

Top-down view of a person using a silver laptop and mouse on a wooden desk, accompanied by a handwritten notepad and a smartphone displaying a green bar chart. Source: ATIC Moldova (YouTube: https://www.youtube.com/watch?v=AEJ44lbY9iQ)

CASE STUDY

BUILDING MOLDOVA'S DIGITAL FUTURE

How OPTIM piloted integrated support services that help Moldovan Small and Medium Enterprises (SMEs) make informed decisions on adopting digital solutions

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LIST OF ACRONYMS

AAER – Adopt, Adapt, Expand, Respond

ACETI – Association for the Development of Electronic Communications and Innovative Technologies

ADMA – Agency for the Development and Modernization of Agriculture

AGEPI – State Agency for Intellectual Property of the Republic of Moldova

ATIC – Association of ICT Companies

BSO – Business Support Organization

CRM – Customer Relationship Management

DIH – Digital Innovation Hub

DII – Digital Intensity Index

EDIH – European Digital Innovation Hub

ERP – Enterprise Resource Planning

EU – European Union

EUR – Euro

GD – Government Decision

MDL – Moldovan Leu

MEDD – Ministry of Economic Development and Digitalization

MIDIA – Măsurarea Intensității Digitale a IMM-urilor (Measuring Digital Intensity of SMEs)

ODA – Organization for Entrepreneurship Development

SDC – Swiss Agency for Development and Cooperation

SME – Small and Medium Enterprise

1 CONTEXT OF THE INTERVENTION

The Republic of Moldova's pursuit of European Union integration has elevated digital transformation to a national strategic priority. The National Digital Transformation Strategy 2023-2030 commits to digitizing 75% of public services by 2024 and 100% by 2030, with Small and Medium Enterprises (SMEs) digitalization as a core objective.[1] EU candidate status was granted to Moldova in June 2022, with accession negotiations opening in June 2024. In this context, the European Commission's 2023 Enlargement Package identified nine priority steps for Moldova, including strengthening the rule of law, combating corruption, and improving public administration.[2] These are the reforms that depend heavily on effective digitalization and e-governance capacities. The EU-Republic of Moldova Association Agenda 2021-2027, adopted by the Association Council through Recommendation No 1/2022[3], explicitly prioritizes digital transformation, e-governance, and SME digitalization as core objectives for Moldova's approximation with EU standards. The Agenda's section on "Resilient digital transformation" commits the Parties to "invest further in the digital transformation of the Republic of Moldova, in line with EU legislation and best practices," emphasizing "e-governance and digital services" to "increase the accessibility, efficiency, transparency and accountability of the public administration" as well as "support programmes for the digitalisation of SMEs." In the context of EU accession, it is important to mention that the EU has set ambitious targets for business digital transformation by 2030: more than 90% of SMEs should reach at least a basic level of digital intensity (the extent to which a company uses a range of digital technologies in its operations),[4] and 75% of EU companies should use cloud computing services, perform big data analysis or use AI. To measure the progress, there is a dedicated indicator - Digital Intensity Index (DII), that measures business uptake of 12 digital technologies, including AI, e-sales, and cloud computing. While Moldova does not yet have comparable DII data, the European Commission's Growth Plan sets ambitious targets, like doubling the economy over the next decade, creating 5,000 new businesses, and helping 100,000 Moldovan citizens find jobs. In the context of the global technological progress these goals are hardly achievable without substantial SME digitalization. The Growth Plan explicitly links financial assistance to Moldova's progress on reform priorities, including SME support and digital infrastructure. Thus, supporting SMEs to digitalize opens a pathway for achieving broader national priorities and demonstrates Moldova's capacity to meet EU standards.

The country's enterprise landscape is dominated by micro and small enterprises. In 2023, Moldova had 41,800 active enterprises, of which 68.6% employed up to four people. Only 2,300 new enterprises were created during the year, while 4,100 closed, nearly one in ten active enterprises, with 94.9% of closures concentrated among micro-enterprises.[5] This precarious business environment demands targeted support to help SMEs modernise and remain competitive. To respond to this need, the Organization for Entrepreneurship Development (ODA) serves as the primary public institution for SME support in Moldova. Operating under the Ministry of Economic Development and Digitalization, ODA implements state policies to support SMEs, startups, and business growth through grants, financing, and advisory services.[6] Following a legislative upgrade (GD 129 from 02.03. 2022), its emergency pandemic-response framework was transformed into a permanent national program to support digital transformations for SMEs. Thus, ODA administers non-repayable financing of up to 70% of investment value, with a cap of 500,000 MDL per company, through its Digital Transformation Program specifically targeting SME digitalization[7]. ODA is, however, only one of several sources of financing for SME digitalization: ADMA, commercial banks, non-bank credit organizations (OCNs), crowdlending platforms and donor programmes also offer grants and credits that companies can use to invest in digital solutions. At the same time, engagement with ODA is particularly important for the future,

[1] Government of the Republic of Moldova. *National Digital Transformation Strategy 2023-2030*. Chișinău, 2023.

[2] European Commission. Commission Staff Working Document: Republic of Moldova 2023 Report. Brussels, 8 November 2023. SWD(2023) 698 final

[3] EU-Republic of Moldova Association Council. Recommendation No 1/2022 of 22 August 2022 on the EU-Republic of Moldova Association Agenda. 21 October 2022. Official Journal of the European Union, L 273/103. CELEX: 22022D1997.

[4] 'basic digital intensity' - the use of at least four of these digital technologies: having a website, using social media, selling online, using cloud computing, employing cybersecurity, using CRM software, having ICT specialists, using AI or big data, fast broadband, e-invoicing, e-commerce turnover, sharing data electronically.

[5] Biroul Național de Statistică al Republicii Moldova. Demografia întreprinderilor în Republica Moldova în anul 2023. Chișinău, 2024.

[6] https://oda.md/ro/despre-noi

[7] https://oda.md/ro/granturi/programe-active/start-uri-tehnologice

because ODA also serves as a distribution channel for international funds, including approximately EUR 10 million allocated to the Republic of Moldova within the EUR 1.9 billion package supporting the Growth Plan, channelling resources into the local business environment.[8]

The institutional architecture for business support is also strengthened by the Economic Council to the Prime Minister, established in 2011 as a platform for public-private dialogue. By 2023, the Council had grown to include 145 members across 9 permanent working groups (a tenth working group, on agriculture, was created in 2025 with OPTIM support). The Council also facilitated significant reforms in 2023, including the launch of five deregulation packages.[9] Importantly, the Council's BizRadar digital platform, developed to facilitate communication between businesses and government institutions, was being promoted to expand its user base among SMEs.[10]

Against this backdrop of strategic urgency and institutional readiness, a coordinated approach to SME digitalization, designed by OPTIM as linking private sector expertise, public financing mechanisms, and policy influence, emerged as a critical pathway for sustainable transformation.

2 INTRODUCTION

In April 2023, within OPTIM, Helvetas Moldova and the Association of ICT Companies (ATIC) signed a Terms of Reference establishing the "Support digitalization for Small and Medium Enterprises (SMEs)" intervention. Even though public funding for SME digitalization was available, Moldovan companies were adopting digital solutions far more slowly than the market required. The COVID-19 pandemic had done little to change this. The OPTIM team identified several barriers to SME digitalization. First, many business owners could not see how digital solutions would improve their turnover and profit. Secondly, many of them were unaware of what exactly their companies needed to change or improve. Thirdly, with technology advancing rapidly, they were also unaware of which solutions existed and who could provide them.

OPTIM therefore chose not to design another grant scheme, but to pilot integrated support services that would help SMEs adopt digital solutions. At the core of these services was a digital maturity assessment that gave each business a concrete diagnosis: which of its processes were inefficient and costly, which digital solutions could address them, and which providers offered those solutions. Beyond the assessment itself, OPTIM worked to build connections and visibility, linking SMEs with solution providers and financiers and sharing the pilot's results with the wider business community. OPTIM's financial support, approximately EUR 3,450 per participating company[11], served as an incentive to take part. It complemented, rather than replaced, each company's own funds and the grants or credits it would secure with the help of an access-to-finance consultant.

What made the OPTIM intervention distinctive was **how** it connected the actors around SMEs. Rather than working only with entrepreneurs and Business Support Organizations (BSOs) such as ATIC, OPTIM designed a pathway of collaboration that also included the public institutions financing SME digital transformation, above all ODA. The partnership served both sides. ODA had resources earmarked for digitalization, but most applications it received were for websites and simple customer relationship management (CRM) systems, which limited its ability to use those resources strategically. SMEs that understood their own needs would bring ODA more ambitious and better-prepared projects.

BSOs acted as channels for reaching businesses and spreading the practice. OPTIM sees them as agents of change: by improving their own services, they act as catalysts and role models for the sectors they represent, and they offer a framework that can be replicated among their members and beyond. The project team also deliberately built networks beyond project boundaries so cooperation would be driven by real need and genuine interest, and it sought linkages beyond market-driven initiatives into policy dialogue.

[8] https://mded.gov.md/planul-de-crestere-200-de-milioane-de-lei-pentru-antreprenori-si-infrastructura-industriala/

[9] Consiliul Economic pe lângă Prim-ministrul Republicii Moldova. Raport Anual 2023. Chișinău, 2024

[10] https://consecon.gov.md/en/2021/11/11/google-and-apple-registered-bizradar-app-available-to-the-public/

[11] consulting and expert costs and participation in networking events, grant not included

This case study traces how the OPTIM approach unfolded: how engagement with ODA and other financiers helped secure continuity, raised business owners' interest and trust in digitalization, and built their confidence in public funding mechanisms, while strengthening relationships between actors across the business environment. Figure 1 gives an overview of the full story.

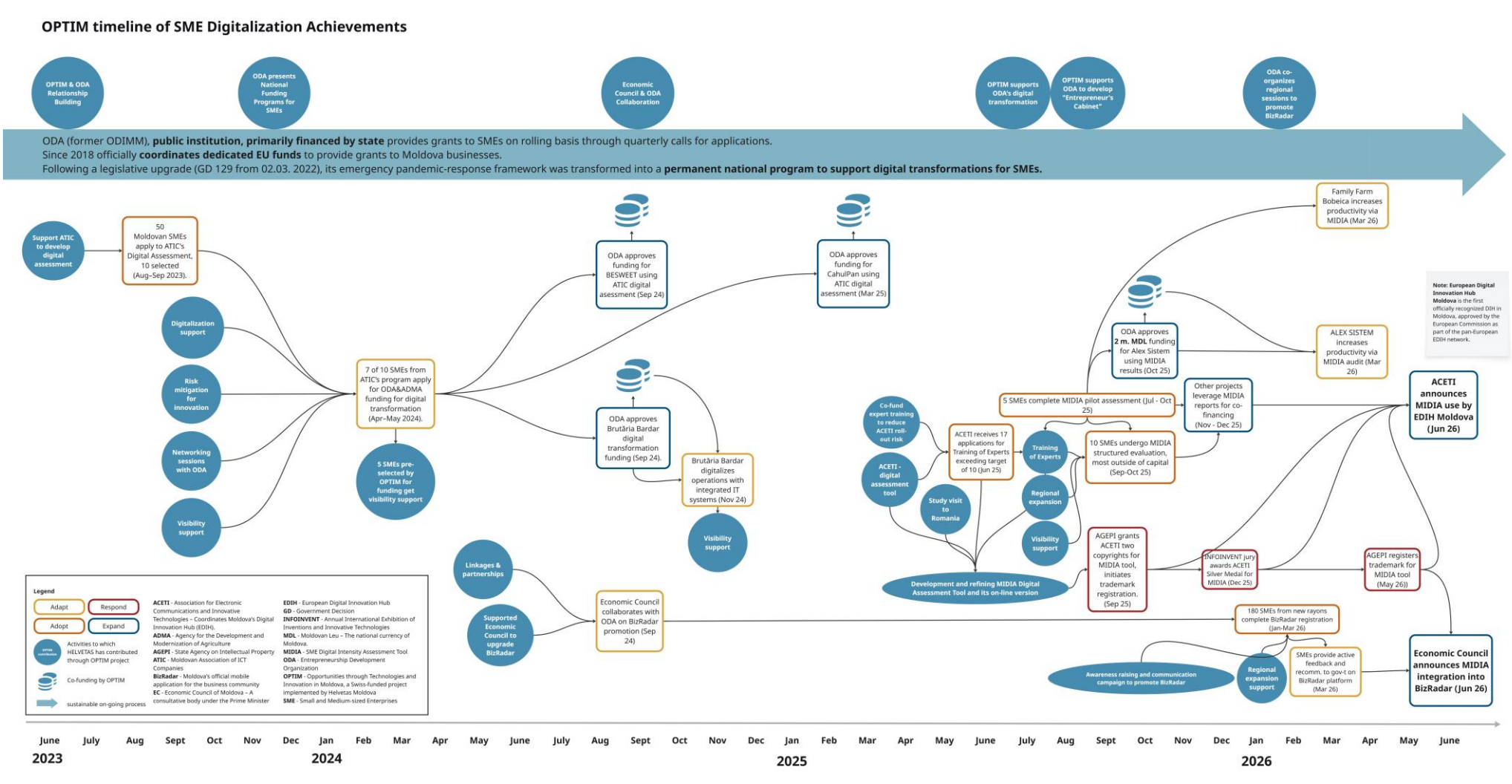


Figure 1: Full story of supporting MIDIA tool development and other digitalization efforts within OPTIM project

3 INITIATION

The transformation began with a simple yet powerful signal of interest. In August 2023, approximately 50 Moldovan SMEs, including Sicom (Bardar), CahulPan, Besweet, and others, applied to participate in ATIC's "Digital Evaluation of SMEs" program. That businesses applied was not unusual; what was surprising was that the number of applicants far exceeded expectations. Of these, 10 were selected to receive comprehensive digital assessments. Primarily, these were traditional food producers, bakeries, and family farms, the types of businesses whose operational systems had remained largely unchanged for years, grounded in outdated systems, long before digital transformation entered their vocabulary. Their interest, and their willingness to invest time and allow staff to participate, signaled a shift in mental models: digitalization was no longer seen as an abstract future need but as a present business priority.

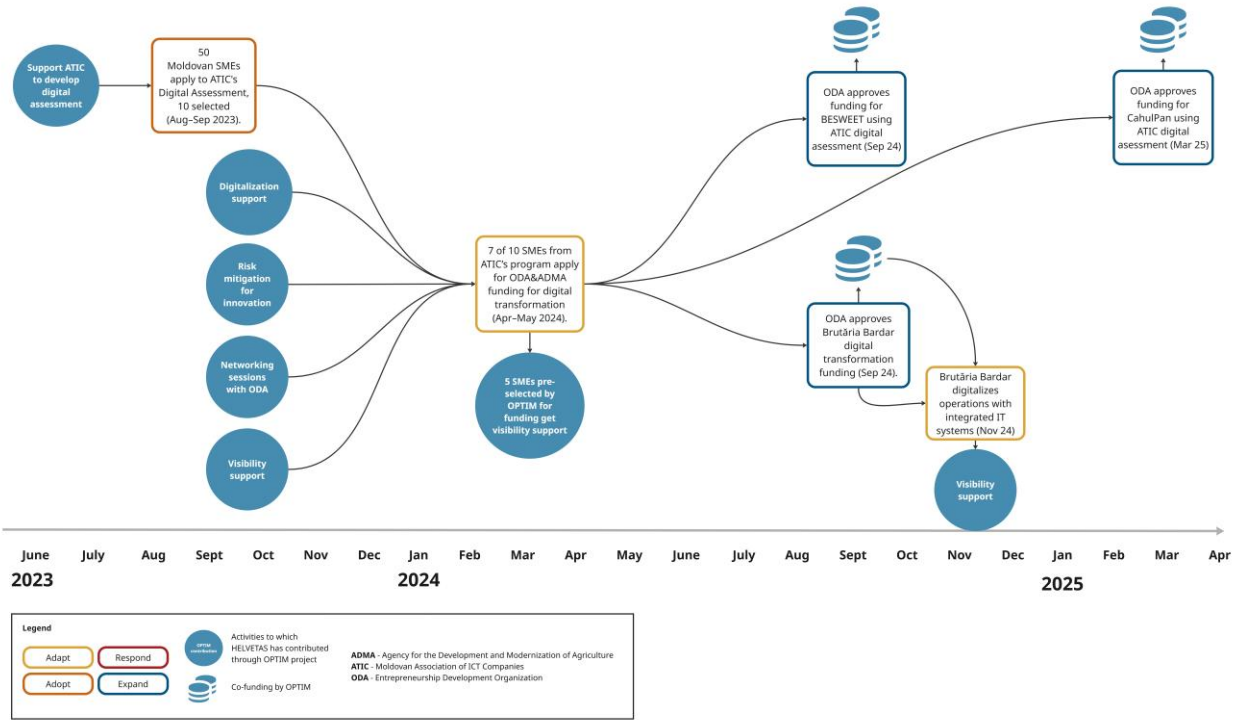


Figure 2: Pilot digital assessments within OPTIM-ATIC partnership

4 INTEGRATION

Building on this foundation, OPTIM facilitated ATIC's connections with ODA. As a result, on 5 December 2023, ATIC held one of its networking sessions at ODA, where ODA presented its national funding programmes, including the Digital Transformation Program. The personalised digital assessment reports provided to each company would serve as the technical foundation for their funding applications. OPTIM also connected the companies with local digital solution providers and other relevant organizations. ATIC's networking sessions were hosted by ICT companies such as EBS Integrator and Orange Systems, which presented their solutions for automating business processes. For EBS Integrator, which had previously focused mainly on foreign clients, this marked a turn toward the local market: the company now has a digital consultant who advises Moldovan companies on digitalization.

Between April and May 2024, seven out of ten agri-food SMEs that had participated in the digital evaluation program submitted applications for funding through ODA's Digital Transformation Program and the Agency for the Development and Modernization of Agriculture (ADMA), with grant requests ranging from 200,000 to 500,000 MDL (approximately EUR 10,000–25,000) per company. These

applications marked a critical shift: SMEs had moved beyond awareness to concrete action, actively pursuing formal financing to support their digital transformation. The assessments also steered companies beyond websites and basic CRM systems: the experts' recommendations ranged from systems integrating several production divisions and automated product traceability to warehouse management, controlled irrigation and business-intelligence dashboards, with estimated implementation costs from 165,000 MDL (approximately EUR 8,500) to 900,000 MDL (approximately EUR 46,600) per company. Crucially, receiving ODA funding required businesses to co-invest their own resources, signalling their genuine commitment to transformation and digitalization. The project further reinforced this alignment through a deliberate sequencing rule for its own co-financing grants (EUR 5,000 per selected business): they were disbursed only after the company had secured external financing for its digital investment, whether an ODA grant or other funding. This sequencing respected the rules of public financiers such as ODA, which does not co-finance applications that include other grant money, and kept the investment decision firmly with the company and its financier. A financier's approval of the investment plan thus became the trigger for OPTIM's support, ensuring that the project amplified external financing rather than replacing it.

To understand how this was conceptualized in practice, it is worth examining the journey of one company in detail. Brutăria Bardar, a bakery, first enrolled in the Digital Evaluation Program for SMEs, where it underwent an in-depth analysis of its digital infrastructure under the guidance of a digitalization expert. The assessment produced a detailed report with actionable recommendations. These recommendations helped the company articulate a credible investment plan. With personalized consulting support from a financial expert, the company prepared and submitted a funding application to ODA. By September 2024, ODA approved Brutăria Bardar for non-repayable financing under its SME Digital Transformation Program, making it the first company from the pilot cohort to secure ODA funding for digital transformation. ODA's approval, in turn, triggered OPTIM's pre-approved co-financing. The assessment had served its purpose, not becoming a direct basis for funding, but serving as a diagnostic tool that helped the company identify its digitalization needs and present a credible case to the public financier. The investment plan outlined what needed to be done, and ODA co-funded its implementation. In this way, OPTIM invested in the quality of demand rather than in the investment itself, leaving the decision to the company and its financier.

Already by November 2024, the Director of Brutăria Bardar publicly reported that the company had fully digitalized its operational processes. The bakery integrated its enterprise resource planning system (ERP)[12], 1C financial and inventory software[13], Mobi-S[14], retail management system, and online trading platform into a cohesive digital ecosystem. An interactive data visualization tool was layered on top, giving management real-time access to key business metrics from mobile devices, allowing for efficient analysis and data-driven decision-making that contributed to cost optimization. Please see figure 2.



Screenshot of Brutăria Bardar's "About us" page: text about traditional roots near Chișinău and a golden braided pastry image. Source: company website - https://brutariabardar.md/

[12] An integrated software system that brings a company's core processes into a single database, so that information is shared across departments in real time.

[13] Accounting and business management software platform widely used by companies in Moldova and other post-Soviet countries for bookkeeping, inventory, payroll and reporting.

[14] A mobile application for sales representatives that works with 1C. It lets agents take orders, check stock and prices, and send data directly into the company's accounting system from the field.

5 INSTITUTIONALIZATION

By this point, the core cooperation model developed by OPTIM had proven itself. ATIC had successfully delivered the initial pilot, demonstrating that standardized digital assessment could guide SMEs toward effective digital investments and unlock their understanding of associated benefits and financing, including grants or credits. The experience gained through this collaboration, including the assessment process, mentoring, connections to financiers and a pathway to funding, provided a solid foundation. For the digital assessment concept to move beyond demonstration and become a permanent national asset, it needed to be developed, protected, and institutionalized by a partner whose strategic priorities aligned with this next phase: building a tool that could be sustained and scaled.

ATIC had fulfilled its role in demonstrating the concept at a national level. For the next phase, developing a digital maturity instrument and embedding it in regional innovation infrastructure, OPTIM engaged with ACETI, the Association for the Development of Electronic Communications and Innovative Technologies. ACETI, a regional cluster based in Bălți (often called Moldova's northern capital) with a specific focus on innovation hubs and tool development, was the natural fit for this next stage. Importantly, the shift in implementing partners did not mean a shift in the strategic framework. The pathway to financing established through the initial pilot, including the collaboration with ODA, remained an important anchor. The same logic applied: digital assessment would guide SMEs toward a digitalization plan and the associated investment needs, so that companies could then finance implementation through ODA, other public or donor programmes, personal investments or bank credits. What changed was the purpose. While the pilot had tested how a digital assessment should work, the next step turned these lessons into a lasting instrument. Inspired by the digital maturity models used by European Digital Innovation Hubs[15], this instrument would be owned, protected and further adapted by ACETI to the local context and needs, taking into consideration national legislative framework.



A physical copy of the ACETI and Helvetas methodological guide for measuring SME digital intensity, displayed alongside its digital counterpart on screen. © Helvetas / Alexandra Safronova

Between April and August 2025, ACETI developed the MIDIA instrument (Măsurarea Intensității Digitale a IMM-urilor) and integrated it into its platform as an online test version. It drew on national experts who had been involved in the pilot, as well as on international experts. The pilot experts' contribution mattered, because practical expertise in assessing SMEs' digital maturity had not existed in Moldova before. During the pilot, they had tested the assessment in real companies, working out through trial and error which aspects of a business to analyse and how to prioritize recommendations. International experts then helped align this local knowledge with European practice, tailoring MIDIA to the needs of the Moldovan market. Building on OPTIM's idea of establishing digital assessment as a market service delivered by trained local experts, ACETI pursued a two-fold approach: developing the tool while building a pool of experts who could apply it. In June 2025, ACETI opened applications for a Training of Experts program. The response was telling: 17 professionals from across Moldova applied, nearly double the target of 10. This signalled an emerging market, as professionals saw digital maturity assessment as a skill with commercial potential rather than a one-off project activity. Businesses

[15] https://digital-strategy.ec.europa.eu/en/policies/edihs

needed guidance on digitalization, and experts were preparing to meet that demand. For ACETI, the initiative was becoming the foundation of a proprietary asset and a pool of local expertise.

6 REPLICATION

With the tool developed the model was ready for piloting and eventual replication. Between July and October 2025, five business owners from manufacturing, computer system consulting, interior design, healthcare, and specialized agriculture completed the pilot assessments through the MIDIA tool, investing their time in assessing the digital readiness of their companies. However, the true scaling of the tool application followed. Thus, between September and October 2025, ten more SMEs from Nisporeni, Ungheni, Bălți, and other locations underwent structured digital maturity evaluations. Most of these companies were located outside the capital, demonstrating that the service was reaching underserved regions. Crucially, per program design and conditions, these assessments were delivered by the evaluators whose knowledge had been consolidated through the earlier Training of Experts program. As a result, we can observe the way the digital advisory services are becoming embedded in the market system.

Two further steps consolidated this local capacity in early 2026. In January, the newly trained evaluators took part in a study visit to the North-East Regional Development Agency in Piatra Neamț, Romania, the founding institution of the Digital Innovation Zone, a European Digital Innovation Hub. There they validated MIDIA against regional practice in digital maturity assessment and received their certificates. In February, ACETI officially launched MIDIA and its Methodological Guide at the Technical University of Moldova, presenting the tool to public authorities, businesses, support organizations, certified evaluators and development partners. MIDIA now had certified evaluators, a methodological guide and a public profile.

7 RECOGNITION

In parallel, ACETI moved to secure the instrument's legal protection. In late July-August 2025, the President of ACETI prepared and submitted the application for registration of the MIDIA tool to the State Agency for Intellectual Property of the Republic of Moldova (AGEPI) to obtain a trademark and two copyrights for the MIDIA tool: one for its content and one for its online digital version. Both copyrights were granted on September 15, same year. The agency also initiated the trademark registration process. This was not merely administrative paperwork, as copyright protection meant that the MIDIA tool cannot be replicated without ACETI's permission. On May 12, 2026, AGEPI registered the trademark for MIDIA, owned by ACETI, with the exception of distinctive graphic executions, which were deemed descriptive terms and could not be registered independently. The milestone completed the transition: MIDIA was no longer a project-supported methodology but a recognized, protectable asset with a potential to offer services against payment. ACETI now owned an instrument that could be licensed, scaled, and



ACETI's INFOINVENT 2025 Silver Medal for the MIDIA digital intensity tool. © ACETI

sustained on its own terms, while the investments OPTIM and ACETI had made in the tool were protected beyond the project's timeline.

The formal recognition from the state was complemented by international acknowledgment. On December 3-5, 2025, the international jury of the INFOINVENT 2025 exhibition, organized by AGEPI, awarded ACETI the Silver Medal for the MIDIA tool.[16] The competition, which brings together innovators from across the region, recognized the tool's originality, methodological quality, and practical relevance. This external recognition enhanced MIDIA's credibility and positioned it as a reference point for digital maturity assessment. Building on this momentum, ACETI also prepared a Position Note for central public authorities, drawing on sessions on drafting position papers organized by the European Business Association with OPTIM support. The Note proposes MIDIA as a national standard tool for assessing SME digital maturity and recommends amending existing Government Decisions to embed digital maturity assessment into SME support programmes, grant eligibility and funding prioritization.

European Digital Innovation Hub

EDIH is a **collaborative, multi-stakeholder structure** designed to help SMEs and public sector organizations to adopt advanced digital technologies by functioning as a **regional one-stop shop**. EDIHs do not operate in isolation, they are **governed by consortia**, run by coordinating lead organizations alongside academic, technical, and business partners. Their decisions **follow strict EU and national performance metrics**, peer reviews, and digital maturity assessments.

8 VALIDATION

In June 2026, ACETI announced that MIDIA would be used by the first European Digital Innovation Hub in Moldova (EDIH) or "DIH of Moldova" to evaluate the digital intensity of SMEs and public institutions.

The Digital Innovation Hub of Moldova is coordinated by ACETI, together with national and regional partners.[17] It operates a centralized service gateway providing digital maturity testing, roadmaps, testing infrastructure, and funding guidance. The decision to embed MIDIA as the hub's standard assessment instrument was therefore not an administrative choice by a single organization. It was a collective decision, reviewed and agreed upon by the hub's consortium partners, who recognized the tool's methodological quality and its alignment with European standards. The hub serves as the country's primary gateway to European digital innovation networks; its partners had every incentive to adopt an instrument that would serve the needs of Moldovan enterprises credibly.

The significance of this decision extended beyond the tool itself. MIDIA was now validated by a multi-stakeholder platform and embedded in a structure accountable to EU performance standards. This was the kind of validation OPTIM and ACETI had worked toward: not project recognition, but systemic integration.

9 INTERCONNECTION

The systemic integration that MIDIA achieved did not happen in isolation. At the centre of interventions in the field of digitalization stood ODA, the public institution that OPTIM had approached as a sustainable platform from the outset.

[16] https://aceti.md/en/aceti-earns-silver-medal-at-infoinvent-2025-for-midia-the-first-national-tool-for-assessing-the-digital-intensity-of-smes/

[17] https://aceti.md/structura/

Beyond grants, ODA offers subsidized loans, business training and mentorship, and specialized initiatives for women and rural enterprises. OPTIM designed its interventions recognizing that any sustainable transformation of SME digitalization would require such an anchor within the public financing system. When ATIC delivered the initial digital evaluation program, ODA was the destination for SME funding applications When ACETI developed MIDIA, SMEs applied to ODA with digitalization plans based on digital maturity assessment recommendations.

The experience of ALEX SISTEM, one of the companies that piloted MIDIA, shows where this approach can lead: in October 2025, ODA approved the Chișinău company for non-repayable financing of MDL 1,967,420 under its Programme for Increasing Competitiveness of Local Producers and Integration into Value Chains, and by March 2026, according to ACETI, the company had increased its productivity. For the company itself, the assessment changed how it saw digitalization. ALEX SISTEM, the first private calibration laboratory in Moldova, had relied largely on manual processes, with scattered information and no integrated ERP or CRM system. *'What surprised us most was that the main challenge was not technical, but organizational,'* explained its founder. Based on MIDIA's recommendations, the company introduced electronic signatures and began implementing QR-code traceability and ERP and CRM integration, cutting document processing time by 30–40%. The assessment also strengthened its standing with financiers: in its founder's words, MIDIA allowed the company *'to demonstrate that we are not just talking about intentions, but about a well-defined strategic direction'*.[18]

Parallel to the MIDIA development, OPTIM supported a second initiative that served the other side of Moldova's EU digitalization agenda: not SMEs' own digital transformation, but digital, transparent public-private dialogue, which the EU–Moldova Association Agenda links to more accessible and accountable public administration. In April 2024, the Head of the Secretariat of the Economic Council to the Prime Minister, sent a formal letter requesting OPTIM's support to update and further develop BizRadar, a digital platform designed to facilitate communication between businesses and government institutions. In June 2024, OPTIM signed a Partnership Agreement with Xairo SRL, co-financing BizRadar upgrades. The platform was designed to enable entrepreneurs to provide feedback, comments, proposals, and recommendations to government, creating a structured channel for public-private dialogue. What made this intervention strategically significant was not the platform itself, but how it was promoted and sustained. In September 2024, the Economic Council entered into close collaboration with ODA to promote BizRadar among ODA's beneficiary network. This was a deliberate alignment: ODA, with its existing relationships with thousands of SMEs across Moldova, became the vehicle for platform adoption. By March 2026, 180 entrepreneurs from regions outside Chișinău had registered on the platform following regional information sessions organized in partnership with ODA. OPTIM also funded a national BizRadar communication campaign (Aug–Dec 2025), run by a subcontractor, combining social media, video tutorials, Google Ads, radio spots, and media articles. In total, 675 new SMEs registered on the platform as a result of these information activities. The platform's user base grew from about 3,070 at the end of September 2025 to about 3,800 by mid-2026.

By March 2026, a behavioral shift was visible. SMEs were no longer passive observers on the platform; they were providing meaningful feedback, comments, proposals, and recommendations to government initiatives. The platform was becoming a functioning channel for public-private dialogue.

[18] ACETI, "MIDIA as a benchmark in digitalization: the experience of Alex Sistem company", 16 April 2026, https://aceti.md/en/midia-as-a-benchmark-in-digitalization-the-experience-of-alex-sistem-company/

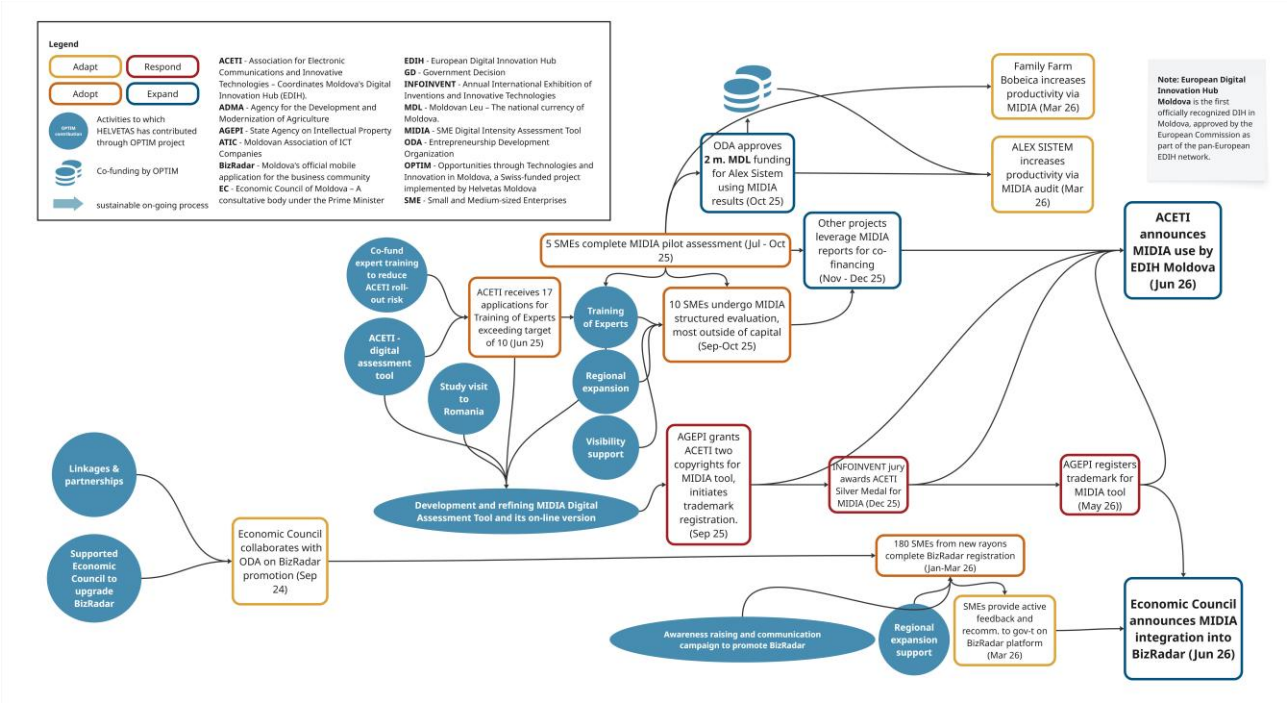


Figure 3: MIDIA tool development and BizRadar upgrade

The convergence of MIDIA and BizRadar intervention streams came on June 2026. Following discussions between ACETI and the Economic Council, the two organizations jointly decided and publicly announced the integration of the MIDIA digital maturity assessment tool into the BizRadar platform. The connection was logical: BizRadar had become a trusted channel for business-government communication, and MIDIA had become a recognized instrument for assessing digital readiness. Integrating the two meant that SMEs could now access a structured digital assessment directly through a platform they already trusted, one that had been promoted through ODA's network. The ground had been prepared months earlier: at the official launch of MIDIA in February 2026, the Economic Council's digitalization advisor endorsed the tool as a way for entrepreneurs to assess their capabilities and prioritize investments, and ACETI began updating MIDIA based on the Council's recommendations. Please see figure 3.

What made the integration significant was not the technical connection between two digital tools. It was the institutional pathway that had been built over three years: from a pilot with ten SMEs, to a proprietary instrument protected by intellectual property, to a standard assessment tool adopted by a European Digital Innovation Hub, to a service embedded in a national public-private dialogue platform. MIDIA had become part of the country's digital infrastructure, accessible through channels that would endure beyond any project timeline.

10 REFLECTION

The Adopt, Adapt, Expand, Respond (AAER) Framework

The change began with demand. Around fifty SMEs applied for digital assessments in 2023, far exceeding expectations. Ten were selected. This was the **Adopt** stage: market actors trying a new practice with project support. But the depth of demand signalled that the intervention was responding to an existing shift in mental models, not creating one.

Adapt became visible when actors began investing their own resources. Seven of the ten assessed SMEs applied for ODA and ADMA funding, committing their own co-investment. SMEs used digital assessments and the resulting plans to secure public financing and digitalize operations. ACETI then developed MIDIA and launched a Training of Experts program that attracted nearly double its target, showcasing that professionals invest in new skills because they see commercial potential. The system was starting to internalize the practice.

The **AAER framework** tracks how innovations move from initial uptake to systemic transformation. **Adopt:** a market player tries a new practice with project support. **Adapt:** the actor invests its own resources to continue or improve the practice. **Expand:** other players copy or independently adopt it. **Respond:** supporting institutions change their own behaviour to reinforce the new practice.

Source: https://beamexchange.org/resources/tools/130/

Expand occurred when the model spread beyond the pilot. Ten additional SMEs, most outside Chișinău, were assessed by the newly trained local evaluators rather than by the experts who had conducted the pilot. These assessments were not yet independent of the project: OPTIM had made them a condition of the training, as the evaluators' practical exercise, and subsidized them. Still, they marked an important step: the service was being delivered through a local cadre, in new geographies.

Respond followed as institutions changed their own behavior. ACETI secured copyright and trademark protection for the MIDIA tool. INFOINVENT awarded the tool a Silver Medal. The European Digital Innovation Hub decided to adopt MIDIA as its standard tool. The Economic Council integrated it into BizRadar. ODA validated MIDIA-based plans for resource allocation. These were not project outputs but independent institutional decisions that reinforced the practice and created feedback loops: protection and recognition made future adoption more credible. The progression was interdependent, not a checklist, where each stage enabled the next, and institutional responses strengthened the conditions for earlier stages to recur.

The Six Conditions framework identifies what is shifting in the system: **Policies** (formal rules and procedures), **Practices** (how actors work), **Resource Flows** (allocation of money, people, knowledge), **Relationships and Connections** (new partnerships), **Power Dynamics** (access and voice), and **Mental Models** (deep beliefs about what is possible).

Source: https://www.fsg.org/resource/water_of_systems_change/

The Six Conditions of Systems Change Framework

In the SME digitalization pathway supported by OPTIM, the shifts in policies, practices, resource flows, relationships, power dynamics and mental models emerged over time and reinforced one another. The first shift was in Mental Models: the strong response to the 2023 call, in which traditional bakeries and family farms voluntarily invested their time, signalled that digitalization had become a present business priority rather than an abstract future concern.

That shift redirected **Resource Flows.** In 2024, seven assessed SMEs applied for ODA and ADMA funding. ODA approved grants for two of these companies in September 2024 and for a third in March 2025, validating the digital assessment recommendations as a credible basis for

public finance. **Practices** changed at the company level as SMEs digitalized their processes. At the same time, **Relationships and Connections** formed between the Economic Council and ODA to promote BizRadar, linking public-private dialogue to ODA's SME network.

Through 2025, shifts deepened across conditions. **Mental Models** shifted among professionals when ACETI's Training of Experts program attracted 17 applicants, nearly double the target. **Resource Flows** expanded geographically as five SMEs piloted MIDIA and ten more, mostly outside Chișinău, were assessed by evaluators trained by ACETI. Within this cohort, ALEX SISTEM secured ODA financing under the Programme for Increasing Competitiveness of Local Producers, showing that MIDIA reports could support applications beyond dedicated digitalization grants. **Policies** shifted when AGEPI granted two copyrights in September 2025 and later registered the MIDIA trademark. **Power Dynamics** moved when INFOINVENT awarded MIDIA the Silver Medal, giving ACETI, a regional cluster from Bălți, national and international credibility.

By 2026, the system was integrating these changes. **Relationships and Connections** deepened as ODA's network promoted BizRadar, leading 180 regional entrepreneurs to register. **Mental Models** shifted again as SMEs moved from passive observation to active feedback. In June 2026, **Practices** reached systemic adoption: **the European Digital Innovation Hub decided to adopt MIDIA as its standard tool, and the Economic Council integrated MIDIA into BizRadar**.

No single change happened in isolation. Mental models created demand, and that demand drew on ODA's existing digitalization funding in a more sophisticated way, through better-prepared applications. Those flows deepened trust between businesses and institutions. This trust accelerated the spread of digital practices. New policies protected the assessment tool, and its owner gained credibility. Each shift reinforced the others, until the system pulled the innovation forward on its own terms.

LESSONS LEARNED

First, strategic engagement with financiers is essential for sustainability. OPTIM's collaboration with financiers, such as ODA, gave SMEs a clear pathway from assessment to financing. This created a virtuous cycle: SMEs invested in assessments because they could lead to funding, and financiers trusted the resulting plans because they were standardized and credible. By making its own co-financing conditional on a financier's approval, OPTIM strengthened existing financing mechanisms, so that the system, not the project, would sustain the change.

Second, building institutional capacity creates lasting assets. ACETI did not simply deliver services, it developed, copyrighted, and trademarked the MIDIA tool. The tool is now owned by a Moldovan Business Support Organization, not by a development partner. This ownership is the foundation of sustainability.

Third, diagnosis precedes investment. SMEs need structured, credible assessments before they can make informed digital investment decisions. The MIDIA tool bridged the gap between "awareness" and "action" by providing actionable roadmaps.

Fourth, integration multiplies impact. MIDIA was taken up by BizRadar, the EDIH and several financing pathways. Each integration created new channels for SMEs to access the service, expanding reach without additional project investment.

Fifth, outreach requires intentional investment. Many SMEs in the expanded rollout were outside Chișinău, reflecting ACETI's regional base in Bălți; similarly, BizRadar reached 180 entrepreneurs from the regions through information sessions organized with ODA. Services do not reach underserved regions on their own; they require trusted channels and intentional effort.

Sixth, the market responds when the model works. Professional evaluators invested their time and effort in training and in refining the tool because they saw its commercial value. Innovate Moldova, supported by Sweden and the United Kingdom, used MIDIA reports and roadmaps as the basis for guiding SMEs towards co-financing for digital solutions, and the European Digital Innovation Hub of Moldova decided to adopt the tool.

11 WAY FORWARD & CONCLUSION

In late 2026, MIDIA was adopted in the frame of another donor-supported project in the field of logistics and transport. Even though it is too early to reveal the details, this change reflects that MIDIA tool can function in various fields of economic activity in Moldova and beyond.

This case study demonstrates how OPTIM, funded by the Swiss Agency for Development and Cooperation (SDC) and implemented by Helvetas Moldova, supported Moldova's efforts to build its own digital future. EU integration created urgency, the National Digital Transformation Strategy set direction, and the Growth Plan linked reform to resources. Yet these external frameworks alone could not transform SMEs. The decisive factor was a strategically designed intervention that anchored change in public institutions, local expertise, and trusted relationships between business and government.

OPTIM's contribution was not a tool, but a pathway. By linking digital assessment to financing from ODA and other sources, supporting ACETI to own and protect MIDIA, and enabling integration into national platforms, the project ensured the system, not the donor, would carry the change forward. The result is a diagnostic-to-financing model embedded in Moldova's digital infrastructure, aligned with its European trajectory. That is the difference between project success and lasting transformation.

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