02 → Enhancing the digitalization of MSEs through the Digital Stickiness Index ↗

María Pía Torres
María Pía is a Project Manager at Decodis and was responsible for the study carried out on the DigitAll program.

DECODIS generates the index using a sample of SMEs from the DigitAll program by Fundación Capital

DigitAll aimed to promote and facilitate the adoption of digital solutions for **>50,000 SMEs** in Mexico, Colombia, and Peru (2020-2023).

DECODIS technology has three components

Interactive Voice Response (IVR)
It allows capturing audio responses to open-ended questions
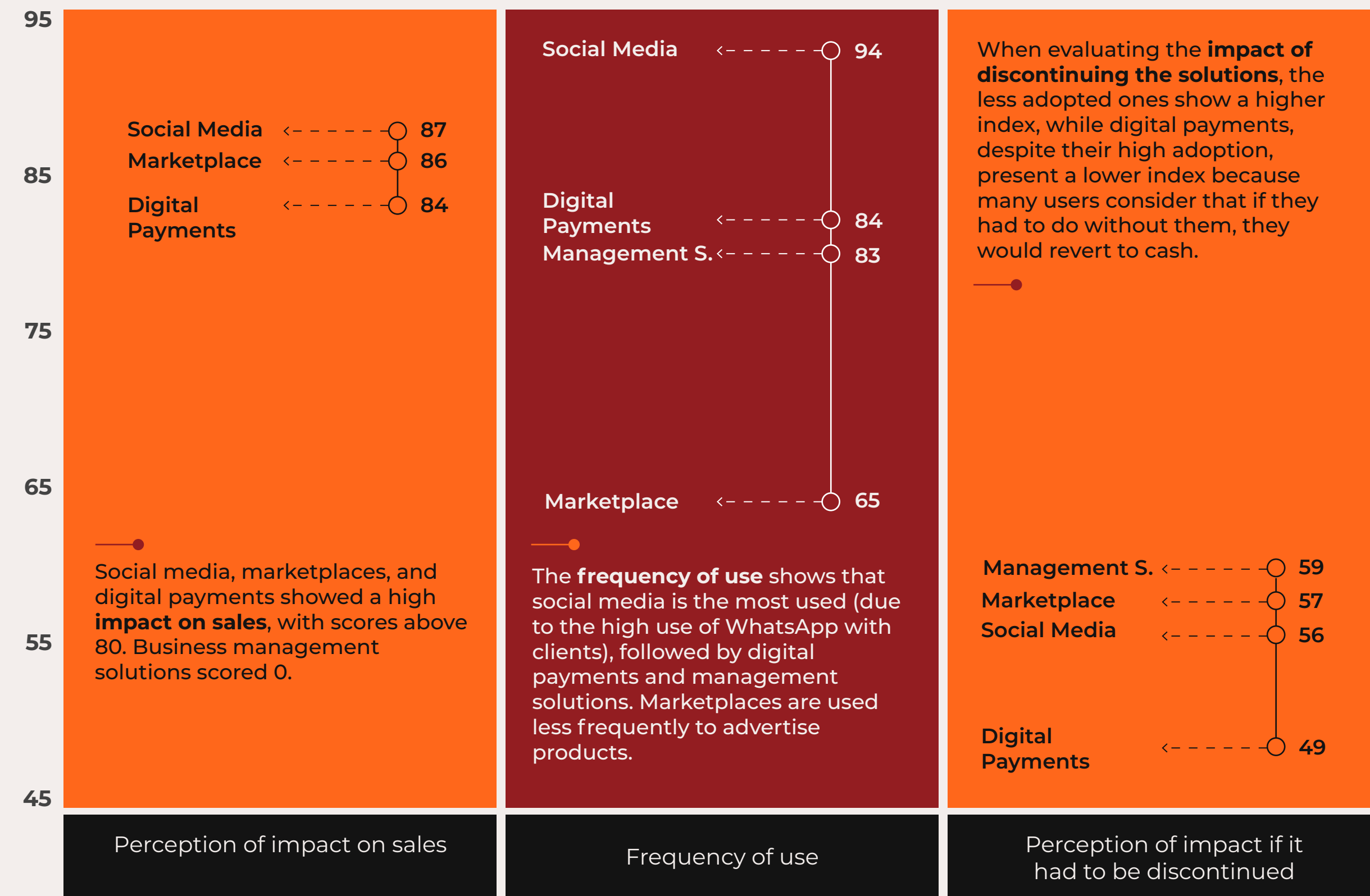
Natural Language Processing (NLP)

Voice signal analysis
Both allow for processing and analyzing audio data.

The indicators measured by the index:

INDICATOR	LOGIC
• Perception of impact on sales • Frequency of use • Perception of impact if it had to be discontinued • Number of solutions adopted within each category • Perception of additional impacts (excluding sales) • Influences on adoption	The greater the... • Perception of impact • Frequency of use • **Negative impact** • Number of solutions adopted • Number of perceived impacts • Number of influences ...the greater the adoption.

What would happen to your business if you could no longer use [digital solution]?

DigitAll Results: Index Scores by Type of Solution within Each Indicator

Perception of impact on sales

Social Media ← 87
Marketplace ← 86
Digital Payments ← 84

Social media, marketplaces, and digital payments showed a high **impact on sales**, with scores above 80. Business management solutions scored 0.

Frequency of use

Social Media ← 94
Digital Payments ← 84
Management S. ← 83
Marketplace ← 65

The **frequency of use** shows that social media is the most used (due to the high use of WhatsApp with clients), followed by digital payments and management solutions. Marketplaces are used less frequently to advertise products.

Perception of impact if it had to be discontinued

When evaluating the **impact of discontinuing the solutions**, the less adopted ones show a higher index, while digital payments, despite their high adoption, present a lower index because many users consider that if they had to do without them, they would revert to cash.

Management S. ← 59
Marketplace ← 57
Social Media ← 56
Digital Payments ← 49

DigitAll Results: The Digital Adoption Index by Type of Digital Solution

RESULTS
Social media leads, with digital payments slightly above marketplaces.

Low — High
0 — 100

For the total sample, social media had the highest adoption index with a score of 50, followed by digital payments with a score of 42.

Management Solutions, 34
Marketplace, 40
Digital Payments, 42
Social Media, 50