Feature Article

IMPACT EVALUATION OF SMES GO DIGITAL PROGRAMME

OVERVIEW

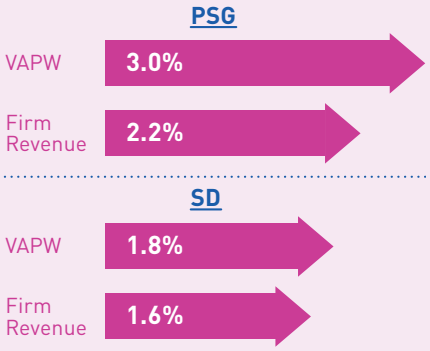
The SMEs Go Digital programme helps SMEs build digital capabilities to seize opportunities in the digital economy by curating digital solutions that are appropriate for firms' stage of digitalisation and co-funding the adoption of these solutions. Under the programme, the Start Digital (SD) grant provides new firms or firms that have yet to digitalise with foundational and easy-to-deploy digital solutions such as accounting and HR software, while the Productivity Solutions (PSG) grant supports the adoption of curated digital solutions that improve firms' productivity.

FINDINGS

This article examines the impact of SMEs Go Digital grants (i.e., PSG and SD) on firm-level outcomes such as value-added per worker (VAPW) and revenue, using annual firm-level data from 2017 to 2020.

Finding 1:

PSG and SD grants led to increases in firm VAPW of 3.0 per cent and 1.8 per cent respectively, as well as increases in firm revenue of 2.2 per cent and 1.6 per cent respectively.



Finding 2:

Smaller firms saw the largest improvements in firm outcomes. Tailored solutions for specific sectors, for example, onsite surveillance and analytics solutions for the security sector, resulted in better outcomes than generic solutions.

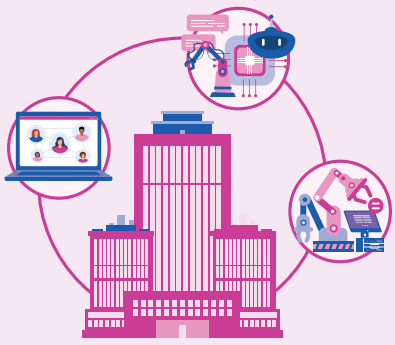
Finding 3:

The grants also resulted in larger improvements in firm outcomes during the COVID-19 period as compared to the pre-COVID-19 period.

Digital solutions such as online collaboration tools for remote working helped firms operate during the pandemic

POLICY TAKEAWAY

To continue reaping the benefits of digitalisation, firms that have adopted basic digital solutions should consider investing in more advanced digital solutions. As technology improves and the business environment evolves, the Government will continue to curate effective relevant digital solutions for firms and support firms in their digitalisation journey.



EXECUTIVE SUMMARY

- This article examines the impact of SMEs Go Digital grants (i.e., Productivity Solutions Grant (PSG) and Start Digital (SD)) on firm-level outcomes using annual firm-level data from 2017 to 2020.
- Our findings show that SMEs Go Digital grants led to improvements in firms' outcomes. In particular, the take-up of PSG and SD grants led to an increase in firms' productivity of 3.0 per cent and 1.8 per cent respectively, as well as an increase in firms' revenue of 2.2 per cent and 1.6 per cent respectively.
- Further heterogeneity analyses highlight the following. First, smaller firms saw the largest improvement in outcomes from the take-up of PSG and SD grants. Second, tailored solutions resulted in better outcomes. Specifically, sector-specific PSG solutions were almost twice as effective in improving firms' productivity and revenue as compared to generic PSG solutions. Among the SD solutions, digital transaction solutions led to the largest improvement in firms' productivity. Third, both PSG and SD grants resulted in larger improvements in firms' outcomes during the COVID-19 pandemic as compared to before the pandemic.
- Amidst rapid technological advancements and constant changes in the business environment, the Government remains committed to curating relevant and effective digital solutions for firms, and supporting firms in their digitalisation journey.

The views expressed in this paper are solely those of the authors and do not necessarily reflect those of the Ministry of Trade and Industry or the Government of Singapore.[1]

INTRODUCTION

The SMEs Go Digital programme helps small- and medium-sized enterprises (SMEs) build digital capabilities by curating digital solutions that are appropriate for enterprises at different stages of their digitalisation journey, and co-funding the adoption of these solutions [Exhibit 1].[2] For instance, firms that are new to digital tools are encouraged to adopt foundational tools such as accounting, HR and payroll software, before progressing to more advanced tools. By developing their digital capabilities, firms will be better able to seize emerging opportunities in the digital economy. During the COVID-19 pandemic, the SMEs Go Digital programme was also enhanced to help firms operate digitally (e.g., coordinate work using cloud software) so that they can cope with the safe distancing measures imposed and grow their businesses.[3]

Exhibit 1: SMEs Go Digital Grants

Basic Digitalisation <----------**Digitalisation Stage**----------> Advanced Digitalisation

	Start Digital (SD)	Productivity Solutions Grant (PSG)[4]	Grow Digital (GD)	Advanced Digital Solutions (ADS)
Introduced	October 2018	April 2018[5]	February 2019	September 2020
Intent of scheme	To provide new firms or firms that have yet to digitalise with foundational and easy-to-deploy digital solutions	To support the adoption of curated digital solutions that improve firms' productivity	To support firms' participation in business-to-business (B2B) and business-to-consumer (B2C) e-commerce platforms to sell overseas without the need for physical presence	To support firms' adoption of curated advanced or integrated digital solutions to deepen their capabilities, strengthen business continuity measures and build longer-term resilience

1 *We would like to thank Ms Yong Yik Wei, Dr Andy Feng, Dr Tan Di Song and Mr Koh Wen Jie for their useful suggestions and comments. We are also grateful to the Department of Statistics (DOS) for their assistance in accessing firm-level data of a longitudinal nature as well as the SMEs Go Digital team from Infocomm Media Development Authority (IMDA) for their inputs to this study. All errors belong to the authors.*

2 *Refer to Annex A for details of the SMEs Go Digital grants.*

3 *To help firms during the pandemic, SMEs Go Digital funding was enhanced (e.g., the maximum funding support for PSG was raised to 80 per cent), COVID-specific PSG solutions (e.g., remote working solutions and visitor/crowd management systems) were rolled out, and new grants (Advanced Digital Solutions) were made available to help firms build longer-term resilience.*

4 *For PSG, we only analysed digital solutions (which exclude equipment and consultancy services). These digital solutions accounted for around 88 per cent of all PSG applications approved.*

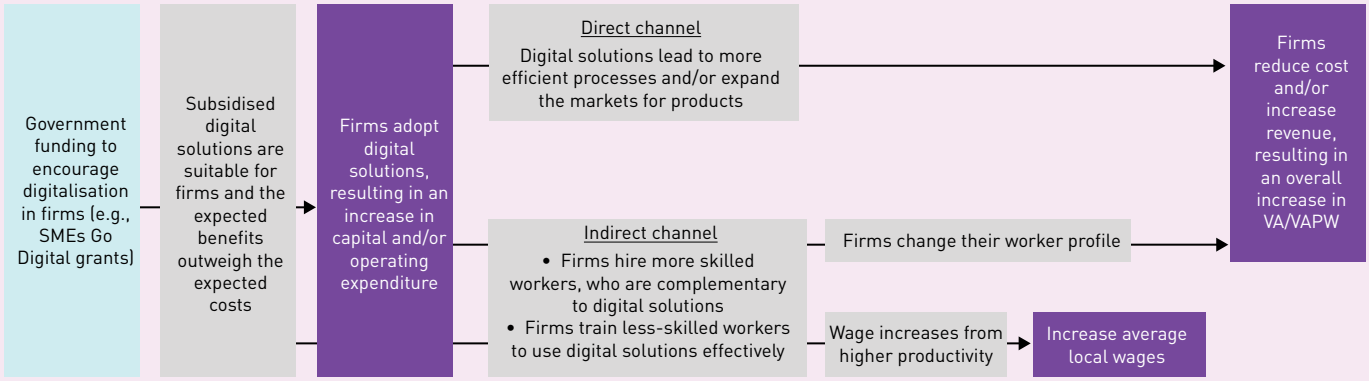
5 *Even though PSG was officially launched in April 2018, it was formed from the merging of three grants (i.e., IMDA's iSPRINT, EnterpriseSG's (formerly SPRING) Innovation & Capability Voucher, and NParks' Landscape Productivity Grant). We included iSPRINT grants from April 2017 in the analysis of the PSG as it covered digital solutions.*

The SMEs Go Digital programme is designed to address two key challenges that SMEs face in their digitalisation efforts. First, it reduces the search costs that SMEs would have to incur to identify suitable digital solutions by curating a list of appropriate solutions for SMEs based on their stage of digitalisation. Second, it eases the financial constraints that SMEs may face in investing in digital technologies[6] by co-funding the adoption of the digital solutions.

By tackling these challenges, the SMEs Go Digital programme seeks to encourage firms' adoption of digital tools, which could in turn lead to more efficient processes and expand end-markets for their products. As firms adopt these digital tools, they may also restructure their workforce to complement the use of the tools (e.g., upskilling of workers to enable them to take up better-paying job roles). These changes could then result in improvements in firms' revenue and productivity[7], as well as the wages of their employees. Exhibit 2 shows a schematic description of the channels through which the SMEs Go Digital programme (specifically, the SMEs Go Digital grants) could affect the key outcomes of firms.

We also hypothesise that (i) the SMEs Go Digital grants would have a bigger impact on smaller firms, given that such firms are likely to face larger search costs and have tighter financial constraints; (ii) sector-specific solutions (e.g., tools tailored to specific sectors) would lead to more favourable outcomes as these would directly address sectors' needs; and (iii) the SMEs Go Digital grants would have a greater impact during the COVID-19 pandemic given that the safe distancing measures in place would have made the adoption of digital solutions more salient for firms while new COVID-specific digital solutions were also introduced to help firms cope with these measures.

Exhibit 2: Channels of Causal Impact on Firms' Outcomes



Note: Grey boxes refer to the steps that need to occur for the outcomes in the purple boxes to come about.

In this study, we examined whether and how SMEs Go Digital grants have supported firms by studying the impact of the Productivity Solutions Grant (PSG) and Start Digital (SD) on firms' outcomes (e.g., value-added per worker (VAPW) and revenue) using annual firm-level data from 2017 to 2020. We focused on PSG and SD as these grants were introduced earlier and had more recipients than the other SMEs Go Digital grants (i.e., Grow Digital (GD) and Advanced Digital Solutions (ADS)). We also conducted heterogeneity analyses by firm size and solution type, as well as examined the impact of the grants before and during the COVID-19 pandemic. By providing insights on the impact of the grants on the different types of firms and across solution types, policy makers will be better able to consider ways to enhance the effectiveness of the grants.

LITERATURE REVIEW

Studies in the literature have generally found that firms' adoption of digital technologies led to higher productivity by enabling them to improve business processes, automate routine tasks and reduce the costs of interacting with stakeholders. In particular, international and local empirical studies (Gaggl and Wright (2017), Tan and Ng (2019)) have found that the adoption of digital technologies resulted in higher firm-level productivity, average wages and employment. Digitally-enabled firms were also observed to have better outcomes (e.g., a lower decline in sales compared to digitally-constrained firms) during the COVID-19 pandemic (Abidi et. al., (2022))

6 *The cost of adoption was cited as the top challenge for digital adoption by firms, especially SMEs, based on an annual survey by IMDA in 2019.*
7 *We used value-added per worker (VAPW) as a measure firms' productivity.*

At the same time, the literature suggests that the benefits of digital adoption may vary across sectors and firms, with some studies (Gal et. al. (2019), Acemoglu et. al. (2014)) finding greater productivity gains for sectors with more routine activities (e.g., operating machines and assembling parts) and firms that are better organised (e.g., better management and worker training).

The literature also highlights that notwithstanding the benefits of digital adoption, firms could under-invest in digital technologies due to the high cost of funding such investments, especially in the case of SMEs which are more likely to face credit constraints. Firms may also underestimate the expected private returns from digital adoption due to imperfect information or may ignore the positive externalities of such investments (Stoneman and Diederen (1994)). Given these factors, there may thus be a need for government intervention to encourage digital adoption among firms. Indeed, studies have found that government tax incentives and subsidies have a positive impact on ICT investment and digital adoption at the firm level (Atzeni and Carboni (2008)).

DATA AND METHODOLOGY

We constructed the dataset for this study by merging a longitudinal firm-level dataset from the Department of Statistics, containing annual data from 2017 to 2020, with firm-level SMEs Go Digital grants data from the Infocomm Media Development Authority (IMDA). The dataset contains firm-level outcomes such as VAPW, revenue, total employees and average annual wages paid to local employees. We excluded firms that might have ceased operations between 2017 and 2020 (i.e., defined as those with no VAPW or revenue data in any of the years after the earliest observed year from 2017 onwards) to rule out the impact of firm exit on our estimates.

Summary statistics from the dataset showed that most PSG and SD recipients were micro and small firms[8], with the wholesale trade, construction and other services sectors being the top three sectors that they came from [Exhibit 3]. The data also showed that the number of PSG recipients surged in 2020, possibly due to the enhanced funding support provided during the COVID-19 period[9], the roll-out of COVID-specific PSG solutions[10], as well as an increase in the number of sectors with specific solutions[11] [Exhibit 4]. Meanwhile, the number of SD recipients rose in 2019 following its launch in end-2018, but dipped in 2020. The latter could have occurred as many SMEs might have already adopted foundational digital solutions prior to 2020 or they could have prioritised the adoption of COVID-specific PSG solutions in 2020.

Exhibit 3: Distribution of SMEs Go Digital Grant Recipients in Sample by Firm Size and Sector

	Firm size	Sector (Top 3)
PSG	1. Micro (45%) 2. Small (45%) 3. Medium (10%) 4. Large (0%)	1. Wholesale trade (18%) 2. Construction (13%) 3. Other services (13%)
SD	1. Micro (59%) 2. Small (35%) 3. Medium (5%) 4. Large (1%)	1. Wholesale trade (18%) 2. Other services (16%) 3. Construction (13%)

Source: Authors' estimates, DOS, IMDA

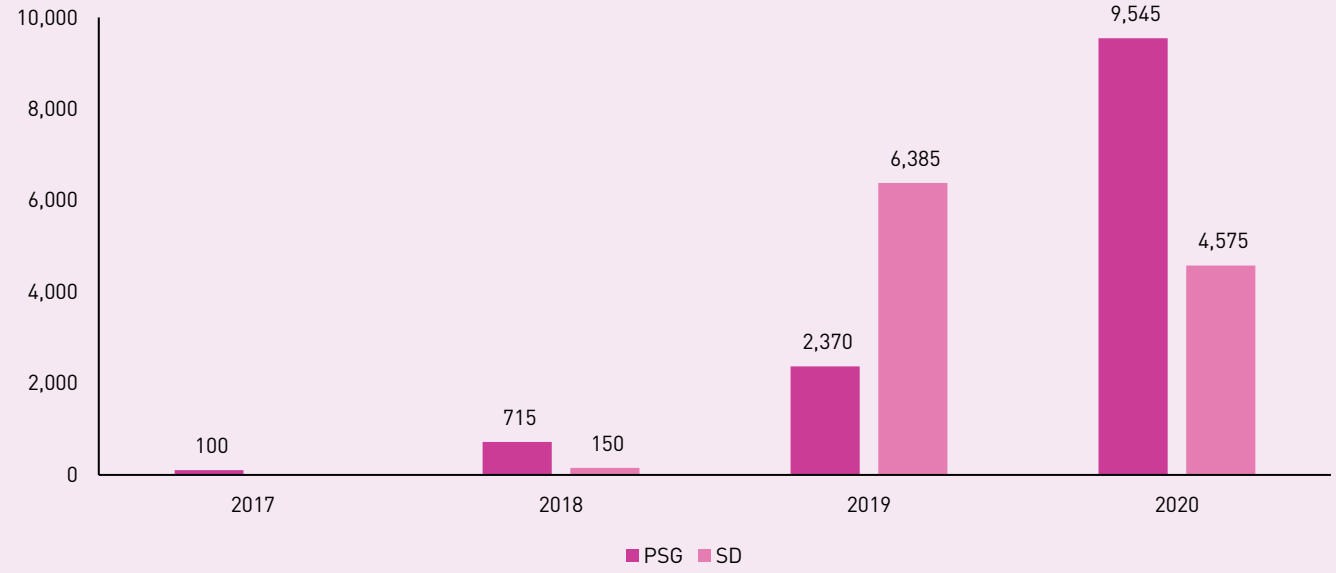
8 Firm recipients were classified into revenue size bands using revenue data in the year prior to the year in which the firm first received the SMEs Go Digital grant. Micro firms refer to those with annual revenue below S$1 million, while small firms were those with annual revenue between S$1 million and S$10 million; medium firms had revenue between S$10 million and S$100 million, and large firms had revenue above S$100 million.

9 The maximum funding support for PSG rose to 80 per cent (for April 2020 – March 2022) from 70 per cent (before March 2020).

10 Examples of COVID-specific PSG solutions include remote working solutions and visitor/crowd management systems.

11 The number of sectors with sector-specific PSG solutions increased from 11 sectors in 2019 to 15 sectors in 2020.

Exhibit 4: Number of Unique PSG and SD Recipients by Year They First Took Up the Grant



Source: Authors' estimates, DOS, IMDA

An important consideration when evaluating the causal impact of SMEs Go Digital grants on firm-level outcomes is that firms that received the grants might differ from those that did not (i.e., selection bias). Indeed, in the year before receiving the grant, PSG and SD recipients generally had lower VAPW, VA, revenue and average annual local wages when compared to non-recipient firms.[12] This suggests that recipient firms were in a worse financial position than non-recipients. However, by total employment and local workforce sizes, PSG and SD recipients were generally similar to non-recipient firms.

To mitigate potential selection biases, we used a two-way fixed effects regression model to estimate the effects of the grants by comparing (i) grant recipients (i.e., treated firms) with non-recipients (i.e., control firms), and (ii) recipients that received higher grant amounts with those that received lower amounts. The model included sector-specific time trends to account for factors that affected all firms in a sector over time (e.g., COVID-19 restrictions for the construction sector), as well as firm fixed effects to account for unique firm characteristics (including those not observed in the dataset) that did not change during the period of study (e.g., firm managerial culture). To further isolate the direct incremental impact of the PSG and SD grants, we accounted for the receipt of other SMEs Go Digital grants (i.e., GD and ADS) in the model. In addition, we controlled for government cash support grants (e.g., Foreign Worker Levy Rebate, Wage Credit Scheme) that were provided to firms as these could be confounders in our model (i.e., higher cashflow support could have provided firms with more financial leeway to adopt digital solutions, as well as led to improved firm outcomes).

Our main regression specification[13] is as follows:

$$asinh(Y_{it}) = \beta_1\, asinh(c\_psg\_grant_{it}) + \beta_2\, asinh(c\_sd\_grant_{it}) + \theta' X_{it} + \gamma_i + \theta_t + \mu_{jt} + \varepsilon_{it}$$

where:

- $asinh$ refers to the inverse hyperbolic sine transformation, which is applied to transform right-skewed variables that may include zero or negative values;
- Y_{it} refers to firm-level outcomes (i.e., VAPW, VA, revenue, total number of employees, average annual wages paid to local employees, and number of local employees) for firm i in year t;
- $c\_psg\_grant_{it}$ and $c\_sd\_grant_{it}$ refer to the cumulative PSG and SD grant amounts received by firm i in and prior to year t;
- X_{it} refers to a vector of cumulative GD, ADS and government cash support grants for firm i in and prior to year t;
- γ_i refers to firm fixed effects;

12 *Non-recipient firms refer to firms that did not take up any SMEs Go Digital grant over the period of 2017 – 2020.*
13 *We used the inverse hyperbolic sine (asinh) transformation on key firm variables so that zero and negative values would not be dropped.*

- θ_t refers to time fixed effects;
- μ_{jt} refers to sector-time fixed effects;
- ε_{it} is the error term assumed to be uncorrelated with the independent variables in all time periods.

The coefficients of interest, $\boldsymbol{\beta_1}$ and $\boldsymbol{\beta_2}$, measure the causal impact of PSG and SD grants on the outcomes of firms.

We also conducted heterogeneity analyses to examine if the SMEs Go Digital grants had differential impact (i) by firm size, (ii) by solution type, and (iii) during the COVID-19 period:

Firm size		1) $asinh(Y_{it}) = \beta_1\ asinh(c\_psg\_grant_{it}) \times firm\ size_i + \beta_2\ asinh(c\_sd\_grant_{it}) \times firm\ size_i + \theta' X_{it} + \gamma_i + \theta_t + \mu_{jt} + \varepsilon_{it}$
Solution type	**PSG**	2) $asinh(Y_{it}) = \beta_1\ asinh(c\_psg\_generic\_grant_{it}) + \sum_k^n \beta_k\ asinh(c\_psg\_sector\_specific\_grant_{ikt}) + \beta_2\ asinh(c\_sd\_grant_{it}) + \theta' X_{it} + \gamma_i + \theta_t + \mu_{jt} + \varepsilon_{it}$
	SD	3) $asinh(Y_{it}) = \beta_1\ asinh(c\_psg\_grant_{it}) + \sum_k^n \beta_k\ asinh(c\_sd\_solution\_type_{ikt}) + \theta' X_{it} + \gamma_i + \theta_t + \mu_{jt} + \varepsilon_{it}$
COVID-19 period		4) $asinh(Y_{it}) = \beta_1\ asinh(c\_psg\_grant_{it}) \times COVID_t + \beta_2\ asinh(c\_sd\_grant_{it}) \times COVID_t + \theta' X_{it} + \gamma_i + \theta_t + \mu_{jt} + \varepsilon_{it}$

where:

- $firm\ size_i$ is based on the revenue of firm i in the earliest observed year from 2017 onwards for non-grant recipients, and year prior to the year in which the firm first received the SMEs Go Digital grant for grant recipients;
- $c\_psg\_generic\_grant_{it}$, $c\_psg\_sector\_specific\_grant_{ikt}$ and $c\_sd\_solution\_type_{ikt}$ refer to the cumulative grant amounts received by firm i in and prior to year t for the respective PSG and SD solution types supported;
- $COVID_t = 1$ for year 2020 and 0 otherwise;
- All other terms are defined as per the main regression specification.

In specification (1), $\boldsymbol{\beta_1}$ and $\boldsymbol{\beta_2}$ measure the causal impact of PSG and SD grants on the outcomes of firms by firm size, respectively. In specification (2), $\boldsymbol{\beta_1}$ and $\boldsymbol{\beta_k}$ measure the causal impact of PSG generic solutions and PSG sector-specific solutions on firms' outcomes, respectively. In specification (3), $\boldsymbol{\beta_k}$ measures the casual impact of SD solution types on firms' outcomes. Finally, in specification (4), $\boldsymbol{\beta_1}$ and $\boldsymbol{\beta_2}$ measure the causal impact of PSG and SD grants on firms' outcomes during the COVID-19 period as compared to the pre-COVID-19 period, respectively.

RESULTS

(i) PSG

Our findings suggest that receiving a PSG grant of an average amount improved firms' VAPW and revenue by 3.0 per cent and 2.2 per cent respectively. The higher VAPW was driven by an increase in VA, rather than a reduction in the number of workers as total employment rose by 1.0 per cent [Exhibit 5]. PSG also led to an increase in average local wages.

Furthermore, we found that smaller firms benefited more from taking up PSG, while tailored solutions had a bigger impact on firms' outcomes. Specifically, micro firms that took up PSG saw the largest improvement in VAPW (i.e., 6.4 per cent); and sector-specific solutions[14] were almost twice as effective in improving firms' outcomes (4.0 per cent for both VAPW and revenue) as compared to generic solutions[15] (2.4 per cent and 1.6 per cent for VAPW and revenue respectively). We also found that sector-specific solutions for the security (10.3 per cent), food services (5.8 per cent) and retail (3.7 per cent) sectors were the most effective in raising VAPW. For example, onsite surveillance and analytics solutions for the security sector offered under the PSG could have made security operations more efficient and reduced firms' reliance on manpower.

14 *Examples of sector-specific solutions include digital ordering and payment for the food services sector, and enhanced Point-of-Sales (POS)/Retail Management System for the retail sector.*
15 *Examples of generic solutions include Enterprise Resource Planning and Human Resource Management.*

In addition, PSG was found to be more effective in improving firms' outcomes during the COVID-19 period (i.e., 2020). Firms that took up PSG during the pandemic saw an increase in VAPW and revenue of 3.9 per cent and 2.2 per cent respectively in comparison to firms that did not. The greater effectiveness of the PSG during the pandemic could have been due to firms being more forthcoming in adopting digital solutions to cope with the safe distancing measures that were imposed during this period, the introduction of new solutions (e.g., online collaboration tools for remote working and visitor/crowd management system) which were essential in helping firms to operate during the pandemic, as well as an increase in the number of curated sector-specific solutions over time.[16]

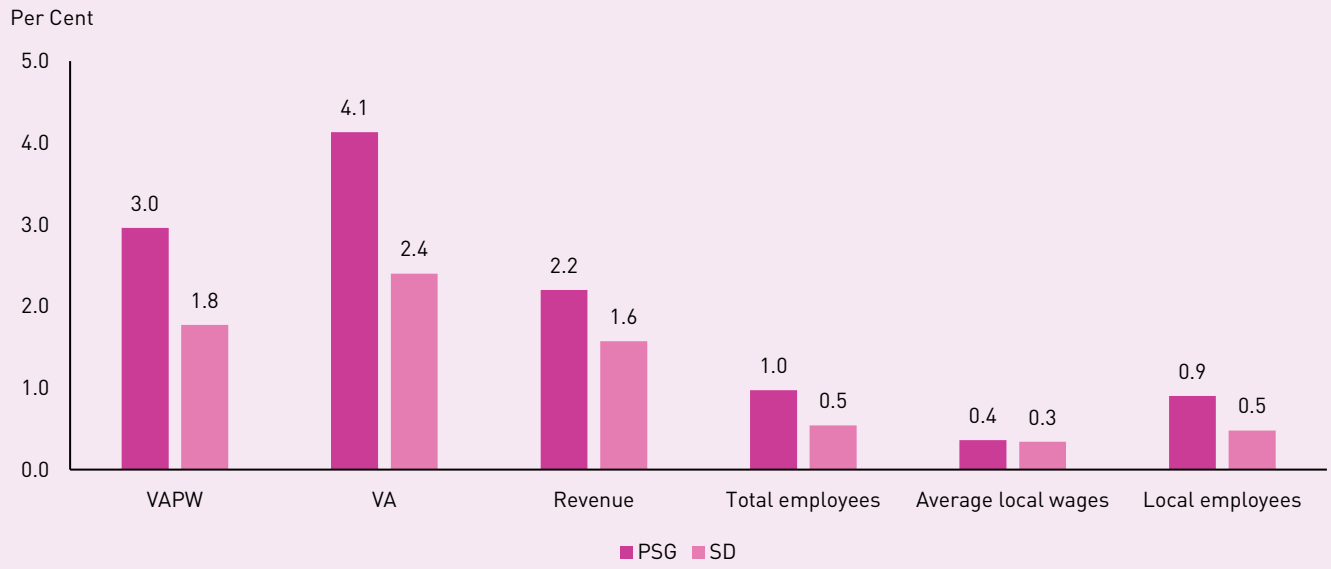
(ii) SD

SD grants also had a positive effect on firms' outcomes, with the take-up of SD grants improving the VAPW and revenue of firms by 1.8 per cent and 1.6 per cent respectively on average [Exhibit 5]. These effects were smaller in magnitude than the impact of PSG, possibly because the digital tools supported by SD were more basic. Like PSG, the increase in VAPW due to the take-up of SD grant was driven by an increase in VA, and was also accompanied by an increase in average local wages.

Furthermore, similar to PSG, the positive impact of SD was the largest for micro firms (4.4 per cent and 3.8 per cent increase in VAPW and revenue respectively). Firms that took up digital transaction solutions experienced the largest increase in both VAPW and revenue (7.5 per cent and 2.6 per cent respectively), as solutions such as e-payments and business-to-business e-commerce could have helped firms to expand their customer base.

As with the PSG, SD was more effective during the pandemic. Firms that took up the SD grant during the pandemic had higher VAPW (2.1 per cent) and revenue (2.3 per cent) than firms that did not.

Exhibit 5: Impact of Average PSG and SD Grant on Firm Outcomes



Source: Authors' estimates
Note: All results were statistically significant at the 5% level.

16 *However, since we only have data up to 2020, we could not ascertain whether the pronounced impact during the COVID-19 period was one-off (i.e., digital tools helped firms to thrive during the pandemic) or would continue post-COVID-19 (i.e., whether the pandemic accelerated digital transformation and hence PSG solutions have become more crucial in the digital economy).*

CONCLUSION

This study found that the take-up of PSG and SD grants led to improvements in firms' outcomes, with the largest improvements seen for smaller firms. Furthermore, curated sector-specific solutions for PSG and digital transaction solutions for SD were found to be more effective. This finding suggests that as IMDA rolls out industry digital plans for more sectors, more firms would be able to benefit from adopting relevant sector-specific solutions.

To continue reaping the benefits of digitalisation, firms that have adopted basic digital solutions, such as those supported by the SD grant, should consider investing in more advanced digital solutions, such as those supported by the PSG. Amidst rapid technological advancements and constant changes in the business environment, the Government remains committed to curating relevant and effective digital solutions for firms, and supporting firms in their digitalisation journey.

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ANNEX A

Basic Digitalisation <----------**Digitalisation Stage**----------> Advanced Digitalisation

	Start Digital (SD)	Productivity Solutions Grant (PSG)	Grow Digital (GD)	Advanced Digital Solutions (ADS)
Introduced	October 2018	April 2018	February 2019	September 2020
Intent of scheme	To provide new firms or firms that have yet to digitalise with foundational and easy-to-deploy digital solutions	To support the adoption of curated digital solutions that improve firms' productivity	To support firms' participation in business-to-business (B2B) and business-to-consumer (B2C) e-commerce platforms to sell overseas without the need for physical presence	To support firms' adoption of curated advanced or integrated digital solutions to deepen their capabilities, strengthen business continuity measures and build longer term resilience
Solution types	• Digital marketing • Digital transaction • Digital collaboration • Accounting • HRM System & Payroll • Cybersecurity	More than 100 generic and sector-specific solutions (based on industry digital plans (IDP)) Examples include: **Generic** • Enterprise Resource Planning (ERP) • Human Resource Management **Sector-specific** • [Construction] Quantity surveying and valuation • [Food services] Digital ordering and payment • [Retail] Enhanced Point-of-Sales (POS)/Retail Management System	**Platforms** • Bizmann System (fnbMarket Global) • CombineSell • Dodoca International (RenRenShop Solution for Singapore Pavilion Marketplace) • Innovative Hub • SellinAll • Trustana • Eezee.sg	More than 30 generic and sector-specific solutions (based on IDP) Examples include: **Generic** • SME Microsoft Dynamics Navision / Business Central based ERP system integrated with InvoiceNow and PayNow Corporate **Sector-specific** • [Construction] Drone inspection system • [Facilities Management] AI-powered building facade inspection • [Security] Advanced video analytics for building security & operations
Funding support	• $500	• 70% (for April 2017 – March 2020) • 80% (for April 2020 – March 2022)	• Varies according to platform	• 70%