto funcione, ¡como es el caso!”.

Pyme 3: “Sé que al principio puede agobiar un poco este tema; el hacer las fotos, la web, encargarse de la web, etc. A mí me pasó lo mismo, pero apenas recibí las clases necesarias para comenzar esto a medida que iba haciendo más cosas más confianza tomaba y más me iba soltando, es cierto que, lo mejor, es recibir clases de gente que sabe de estos temas, sé que a diario nos suelen decir “eso es muy fácil”, “tengo un primo que se hizo sólo su web”, y al intentar hacerlo y ver que no es tan fácil, sientes que eres tú el que no puede.

Si quieres hacer algo medianamente decente y que va a ser también parte de la imagen de tu negocio, es mucho más sensato esperar el tiempo que tengas que esperar y hacer algo que valga la pena la espera. También tenemos que tener en cuenta que no basta con hacer la web, necesitas hacerle la publicidad suficiente para que se sepa que “existes”. Es necesario trabajar tu posicionamiento en los buscadores, porque ten en cuenta que, tu web, es sólo una gota de agua en un océano, tienes que conocer muy bien tu público, edad, etc, para no perderte entre tantas personas que ofrecen lo mismo que tú en tu ciudad, tu país o en el mundo.

La mayoría de las veces somos nosotros mismos los que nos encargamos de todo, no dejes que esto determine la calidad de tu trabajo, no pasa nada con tomarte el tiempo que necesites para hacer bien las cosas, cuando emprendes con tu propio proyecto no es una competencia contra reloj con nadie, sólo contigo misma, porque sólo tu serás la responsable de las buenas y malas decisiones. En conclusión: Tiempo y paciencia”.

Pyme 4: “A los artesanos y pequeñas empresas les diría que tengan mucha paciencia, porque una web requiere muchas horas de trabajo que casi nadie tenemos porque estamos en nuestros talleres. Y que se necesita ayuda externa para conseguir que todo quede perfecto y a nuestro gusto”.

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Pyme 5: “Mi experiencia trabajando con el grupo fue muy buena y digo esto porque realmente me ayudaron a ordenar conocimientos, a mirar a mi producto desde una mirada comercial y no solo artística y sobretodo porque en todo momento tanto el grupo del máster como la empresa de programación siguieron el proceso de principio a fin”.

Pyme 6: “Lo mejor para empezar con una página web es crear un abanico de oportunidades ya que muestras, sin ninguna limitación geográfica, los productos que ofreces. Las ventas On-line nos permiten tener un feedback de nuestro producto, y en consecuencia ser más competitivos en nuestro nicho de negocio. Al incrementar las ventas hace que nuestra marca se posicione y se haga visible a clientes potenciales”.

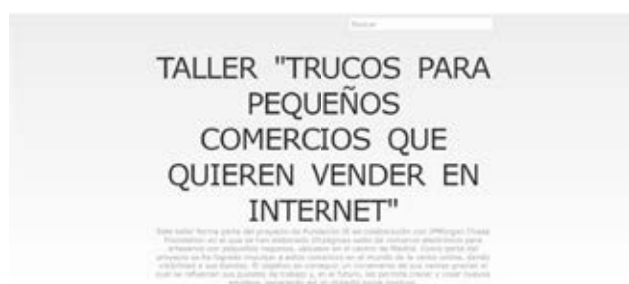
Pyme 7: “Para mí lo más importante a la hora de hacer la web es tener clara la idea qué quieres transmitir con ella. Tu imagen de marca tiene que quedar representada en el diseño web, los valores que pretendes transmitir con tus piezas debe transmitirlos también tu página ya que va a ser la primera imagen que tenga de ti el gran público. Hay que tener en cuenta todo el diseño en su conjunto, las fotos, los textos, todo lo que quieras enseñar al mundo”.

Pyme 8: “A las pequeñas empresas les diría que siempre deben luchar por aquello que les apasiona, y una gran herramienta para conseguir el objetivo es crear una tienda online, ya que es una plataforma que te ofrece una buena imagen de tu marca, una audiencia mucho más global, una buena visibilidad, un impulso para las ventas y la oportunidad de tener una tienda al alcance de todos sin necesidad de una tienda física”.

Pyme 9: “Les recomendaría que en la medida de lo posible estén muy abiertos a sugerencias y colaboradores y que busquen una página muy limpia, clara, dinámica, con fotos muy buenas, textos poco prolijos y enrevesados y muy bien redactados. Que se vea claramente de qué va la página y que le dediquen muchísimo tiempo”.

Videos based on the workshop “Tricks for Small Businesses that Want to Sell on the Internet” (Trucos para pequeños comercios que quieren vender en internet)

<https://vimeopro.com/iemedia/trucos-para-pequenos-comercios>



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¹⁶For instance, the Neighborhood Development Center (NDC) similar to Community Technology Centers (CTCs) provides a physical place for low-income residents in rural and urban areas to access computers and receive training offer entrepreneur's access to computers and, through one-on-one mentoring, helps them to establish a website and to integrate business software, web-based marketing, and print-based marketing materials into their business. The NDC was founded on the belief that digital inclusion for low-income entrepreneurs represents empowerment at the most basic level

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²⁶OECD, *Going digital*

²⁷'Estado de la transformación digital en pymes y autónomos'.

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Michel Jouvernaux

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