

**INTESA SANPAOLO LAUNCHES
"CRESCIBUSINESS DIGITALIZZIAMO IN TOUR"
TO PRESENT THE DIGITAL INNOVATION
OF 120 ITALIAN COMPANIES**

- **A new 120-stage tour is getting under way in Turin, dedicated to artisan, trader and tourism entrepreneurs who have given their businesses a successful digital makeover**
- **Digitalisation is also a priority to achieve sustainability goals**
- **In collaboration with Alkemy, Cerved, Monitor Deloitte, Nexi and Visa, a development process has been launched for the companies selected from 2,000 applications**

Turin-Milan, 21 September 2023 – Intesa Sanpaolo is reaffirming its commitment to the Italian business community with "**Crescibusiness Digitalizziamo in Tour**", its new development programme targeting the digital innovation of artisan, trade, tourism and restaurant companies. After the successes of *Imprese Vincenti* for SMEs and *Up2Stars* for start-ups, Italy's leading banking group now wishes to dedicate an innovative project to an entrepreneurial segment that counts more than 4 million companies in Italy and to which it has disbursed **more than €13 billion** in the last three years.

The launch of the tour was presented at the Intesa Sanpaolo skyscraper in Turin, in the presence of numerous entrepreneurs, in an event held in collaboration with **Visa**. The Intesa Sanpaolo Research Department's analysis of the digital propensity of Italian companies was presented at the event. **More than 2,000 companies proposed their candidacy** for the *Digitalizziamo* selection, confirming the interest and liveliness of a broad, diversified community interested in seizing the opportunity to step forward and tell their business stories. A total of **120 companies were selected**, on the basis of digitalisation of internal processes or sales channels, communication of promotional initiatives or for loyalty processes, for their web and social presence, through to the digital push of payment systems and banking relationships.

Digitalizziamo is the development programme implemented by the national **Crescibusiness** plan launched by the Group at the end of 2022 to support the companies hardest hit by the effects of the energy and inflation crisis. Crescibusiness, a joint project with the **main trade associations in crafts, trade, services and tourism**, with which a memorandum of understanding has been signed, provides **€5 billion** in new credit for business digitalisation, sustainability and development projects, as well as **the reimbursement of commissions on POS micropayments**, well in advance of all other operators.

The new *Digitalizziamo* initiative now aims to showcase première small businesses based in cities and towns operating in the craft, shop, hotel and restaurant sectors – individual or family businesses that represent the typical entrepreneurial soul of Italian communities. A local delegation from the bank, together with its Regional Director, will visit them one by one, collecting the perspectives of these **120 virtuous companies** as part of a journey throughout Italy that will end on 31 October, after passing through cities such as Turin, Genoa, Milan, Venice, Bologna, Pisa, Rome, Naples, Bari and Palermo, as well as Muro Lucano, Sant'Anastasia, Pisciotta, Montecosaro, Gorle, Casalpusterlengo and Cortoghiana, to name but a few. An innovative development formula that combines the cornerstone of the digital transition with Intesa Sanpaolo's historical local presence.

Thanks to the support of prestigious partners – Alkemy, Cerved, Monitor Deloitte, Nexi and Visa – companies participating in the “Crescibusiness Digitalizziamo” programme will have an opportunity to take part in a process of visibility and development, including access to advanced services and training. The goal is also to support them in **pursuing ESG objectives** – an essential frontier for business of all types. In fact, digitalisation can foster sustainable choices, even for less structured organisations, which have greater difficulty in implementing strategies and investments from the perspective of the NRRP. **The digital shift is a sustainability priority for these companies**, reducing environmental impact – as in the use of paper – offering customer remote services and exploiting the opportunities offered by digital payments and the many avenues for simplifying high-impact processes.

"The new tour is further recognition of the value of local communities and the individual entrepreneurial experience. It reflects the Group's digital strategy, which views technological development as a determining factor for Italy's growth and competitiveness, in line with the 2022-25 Business Plan. We provide dedicated financial instruments to support investments in digital objectives, increasingly linked to the sustainable development of companies of all kinds," explained Stefano Barrese, Head of Intesa Sanpaolo's Banca dei Territori Division. "This new development programme confirms the Bank's commitment to supporting the growth of all businesses, such as start-ups and larger, more structured SMEs, all the way up to companies that, despite the limited size of their businesses, have an unusual prospective vision and capacity for innovation."

Micro-enterprises and the digital challenge

(By the Intesa Sanpaolo Studies and Research Department)

In Italy, there are more than 4 million companies with fewer than ten employees: 95% of all industrial and service companies. They also have a very high weight in terms of employment: they employ around 7.6 million people, 43.1% of the total. They make up the biggest group in Italy. In 2021, they recorded a turnover of €775 billion (23.6% of the total). This is a mainly Italian phenomenon and a crucial competitive factor for supply chains active in Italy: in Germany, the weight of micro-enterprises in terms of employees does not reach 20%; in France it is less than 30%, while in Spain it is 35%. The role of these companies is significant in all Italian economic sectors, with peaks of 93.5% in the real estate sector (out of the total number of employees in the sector), 80% in personal services, 74.5% in professional activities, 61% in accommodation and catering and in construction and 55% in trade. The weight of these companies is smaller in manufacturing, where they still account for 21.2%. They are also widespread in all areas of Italy: their presence is greatest in the South (56.5% in terms of employees), reflecting the high weight of services, but is also significant in the other regions. In the Centre the figure is 44.6%, while in the North it ranges from 35.3% in the North-West to 39.4% in the North-East.

Thanks to an internal survey within the Intesa Sanpaolo group, the main critical issues encountered by micro companies at this stage were identified: cost increases stand out, followed by difficulties in collection and in finding labour. Efficiency, self-production of energy and diversification of procurement are the actions taken to cope with the complex external environment. Looking forward, the main challenge remains improving productivity through the spread of digital tools: according to surveys conducted by Intesa Sanpaolo, digitalisation is considered a priority even for smaller companies, in both production processes and contact with customers. Analysis of the latest surveys reveals a steadily increasing focus by micro companies in digital innovation in recent years. Generational transition will be crucial in this respect, given the greater sensitivity of young people towards the environment, digital and innovation.

About Intesa Sanpaolo

Intesa Sanpaolo is Italy's leading banking group – serving families, businesses and the real economy – with a significant international presence. Intesa Sanpaolo's distinctive business model makes it a European leader in Wealth Management, Protection & Advisory, highly focused on digital and fintech, in particular with Isybank, the Group's digital bank. An efficient and resilient Bank, it benefits from its wholly-owned product factories in asset management and insurance. The Group's strong ESG commitment includes providing €115 billion in impact lending by 2025 to communities and for the green transition, and €500 million in contributions to support people most in need, positioning Intesa Sanpaolo as a world leader in terms of social impact. Intesa Sanpaolo is committed to Net Zero by 2030 for its own emissions and by 2050 for its loan and investment portfolios. An engaged patron of Italian culture, Intesa Sanpaolo has created its own network of museums, the Gallerie d'Italia, to host the bank's artistic heritage and as a venue for prestigious cultural projects.

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