

Small businesses in Italy do not use the Internet

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✖ Among small businesses in Italy, the real sore point is the **digital divide**. Only 20.7% use sophisticated computer technologies, and if anyone thinks that the north of the country is immune to this kind of disease, he is mistaken. In fact, in Varese, the percentage is only 21.2%, and in **Lombardy**, **21.5%**. This is what has emerged from the ninth **Unicredit report**, which was presented at Ville Ponti.

In terms of computerisation, Italy is behind many other countries, even the emerging ones. Romania, for example, is among the top five countries in the world, with respect to data transferral via the Internet, and Wi-Fi is free of charge everywhere. In business relations, use of the Internet by Polish companies is 100%. "It's necessary to reduce the digital divide, because otherwise, we are in danger of letting the opportunity of our companies to develop slip by. Increasing the use of new technologies will enable companies to become more efficient and flexible," said **Monica Cellerino**, the **regional manager of Unicredit Lombardy**.

The report shows that, in Varese Province, 91.8% of companies use e-mail as a means of communication, but more organised forms of interaction are still underused. "E-commerce still has enormous potential for development," the regional manager explained. "For small businesses in Italy, on average, 19.1% of all sales are done online. When it comes to purchases, however, the percentage rises to 23.9%."

The situation in **Lombardy** is no different: the average **turnover online is 19.7%**, whereas purchases increase to 24.7%. In Varese Province, the online turnover reaches 22.6%, whereas purchases over the Internet are clearly above the average, with 31.2%.

There are many factors hindering the development of online trade, and are both cultural and technical in nature.

However, in the minds of Varese businessmen, the old fears caused by the Web have prevailed, and have always been the bugbear of wary surfers; these include the need for a **direct relationship with the clientele (53.35%)**, the **uncertainty concerning the identity of the person on the other side (48.4%)**, and the **poor guarantee of online safety (42.6%)**. **Antonella Ghiorso**, an area manager of **Unicredit**, explained, "Only **18.8%** of small companies in Varese carry out their business via e-commerce, compared to a regional average of 27.5%. Therefore, there is large scope for development, and we need to increase and boost its use, because this will be a factor that can facilitate access to foreign markets, and allow dimensional barriers to be overcome."

Among the many issues discussed by the businessmen at round table, in which **Renato Scapolan**, the President of the Chamber of Commerce in Varese, took part, there were three issues that stuck out: **conquering new markets** (better if they are emerging ones) is no longer an option, but an obligation, if we want to continue to operate; expecting more **transparency** on both sides; providing **suitable banking instruments** for the businesses that take part in big contracts abroad, especially in the markets that are investing in infrastructure.

Monica **Cellerino** concluded, “In our offices in Milan, we are very active in over-€20-million loans. There is an ad hoc procedure and a group that meets at very short notice, to give businesses an answer within a few days. We are also more competitive than many foreign banks, and Italian businesses are still among the most in demand. For these reasons, at least, we can proud to wave the Italian flag.”

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