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Enhancing the enabling environment for micro and small tourism enterprises in Greece

OECD

Enhancing the enabling environment for micro and small tourism enterprises in Greece

The paper analyses the enabling environment for micro and small tourism enterprises in Greece. It considers the opportunities and challenges faced by businesses and how innovation can be leveraged to help them navigate the twin transition and maintain competitiveness. Based on this analysis, the paper introduces six key dimensions of the enabling environment for micro and small tourism enterprises, namely: business opportunities and innovation; environment and climate change; access to finance; technology and digitalisation; skills, knowledge and labour; and networks and clustering. Policy considerations are provided under each dimension, with a selection of cross-cutting issues identified.

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The paper builds on previous work of the OECD Tourism Committee and its Working Party on Tourism Statistics, which highlights the important role of government in creating the right framework conditions for the green and digital transformation of tourism business models and the wider tourism ecosystem. It is informed by desk research to identify the strengths, weaknesses, opportunities and threats from the operating environment for micro and small tourism enterprises, a review of international good practices and fact-finding meetings with key stakeholders from Greece, including the Ministry of Tourism, to understand the current operating environment for these enterprises, identify key challenges and fill information gaps. The paper identifies six key dimensions of the enabling environment for Greek micro and small tourism enterprises, a range of policy considerations and potential indicators to measure progress.

The paper was co-ordinated and drafted by Hannes Thees, Economist/Policy Analyst, under the supervision of Peter Haxton, Senior Policy Analyst (CFE) and Jane Stacey, Head of Tourism Policy and Analysis Unit (CFE). Monserrat Fonbonnat, Assistant (CFE), provided administrative support.

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Executive summary

Micro and small-scale enterprises play a key role in the Greek tourism sector, accounting for 94.7% and 4.5% of total tourism enterprises respectively – micro and small enterprises are the primary focus of the analysis for this paper and in lieu of a widely accepted acronym, MSME has been adopted to represent them throughout. These businesses are also highly diverse, offering a wide range of tourism services. These tourism MSMEs are therefore key to advancing the sustainability and digitalisation of the tourism sector. The transition presents unique business opportunities but also significant challenges for many enterprises, often due to limited capacity, the complexity of the task and investment requirements. Providing targeted and tailored support to tourism MSMEs can help overcome transition barriers, respond to changing consumer behaviour and help the sector to not only adapt but thrive in the shift to a more sustainable and digital future.

This paper considers the factors necessary to enhance the enabling environment for tourism MSMEs in Greece, with a focus on promoting innovative solutions for this transition as well as strengthened resilience and competitiveness. In this context, the enabling environment refers to a set of interrelated and government-influenced dimensions that create a supportive framework in which MSMEs can operate and, ideally, thrive. Based on an analysis of key indicators and current initiatives in Greece and other countries, the paper identifies six key dimensions of the enabling environment for tourism MSMEs in Greece and provides a range of policy considerations to support tourism MSMEs navigate the green and digital transition:

- **Business opportunities and innovation**, which focusses on guiding MSMEs to leverage existing and emerging opportunities to foster innovation. Key policy considerations include supporting long-term accelerator programmes to establish an innovation culture, developing niche tourism products targeting tourists motivated by sustainable travel and incentivising mergers to achieve economies of scale. Enhancing tourism infrastructure to address sustainability and digitalisation bottlenecks, alongside streamlining and digitising public services, will further reduce barriers for MSMEs to expand, merge or access critical information.
- **Environment**, which aims to safeguard the environment as a vital resource for tourism MSMEs while enhancing resilience to climate change. Key policy considerations include monitoring environmental conditions, raising awareness of long-term changes in climatic conditions and developing emergency response guidelines. Strengthening climate mitigation and promoting low-carbon business practices are essential to reducing emissions and ensuring sustainable tourism development.
- **Access to finance**, which aims to improve MSMEs' access to long-term financing for innovative projects. Key policy considerations include simplifying funding application processes, improving communication of funding opportunities, providing tax incentives and co-financing options to attract private investments. Strengthening partnerships between government, financial institutions and industry associations will also help facilitate the development of tailored financial products.
- **Technology and digitalisation**, which focusses on supporting MSMEs in leveraging technology for innovative solutions. Key policy considerations include improving government-to-business communication, collaborating with industry associations on digital services and implementing digital visitor guidance systems to reduce pressure on heavily visited areas. Assessing

infrastructure gaps will ensure MSMEs have access to essential technology, while showcasing digital solutions tailored to sustainable tourism will raise awareness and encourage adoption among businesses.

- **Skills, knowledge and labour**, which seeks to equip MSMEs and their staff with innovation-oriented skills. Key policy considerations include launching youth employment programmes to enhance digital skills and developing initiatives to train employees in environmental sustainability. Updating tourism education curricula to meet industry demands and the twin (green and digital) transition, alongside strengthening communication of guidelines, ensures that stakeholders are informed and aligned with digitalisation and sustainability standards.
- **Networks and clustering**, which encourages MSMEs to benefit from networking and cluster initiatives that foster innovation. Key policy considerations include facilitating co-operation among MSMEs and stakeholders to strengthen connections and resource sharing, leveraging technology to improve cluster management and incentivising network outputs to drive meaningful contributions. Developing thematic tourism routes can further strengthen co-operation alongside diversify offerings and distribute tourist traffic more evenly.

There is an important role for government to play in creating the necessary framework conditions to guide MSMEs through the twin transition, and long-term strategic planning is essential to reduce uncertainty and encourage MSMEs to innovate. MSMEs, as the backbone of the Greek tourism sector, need tailor-made support in a well-designed policy mix to overcome transition barriers. Cross-cutting policy considerations in this regard could build on incentives, standardisation, effective communication and co-operation, while exploiting synergies between digitalisation and sustainability to support MSMEs in overcoming transition barriers and adopting innovative practices.

Navigating the twin transition in the tourism ecosystem of Greece

The twin transition highlights the need for the tourism sector to advance both sustainability and digitalisation. This twofold approach is crucial to enable the tourism sector to adapt to current market trends and align with global sustainability objectives. By integrating digital technologies, the sector can manage resources more efficiently, minimise environmental impacts and enhance visitor experiences. Furthermore, sustainable practices are vital to reduce the tourism sector's carbon footprint and ensure that tourism development has a positive impact on the environment and host communities. Both the green and digital transitions of the tourism sector face similar obstacles in terms of limited business capacity, complexity of the task and investment requirements, making it feasible to discuss both together under the 'twin' transition. As the tourism sector looks forward after the significant disruptions caused by the COVID-19 pandemic, helping businesses to navigate this transition will be key to building resilience and ensuring the long-term prosperity of the sector (OECD, 2024^[1]; 2021^[2]).

Tourism is vital to the Greek economy and has recovered strongly from the COVID-19 pandemic. The sector directly contributed EUR 12.9 billion to the economy in 2022, equivalent to 7.1% of total gross value added. This reflects the significant recovery and brings the sector back to pre-pandemic levels (OECD, 2024^[1]). As tourism demand also returns to pre-pandemic levels (international tourist arrivals in January-July 2024 are 4% lower than in 2019), there is a greater focus on promoting the twin transition of the tourism sector (UN Tourism, 2024^[3]). However, challenges to sustainability and balanced growth of the sector remain, such as seasonality¹ (Greece: 0.7%; European Union [EU] average: 0.57%), tourism intensity (Greece: 14.13 nights spent per capita; EU average: 6.54) and crowding (EC, 2023^[4]). Furthermore, a lack of investment in both infrastructure modernisation and workforce development exacerbates skills shortages and hinders the adoption of new technologies and sustainable practices. Additionally, Greece, like many other countries, faces increasing extreme weather-related hazards that pose risks to tourism infrastructure and the overall visitor experience (e.g. extreme heat), requiring urgent adaptation measures (Climate Data Store, 2024^[5]).

In the face of these challenges, the Greek Ministry of Tourism and key actors are guided by the national Action Plans for Tourism. Since 2020, Greece has launched annual action plans that focus on addressing the three main challenges for tourism in Greece: building tourism resilience, combined with both the green and digital transitions. The 2024 Action Plan for Tourism is aligned with the EU Transition Pathway for Tourism and the United Nations (UN) 2030 Agenda for Sustainable Development. It focuses on promoting the Greek tourism brand and the national tourism product portfolio abroad, strengthening bilateral and multilateral tourism co-operation, reducing seasonality and raising per capita spending. Given these strategic directions, it is clear that the digital and sustainable transitions of the tourism sector are high on the policy agenda (OECD, 2024^[1]).

Concrete actions are set by the thematic interventions and research and innovation priorities for the tourism, culture and creative sectors, as published by the General Secretariat for Research and Innovation. Key proposals include safeguarding and promoting cultural heritage, alongside enhancing Greek culture through collaboration with the tourism and creative sub-sectors. This encompasses the enhancement of traditional methods of presenting cultural or tourist content, such as using artificial intelligence (AI) in

augmented reality electronic books to personalise content. There is a strong focus on developing applications that deliver added value and networked tourism services through data analytics. Additionally, the proposals advocate for the creation of smart and sustainable infrastructure like marinas, tourist ports and airports using cutting-edge technologies, aimed at improving cultural and tourism experiences. Other priorities include the development of innovative circular economy products, digital guides, interactive learning applications and platforms for advanced security and risk management at tourism and cultural sites, addressing challenges ranging from terrorism to the impacts of climate change.

The role of micro and small enterprises in Greek tourism

Micro and small enterprises play a crucial role in advancing the twin transition in the Greek tourism sector, due to the high percentage of micro- and small-scale businesses and the diversity of service providers, covering areas such as accommodation, food and gastronomy, activity providers, tour operators, transport, event services, intermediaries and others. The twin transition presents unique business opportunities and operational challenges for each sub-sector, due in part to the different tourism products they offer, including sun and beach, nautical, cultural and religious, city or meetings, incentives, conferences and exhibitions (MICE) tourism. The majority of MSMEs are family-run, deeply embedded in the local destination, and offer distinctive and authentic interactions that are essential for attracting and retaining visitors.

Recognising that tourism competitiveness is in part dependent on meeting the demand for more sustainable tourism, there is a growing expectation that tourism businesses and destinations will seek and adopt more sustainable practices and solutions. These include increased digitalisation, greater use of renewable energy, reduction of waste and water consumption, adoption of local supply chains and the development of off-peak travel options to tackle seasonality.

In 2023, 95% of tourism enterprises in Greece had less than 10 employees, which is on par with other European destinations, including Portugal (99%), Italy (97%), Austria (94%) and Germany (87%) (EC, 2023^[6]). In absolute terms, there are around 31 000 accommodation businesses, of which 28 000 are micro enterprises, accounting for a quarter of tourism employment (Table 1). The small size of accommodation establishments is also reflected in the number of beds per establishment, which ranges from an average of 29 beds in Iperios to 67 beds in Attiki (Eurostat, 2023^[7]).

In terms of regional characteristics, Greece's diverse geography, with suitability for various forms of tourism (urban, rural, nature, coastal, snow/mountain/mixed) results in different operating environments for businesses, with coastal tourism being the dominant form. The regions attract different types of tourists and are often at different stages of tourism maturity and sustainable development. For instance, island enterprises may face water scarcity and waste management issues, while enterprises in mountainous areas may face accessibility issues and a lack of digital infrastructure.

Table 1. Tourism enterprise size by value-added

Enterprise statistics by size class and Statistical Classification of Economic Activities (NACE) Rev.2 activity, 2022

Economic activity	Enterprise size	Number of enterprises	Number of employees	Value-added (EUR million)	Net turnover (EUR million)
I Accommodation and food service activities	Total	109 681	703 901	7 637.92	18 578.66
	From 0 to 9 persons employed	91 777	232 669	1 240.22	4 657.16
	From 10 to 19 persons employed	10 976	146 773	950.76	2 917.45
	From 20 to 49 persons employed	5 530	159 339	1 344.62	3 507.36
	From 50 to 249 persons employed	1 305	112 623	2 133.14	4 154.76
	250 persons employed or more	93	52 497	1 969.19	3 341.94
I 55 Accommodation	Total	31 055	192 795	5 318.32	9 183.54
	From 0 to 9 persons employed	28 286	55 549	879.85	1 805.96
	From 10 to 19 persons employed	1 347	18 029	409.06	739.37
	From 20 to 49 persons employed	803	23 779	611.01	1 066.58
	From 50 to 249 persons employed	546	55 916	1 716.48	2 958.81
	250 persons employed or more	73	39 522	1 701.93	2 612.83
I 56 Food and beverage service activities	Total	78 626	511 106	2 319.61	9 395.12
	From 0 to 9 persons employed	63 491	177 120	360.38	2 851.20
	From 10 to 19 persons employed	9 629	128 744	541.70	2 178.07
	From 20 to 49 persons employed	4 727	135 560	733.61	2 440.78
	From 50 to 249 persons employed	759	56 707	416.66	1 195.95
	250 persons employed or more	20	12 975	267.26	729.12
N 79 Travel agency, tour operator and other reservation service and related activities	Total	4 089	21 837	604.53	2 750.16
	From 0 to 9 persons employed	.. c	.. c	166.62	677.89
	From 10 to 19 persons employed	276	3 655	.. c	.. c
	From 20 to 49 persons employed	140	4 175	134.09	597.07
	From 50 to 249 persons employed	51	4 443	144.23	825.52
	250 persons employed or more	.. c	.. c	.. c	.. c

Note: Not available, c: confidential.

Source: Eurostat (2022^[8]), [Enterprise Statistics by Size Class and NACE Rev. 2 Activity](#) (dataset).

In Greece, a number of closely linked sectors influence and are influenced by the performance of the tourism sector, including the cultural, land and maritime transport, energy, agri-food, construction and retail sectors. Given the country's rich geographical and natural diversity, Mediterranean climate, extensive coastline and numerous islands, which are popular destinations for visitors from all over the world, tourism and maritime transport are closely interlinked and provide mutual benefits. Maritime tourism, as a set of organised tourist services and leisure and recreation activities provided in the maritime and coastal areas of Greece, is undergoing dynamic development. It is also demonstrating high growth and employment potential due to direct interaction and connection with other thematic tourism forms of tourism including sports, cultural, conference, religious and health tourism, and is supported by special tourist infrastructure in the form of tourist ports (Box 1).

Box 1. The role of tourist ports in Greece

In Greece, tourist ports, as special tourism infrastructure facilities, play a key role in the business landscape by acting as critical hubs supporting maritime tourism. They facilitate the uninterrupted flow of tourists to and from the numerous islands and coastal areas, thus enhancing accessibility and maritime transport, and stimulating tourism. As such, tourist ports are taking into account elements of the natural environment and infrastructures of the wider area but also cultural attractions (Hellenic Ministry of Tourism, 2023^[9]).

Tourist ports are development poles, helping to connect the sea and land smoothly, by providing the necessary infrastructure for maritime services. Tourist ports cover a variety of uses, including leisure tourism, administrative services, storage, maintenance, catering, as well as sporting, nautical and commercial use. Many of these services are provided by micro enterprises. Synergies between tourism, maritime transport and other sectors (cultural, energy, agri-food, construction, retail, etc.) stimulate local economies, directly linking tourists to regional offers such as local food, cultural experiences and market opportunities, thus enriching the tourism experience and promoting economic activity in related sectors.

As Greece moves towards more sustainable tourism practices, tourist ports are also becoming hotspots for integrating renewable energy sources into their activities to meet environmental standards and tourism expectations, but also in adopting more sustainable practices, including the digital transformation of businesses. Therefore, tourist ports are supported by the Upgrading Tourist Ports programme to enhance energy, digital and security infrastructure and are necessary to maintaining the interconnected fabric of the sectors that collectively shape Greece's economic landscape.

Source: Hellenic Ministry of Tourism (2023^[9]), *Study: National Strategy for the Development of Tourist Ports (Upgrade of Tourist Ports)*.

Overcoming barriers to innovation in tourism

The shift towards sustainable tourism is increasingly driven by global environmental concerns and changing tourist preferences, a transition that has been accelerated by the COVID-19 pandemic. Innovations are emerging across the sector that demonstrate its potential to drive the twin transition, including the development of energy-self-sufficient accommodation, local food sourcing and the use of digital tools to enhance guest interactions.

However, while these innovations are promising, the capacity for widespread innovation remains limited as other issues, including staff shortages and rising operation costs, have a higher priority for enterprises (ITEP, 2023^[10]). The twin transition requires innovation across various business functions and regions, but MSMEs encounter distinct obstacles in this regard. These typically include low technology adoption, especially of advanced technologies like AI, and a lack of capital to invest in essential digital and green technologies, which hampers their ability to innovate. In addition, seasonality has a significant impact on revenues and employment, limiting the financial and human resources necessary to invest in sustainable practices or adopt new technologies. Moreover, a shift in operational practices needed to improve energy efficiency and reduce waste, coupled with a scarcity of skilled workers, limits the ability of enterprises to effectively implement new digital tools and sustainable practices. MSMEs in particular face barriers of scale and market reach. Digital tools and improved digital marketing offer opportunities for MSMEs to expand their reach and improve operational efficiency (OECD, 2024^[11]; 2023^[11]; 2023^[12]; EC, 2022^[13]).

Changing consumer behaviour is increasingly driving tourism towards greater digital and environmental sustainability. Both Millennials and Generation Z, who will dominate the tourism demographic by 2040, prefer digital interactions and are more inclined to embrace the sharing economy, reflecting a shift towards valuing access over ownership. They make extensive use of online resources to plan and share their travel experiences and show a preference for electronic commerce (e-commerce) over cash transactions. At the same time, there is a growing consumer demand for more sustainable tourism options. Significant interest is reported in supporting local economies, choosing eco-friendly transport and paying a premium for environmental conservation and community benefits. However, despite growing consumer awareness of sustainability, bookings for more sustainable services and products lag behind this awareness (attitude-behaviour gap). This gap suggests that while preferences are shifting, the choices made by consumers are not yet aligned with their stated values (OECD, 2022^[14]; 2024^[11]).

To overcome transition barriers and respond to changing consumer behaviour, there is a clear need for enhanced support and improvements in the enabling environment for businesses. Promoting innovation and providing more targeted and tailored support can bridge these gaps, helping the tourism sector to not only adapt to but also thrive in the transition towards sustainability and digitalisation in a holistic way. Regulations and incentives are key aspects aimed at enhancing operational efficiency, quality of service delivery and innovation. Developing a regulatory environment to support sustainable and digital practices is an emerging policy area that goes beyond tourism-specific initiatives. Electronic government (e-government) services, such as online business registration and digital platforms for data access, not only simplify administrative processes but also foster innovation by making these processes more transparent and accessible to tourism entrepreneurs. Additionally, stringent environmental regulations, including in relation to coastal protection and waste management, directly influence operational standards and encourage businesses to adopt innovative, digital and sustainable practices. Taken together, these regulations and services illustrate the direct interaction between the public and private sectors and influence efforts to streamline and enhance the business environment for MSMEs.

The enabling environment for tourism MSMEs in Greece

The enabling environment refers to a set of interrelated and government-influenced dimensions that create a supportive framework in which MSMEs can operate. More specifically, the enabling environment for businesses refers to a set of interrelated and government-influenced dimensions that build a supportive framework to operate and, ideally, to flourish. An effective enabling environment goes beyond regulatory support or increasing competitiveness, and also encompasses several interrelated dimensions, including infrastructure, skills, finance and networks, all of which allow tourism enterprises to navigate the digital and green transitions. Overlapping regional innovation systems, tourism clusters and entrepreneurial ecosystems, the concept of the enabling environment focuses more concretely on government-influenced support mechanisms and initiatives. Analysing these dimensions helps identify challenges and opportunities that policy can address.

The enabling environment is embedded in a complex context, including political, economic, social, technological, environmental and legal issues. Monitoring developments and changes, e.g. increasing summer temperatures and a greater number of extreme-heat days, is important to identify trends and adjust tourism planning, often resulting in a change to tourism activities or price levels. Such examples of change affect not only visitors but also tourism businesses and are increasingly important, as recent shocks and crises have shown. However, coping with these crises requires an innovative and competitive business environment in which businesses and workers can increase their capacity against each of the six key dimensions of the enabling environment.

Key actors shaping the enabling environment

Shaping the enabling environment is closely linked to key actors in national and regional policy making. In addition, industry associations (e.g. Hellenic Chamber of Hotels) and other thematic networks play a vital role through their services to businesses, research and advice. As tourism is a cross-cutting sector, it requires a whole-of-government approach to shape the enabling environment for businesses, with the following actors playing an important role:

- The **Ministry of Tourism** is responsible for Greece's tourism policy and international marketing strategy, legislative reform, tourism planning and national government co-operation. The ministry also implements tourism education and training programmes to improve the quality and competitiveness of Greek tourism. The General Secretariat for Coordination implements public policies, resolves any disagreements between relevant ministries, checks the compatibility of proposed regulations with government policy, prepares recommendations for the Council of Ministers to monitor the implementation of government policies and proposes horizontal policies.
- Fourteen **Regional Tourist Offices** operate under the Ministry of Tourism to reflect the local scope of tourism. They are responsible for licensing, conducting quality control of tourism services and imposing administrative sanctions on tourism businesses. Local administrations (regions and

municipalities) develop and implement programmes and activities for tourism development and promotion in the areas under their jurisdiction.

- The **Hellenic Chamber of Commerce** supports the tourism industry by offering a range of e-services to its members, issuing certificates, representing interests, providing training and initiating exchanges.
- **Local chambers of commerce** support the implementation of policies and regulations and act as a conduit to local businesses.
- The **Greek National Tourism Organization** is responsible for implementing the national marketing strategy for tourism, operating a network of offices overseas and facilitating reciprocal interactions with businesses to optimise marketing efforts.
- The **Greek Tourism Confederation** brings together the tourism entrepreneurship of Greece as the official body of the private sector of tourism. It is actively involved in public dialogue and collaborates with the state and regional authorities to promote and facilitate investment opportunities and ensure the competitiveness of the sector.

Although tourism enterprises are affected by initiatives and programmes from the listed actors, their business environment is further shaped by a variety of public and private actors, such as the Ministries of Economy and Finance, of Labour and Social Security and of Development, as well as Enterprise Greece, the Greek Public Employment Service or retail banks.

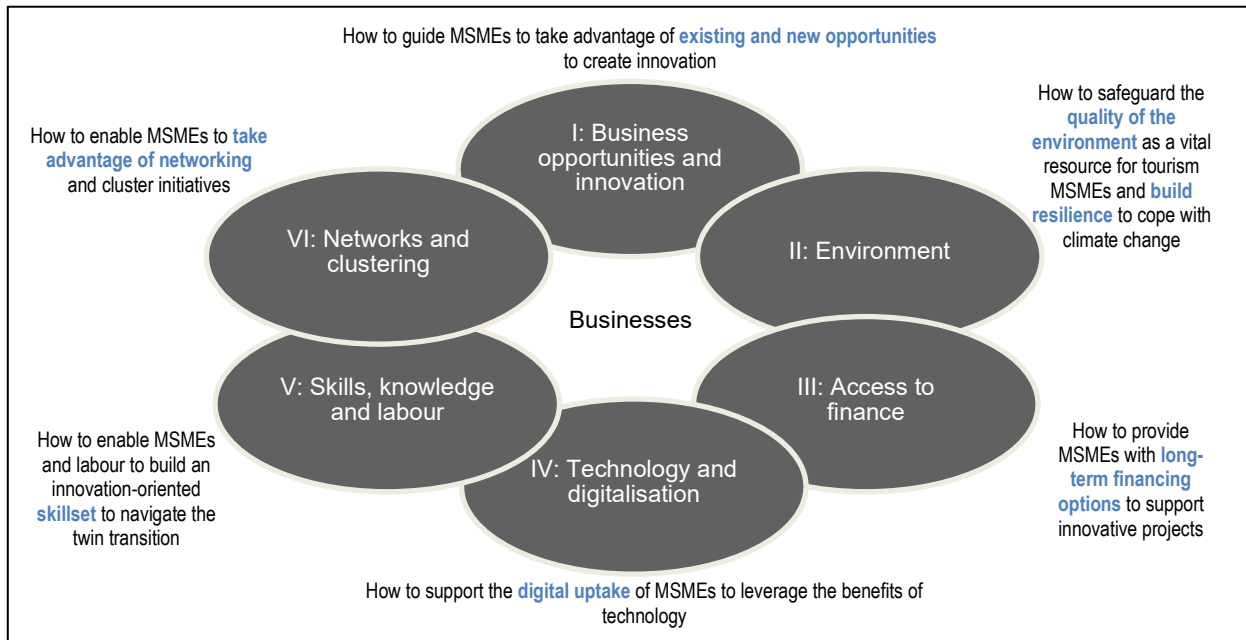
Key dimensions of the enabling environment for businesses

The paper draws on various sources and insights to complement the relatively limited analysis of the enabling environment for tourism businesses in Greece, including:

- Desk research to identify the strengths, weaknesses, opportunities and threats of the operating environment for tourism MSMEs informed by available indicators from Eurostat, the World Economic Forum or other international institutions. Where possible, tourism-specific indicators are used. Otherwise, economy-wide indicators are used as a proxy.
- Fact-finding meetings with various Greek stakeholders to gather information about the current situation of SMEs in Greece in relation to the digital transition, to identify key challenges and fill information gaps. Together with the Ministry of Tourism, key stakeholders from the public and private sectors were invited to participate in specific sessions.
- A review of good practices in selected countries.
- An examination of studies and strategic documents in Greece [e.g. INSETTE (2021^[15]), Hellenic Ministry of Tourism (2023^[16]), EBRD/UNWTO/Greek Government (2022^[17]), INSETTE/Accenture (2021^[18]), INSETTE/Considerate (2023^[19]), INSETTE (2023^[20])].
- Research on various topics around tourism enterprises in Greece that cover various regions and topics, including culture and innovation (Katsoni and Stratigea, 2016^[21]), travel agencies in Crete (Nikas, 2024^[22]), organisational culture in Greek hospitality industry (Kakarougkas, Stavrinos and Psimoulis, 2023^[23]), carrying capacities in Naxos (Leka et al., 2022^[24]), gastronomic tourism (Pavlidis and Markantonatou, 2020^[25]), cultural sustainability in the Cyclades (Terkenli and Georgoula, 2021^[26]), agrotourism (Belias et al., 2017^[27]), sports tourism (Belias et al., 2017^[28]) and the entrepreneurs' behavioural intentions towards sustainable tourism (Sardianou et al., 2015^[29]).

Tailored to the challenges of Greek tourism MSMEs, this paper identifies and analyses six key dimensions of the enabling environment for tourism businesses (not presented in order of importance): business opportunities and innovation; environment; access to finance; technology and digitalisation; skills, knowledge and labour; and networks and clustering (Figure 1).

Figure 1. Key dimensions of the enabling environment for tourism MSMEs in Greece



The following sections explore six dimensions of the enabling environment for tourism businesses. Each section starts with a summary of the key issues and proposed policy considerations to address identified challenges, followed by a collection of materials (relevant indicators, initiatives and programmes in Greece, and examples from other countries) that informed the analysis.

Dimension I: Business opportunities and innovation

How to guide MSMEs to take advantage of existing and new opportunities to create innovation

Greece is world-renowned as a tourist destination due to its historical sites, varied landscapes and rich culinary offerings, making it an attractive location for businesses and providing opportunities for diversification. Infrastructure, such as transport networks, tourism facilities and digital connectivity, serve as a prerequisite for conducting and expanding business activities. Throughout the country, tourism offers high potential for thematic tourism offering in the areas of ecotourism, sports and cultural tourism. Consistent demand from both international and domestic tourists provides a solid foundation for innovation and investment in sub-sectors. However, Greece is also competing with other Mediterranean countries and the twin transition calls for the transformation of business models, raising questions about operating costs, adaptive capacity, innovation impulses and changing consumer demand. Around the world, start-ups and innovation provide solutions to make travel more digital and sustainable, whether through sustainable booking platforms, specialised tour operators or cradle-to-cradle hotel concepts.

Enhancing this dimension of the enabling environment for tourism businesses in light of the twin transition means:

- guiding businesses towards digital and sustainable business models
- providing high-quality tourism resources
- stimulating a lively innovation and start-up culture.

The analysis of relevant indicators and current initiatives and programmes in Greece reflecting this dimension (see below) has highlighted a selection of key issues. Although Greece is a mature tourism destination, there are still many business opportunities. The current resource base (infrastructure, natural, cultural) allows tourism businesses to offer a high-quality product. Nevertheless, additional investment is needed to maintain the quality of the infrastructure. In addition, tourism enterprises face price inflation and relatively low productivity, especially MSMEs. These challenges are also barriers to further business expansion. In addition, infrastructural and geographical constraints are limiting growth, e.g. lack of port facilities or lack of space on the islands to expand. While many challenges are emerging (e.g. climate risks, labour shortages, rising operating costs), the saturation of the Greek market makes it difficult for newcomers to enter and scale up (e.g. high real estate prices, overcrowding in some destinations), although business births still show a positive trend. A positive trend is further visible in segments like ferry traffic that have recovered to pre-pandemic levels. However, tourism growth might be further constrained by regulations, which are visible in restrictions on short-term rentals and cruise tourism. Sustainability and digitalisation offer further potential for products targeting niche markets and off-peak travel. Furthermore, various accelerator programmes are currently in place to build a start-up and innovation culture, which is currently limited. MSMEs in particular lack the capacity to innovate, invest and scale.

Policy considerations

Policy considerations to enhance the enabling environment of businesses in relation to business opportunities and innovation, include:

- **Supporting long-term accelerator programmes** to provide MSMEs with planning security and manifest an innovation culture. Examples include communicating success stories of micro enterprises in particular and expanding accelerator programmes to include additional tourism sub-sectors.
- **Strengthening efforts to develop niche tourism products** that cater to responsible tourists seeking more sustainable tourism experiences and potentially higher profit margins. Examples include organising workshops on sustainable and digital product development and mentoring for market transition.
- **Incentivising mergers among MSMEs** to generate economies of scale. Examples include mergers following thematic (e.g. boutique hotels) or local (e.g. hotels in the same village) approaches, or co-operation in business functions like supply or marketing.
- **Developing tourism infrastructure** to close sustainability and digitalisation bottlenecks. Examples include liaising with responsible ministries to assess the quality of the tourism-relevant infrastructure and develop plans to secure quality.
- **Streamlining and digitising public services** to reduce barriers to merge or expand, and to access relevant information. Examples could include a digital platform to provide tourism business-specific updates on regulations, programmes or co-operation opportunities.

In summary, these policy considerations aim to help adjust the Greek tourism product and facilitate the transition of MSMEs to digital and sustainable business models at a time when the traditional and successful sun and sea tourism model is under threat. It is therefore essential to closely monitor the sentiment of businesses and the challenges they face. Especially with the high number of MSMEs that show slower adoption rates (e.g. digital technologies), long-term strategic planning is key to reduce uncertainty for businesses.

Background information

The analysis of this dimension of the enabling environment is informed by the following three components: i) quantitative insights and selected indicators (Table 2); ii) current initiatives and programmes in Greece (Box 2); and iii) best practices from other countries in accordance with the policy considerations (Figure 2).

Table 2. Business opportunities and innovation: Relevant indicators

Indicator focus	Description of selected indicators	
Regulations	Greece provides a solid regulatory framework for businesses, including metrics around property transfer and environmental permitting (Greece: 78/100; average high-income countries: 79/100). The burden of government regulation is perceived to be on a medium level for businesses (Greece: 3.51; index average: 3.9; 1= extremely complex; 7= extremely easy) (WEF).	+
Value added tax (VAT)	Greece's VAT for accommodation services is in the upper middle level in Europe (Greece:13%; Portugal: 6%; France, Italy and Spain: 10%; United Kingdom: 20%). Certain goods and services are subject to a reduced rate of 13% (e.g. hotel accommodation, unprocessed food items) (EC).	○
Public services	The quality of public services is below high-income countries' average, including transparency of information, applying for permits, reliability of digital services (Greece: 47/100; average high-income countries: 59;) (World Bank). Additional insights are provided by the EU LORDIMAS measures.	○
Reputation	Greece has a positive reputation as a travel destination, capturing both the appeal of its cultural and gastronomic experiences and the challenges posed by environmental factors like heatwaves. According to the Net Sentiment index, Greece currently stands in third place alongside Spain, following Portugal, Croatia and Italy. The positive reputation was buoyed by the nation's picturesque landscapes and diverse culinary offerings, which were frequently highlighted in social media discussions. However, the reputation faced setbacks due to natural adversities affecting visitor experiences, especially during the peak tourist season (second quarter, 2024; TCI).	○
Local sentiment	A survey by Pulse RC revealed that 86% of Greeks consider tourism vital to the economy. However, concerns about overtourism are widespread, with 29% responding "definitely" to whether overtourism exists in Greece. Island residents were more likely to perceive overtourism as a significant issue and only 25% of respondents felt that tourism development adequately respects the natural environment (Pulse RC 2024).	○
Cultural resources	Greece provides plenty of archaeological sites and entertainment facilities (Greece: rank 24, WEF 2024), including 18 United Nations Educational, Scientific and Cultural Organization (UNESCO) World Heritage cultural sites and one UNESCO Creative City (EC). However, the density of cultural assets is below the EU average (Greece: 1.64 cultural assets per 100 square kilometres [km ²], EU average: 3.13) (2023; EC).	+
Start-up culture	Athens is ranked 57 in the ecosystem ranking, but still lags behind other capitals or metropolitan areas (2023; Startup Genome). In a global country ranking, Greece is ranks 49 th (StartupBlink) (see also Box 2).	○
Business births	The number of births of enterprises exceed the number of deaths in 2022, illustrating a positive trend after the COVID-19 pandemic. A majority of new enterprises have 1 to 10 employees (4 600), compared to around 1 000 enterprises with more than 10 employees (Elstat).	+

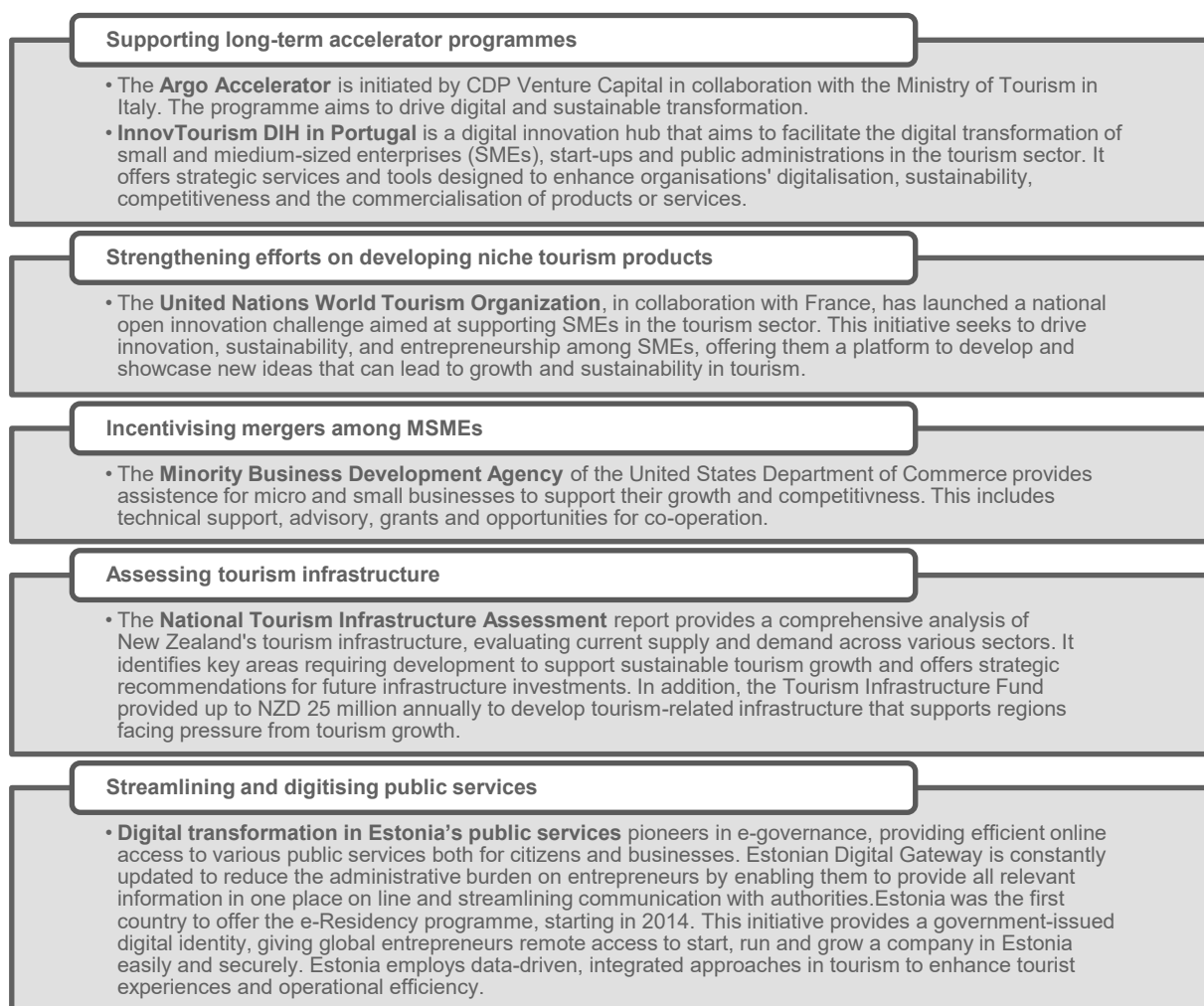
Note: Green/plus – indicator(s) reflect Greek performance (score or rank) above the index average, indicating good conditions; orange/circle – performance around the index average, indicating medium conditions; red/minus – performance below the index average, indicating weak or critical conditions.

Box 2. Business opportunities and innovation: Selected initiatives and programmes in Greece

- **Accelerators and incubators:** The CapsuleT Accelerator, supported by strategic partners like Google and PwC, focuses on fostering innovation within the travel and hospitality sectors. Participating start-ups benefit from a robust network of resources and expertise throughout an intensive programme that includes mentoring, workshops and networking opportunities. Elevate Greece serves as the government's official platform to promote start-ups, providing resources and a network for growth, aiming to position Greece as a significant innovation hub. Accelerate Greece targets technology entrepreneurs, offering tools and support for business development, while Orange Grove, initiated by the Embassy of the Netherlands in Greece, provides a collaborative space for Greek and Dutch entrepreneurs. Lastly, the Aegean Neorion Innovation Center in Siros focuses on technological start-ups in the South Aegean region, offering various business support services to foster innovation and development.
- **Tackling informality:** Measures to approach tax avoidance include *Apódixi please* (Receipt please), electronic transaction requirements or ELEGXOSLive (application to enhance tax compliance).
- **Regulating short-term rentals:** The Greek Ministry of Tourism introduced new legislation for property owners aiming at regulating short-term rental accommodations to establish operational and safety standards, such as minimum property size, a prohibition on basement rentals or fire safety measures (Law 5073/2023).
- **Incentivising mergers:** In 2024, Greece is actively promoting business mergers by offering various tax and development incentives for all sectors. The government has streamlined the merger process, reducing bureaucratic formalities and ensuring quicker approvals and immediate processing by tax services (Law 4935/2022 "Incentives for the development of enterprises through collaborations and corporate restructurings").
- **A call for the creation of new SMEs** (including higher-ranking hotels, holiday houses and rooms to let) located throughout the country (apart from Mykonos and Santorini): The total budget of the call is EUR 160 million, while the number of projects submitted is 6 669, with a total budget as high as EUR 1.235 million in terms of public funding. The evaluation of the projects is ongoing and the first approvals are expected in early autumn.
- **Aviation committee:** The Hellenic Ministry of Infrastructure and Transport in collaboration with the Ministry of Tourism formed a new committee to strengthen and expand aviation tourism in the country. A major focus will be upgrading the infrastructure of Greece's regional airports to meet the growing demands of tourism and provide comprehensive aviation services nationwide.
- **Tourist port development:** The Greek government plans significant investments in tourist ports, making use of EUR 160 million from the EU Recovery and Resilience Facility. These investments aim to improve infrastructure and digitalisation across Greece's 168 tourist ports, enhancing their appeal and functionality for yachting and cruises.

Sources: Hellenic Trade Council (2024^[30]), [Tourism & Travel](#); HRADF (2021^[31]), [Investing in Development](#); IAPR (n.d.^[32]), [Apódixi please](#); CapsulT Accelerator (n.d.^[33]), [Homepage](#); Startup Genome (2024^[34]), [Emerging Ecosystems Ranking 2024 \(Top 100\)](#); StartupBlink (2024^[35]), [The Startup Ecosystem of Greece](#); Elevate Greece (2020^[36]), [The Greek Startup Ecosystem](#); Startup Greece (2024^[37]), [Homepage](#); Orange Grove (2024^[38]), [Brand Kit](#); K2 South Aegean (2024^[39]), [Aegean Neorion Innovation Center/Siros](#); Hellenic Ministry of Economy and Finance (2023^[40]), [Aid for the Formation and Operation of New Small and Medium-Sized Tourism Enterprises](#); INSETE/Considerate (2023^[19]), [Expert Report: Sustainable Tourism in Greece](#); Ministry of Tourism, roundtable discussion.

Figure 2. Business opportunities and innovation: Selected policy responses



Dimension II: Environment

How to safeguard the quality of the environment as a vital resource for tourism MSMEs and build resilience to cope with climate change

Global conventions and agreements such as the Paris Agreement, the UN Sustainable Development Goals or EU directives have an impact on the long-term development of Greece's tourism sector. These frameworks aim to foster sustainable and responsible tourism practices that align with broader goals of environmental sustainability. In this context, Greece is expected to develop tourism in a way that supports both a greener and more digitally integrated economy. This systemic approach ensures that sustainable tourism not only adheres to international standards but also benefits from regional and local support, facilitating the practical implementation of sustainability initiatives at various levels of government and business operations (INSETE/Considerate, 2023^[19]). While tourism relies heavily on the natural attractiveness of destinations, unmanaged tourism development has the potential to degrade the natural and cultural attractions upon which it depends (negative externalities), with coastal areas particularly susceptible (UNEP, 2020^[41]). Changes in the environment and climate are important for businesses to follow as they affect their resource base in the long term but can also cause extreme weather events that have a disruptive effect. MSMEs are particularly affected because they do not typically have the same capacity as larger enterprises to carry out countermeasures or mitigate shocks.

Enhancing this dimension of the enabling environment for tourism businesses in light of the twin transition means:

- safeguarding the quality of the environment as a critical resource for tourism businesses
- engaging MSMEs to further protect the environment and build resilience to cope with climate change
- enabling the use of digital tools to promote sustainability.

The analysis of relevant indicators and current initiatives and programmes in Greece reflecting this dimension (see below) has highlighted a selection of key issues. Greece has long benefitted from favourable environmental conditions for sun and sea tourism, but also for outdoor activities, including in the mountain regions. However, serious climate threats are starting to erode the environmental resources and the attractiveness of some tourism activities at certain times of the year (e.g. heat waves and forest fires affecting outdoor activities such as hiking, degradation of coral reefs reducing the attractiveness of diving). Tourism businesses and destinations also face supply challenges (e.g. maintaining the quality of drinking water and reducing waste). Initiatives are underway to reduce pressures from tourism (e.g. overcrowding) and to mitigate risks (e.g. climate risk fee, coastal protection law, EU Decarbonisation Fund for Greek islands, the FuelEU Maritime regulation). These measures may limit the growth of the tourism economy and business opportunities but also aim to extend the season. In sum, the favourable environmental conditions for tourism in Greece are under threat and with them the basis for some businesses, requiring a rethink of the business model and investment in environmental protection as well as mitigation and adaptation measures. For policy makers, there may be a need to rebalance tourism growth, with a greater focus on the environmental and socio-cultural pillars of sustainability, so that success is not judged on visitor numbers alone but rather on the positive impacts that tourism can deliver at the destination level.

Policy considerations

Policy considerations to enhance the enabling environment of businesses in relation to the environment and climate change, include:

- **Monitoring environmental conditions** related to tourism activities and destinations to forecast potential emergencies in the short run and elaborate on long-term effects on tourism products.

Examples include liaising with the National Platform for Disaster Risk Reduction or Adaptive Greece to discuss tourism-specific monitoring and available adaptation plans.

- **Communicating results from monitoring** and highlighting the changes for tourism emerging from long-term shifts to raise awareness among tourism businesses about the importance of environmental protection and the impact of tourism on the environment. For example, an awareness-raising campaign tailored to tourism businesses could be launched that also includes the existing guidelines around environment-related issues.
- **Developing comprehensive guidelines** for emergency responses in the case of extreme weather events and empowering tourism businesses as risk managers to reduce uncertainties in the case of an event. For example, municipalities and tourism businesses could collaborate to develop emergency guidelines as businesses are the first point of touch for tourists.
- **Working closely with communities at the destination level** to develop tailored solutions to improve environmental management. The launch of an innovation competition that is open to all local stakeholders, including businesses, could improve waste management or introduce a circular life cycle of specific products.
- **Strengthening climate mitigation and adaptation** to reduce carbon emissions and integrate low carbon business practices. Examples include incentivising electric cars and buses for car rentals and tourist' mobility or promoting the use of renewable energy in hotels.

In summary, these policy considerations, in addition to those already in place, aim to make environmental protection common to all businesses and prepare for extreme weather events. Tourism businesses have a key role to play in adopting sustainability standards. In parallel, existing environmental regulations should be regularly reviewed, updated where necessary and discussed in the context of their relevance to tourism. However, as important stakeholders, maintaining local community support for tourism is necessary to avoid increasing negative externalities associated with tourism.

Background information

The analysis of this dimension of the enabling environment is informed by the following three components: i) quantitative insights and selected indicators (Table 3); ii) current initiatives and programmes in Greece (Box 3); and iii) best practices from other countries in accordance with the policy considerations (Figure 3).

Table 3. Environment: Relevant indicators

Indicator focus	Description of selected indicators	
Energy	Greece has a relatively low energy tax (Greece: average of 6.43%, EU27 average: 9.39%; 2021; Eurostat), in combination supportive regulations on renewable energy (Greece: 83/100; WTTC).	+
Protected land areas	Greece shows good performance in environmental treaty ratification (total number of ratified environmental treaties: Greece: 6.59; index average: 5.8; WEF). In addition, the share of protected land is above the EU average (Greece: 27%; EU27: 20%; 2022; EC), which also covers a great degree of biodiversity areas (WEF).	+
Protected maritime areas	Greece, with its vast archipelagos, encompasses approximately 30% of the Mediterranean coastline. However, its marine protected areas (MPAs) cover only 22 746 km ² (as of 2021), a notably smaller extent compared to Italy (56 771 km ²) and Spain (132 818 km ²) (Eurostat). Additionally, most Greek MPAs lack formally adopted long-term management plans, resulting in the absence of defined conservation goals and actionable strategies (WWF).	-
Water consumption	Greece's freshwater consumption in the travel and tourism sector is significantly higher than the EU average, with 15 600 cubic meters (m ³) per USD million of gross domestic product (GDP) in 2021, compared to the EU average of 3 900 m ³ . In 2021, 97% of the Greek freshwater consumption in the travel and tourism sector was withdrawn from highly water-stressed areas (WTTC). Measures to reduce water consumption can be taken, such as recycling and reusing greywater (adopted by 11% of surveyed Greek tourism enterprises in 2023) and minimising swimming pool water usage (adopted by 28% of surveyed Greek tourism enterprises the same year) (Insete/Deloitte).	-
Environmental taxes	Greece's revenue from environmentally relevant taxes across stakeholders was above the EU average (Greece: 3.86% of GDP; EU27: 2.37%; 2019). This is made up of energy and transport, although there were no taxes on pollution and resources. Environmental taxes by tourism-related activities amount EUR 56 million in 2022 (Eurostat).	○
Natural resources	The available natural capital (e.g. natural parks, richness of flora and fauna) as well as the development of outdoor tourism activities are well developed in Greece (Greece: rank 46, 2024; WEF), including one UNESCO World Heritage natural site and 3 364 known species. In addition, excellent bathing conditions highlight the high environmental quality (Greece: 646 Blue Flags; EC) awarded to beaches, marinas and boat operators; high quality of bathing water; EC).	+
Waste	Greece has a relatively low waste generation per capita (Greece: 2 858 kg per capita, EU27: 4 991 kg per capita; 2022; Eurostat). However, the recycling rate of municipal waste in Greece is below the EU average (Greece: 18%; EU27: 49%; 2021; Eurostat).	○
Carbon emissions	Travel and tourism's contribution to total greenhouse gas emissions in Greece is above average (Greece: 11%; EU: 6%; 2021), although emissions are slowly decoupling from GDP growth (WTTC).	-
Public transport	Greece has a below-average usage of buses and trains in inland passenger transport (Greece: 15% per passenger km; EU27: 17%; 2022; Eurostat), which is also caused by geographical circumstances.	○
Climate risk	Greece is increasingly vulnerable to climate risks, with mean temperatures and consecutive dry days projected to rise with, for example, the Larisa region anticipated to experience a 2.01°C temperature increase between the 1981-2010 and 2036-2065 periods. Additionally, Greece exhibits significant susceptibility to landslides; for example, 47.5% of the area in the Lakonia and Messinia regions is classified as having moderate or high risk. Past incidents of wildfires highlight Greece's vulnerability to such hazards and the nation may also face droughts (1 987 km ² of ecosystem affected in 2023) or fluvial flood risks (European Climate Risk Typology).	-
Coastal pressure	Greece has one of the lowest densities of built-up areas within its 10-km coastal zone, at 3.5% in 2015 (Mediterranean Observatory on Environment and Sustainable Development). In the first kilometre of the coastal strip, built-up areas averaged 5-10% in 2019, reflecting relatively low tourism pressure compared to countries like France and Spain, where on average, 25-50% of the Mediterranean coastal strip was developed, with some regions exceeding 50% (Blue Tourism Initiative). However, coastal areas are highly subject to erosion in Greece, with nearly 10% of studied coastal areas subject to erosion greater than 3 metres (m) per year (European Space Agency).	○

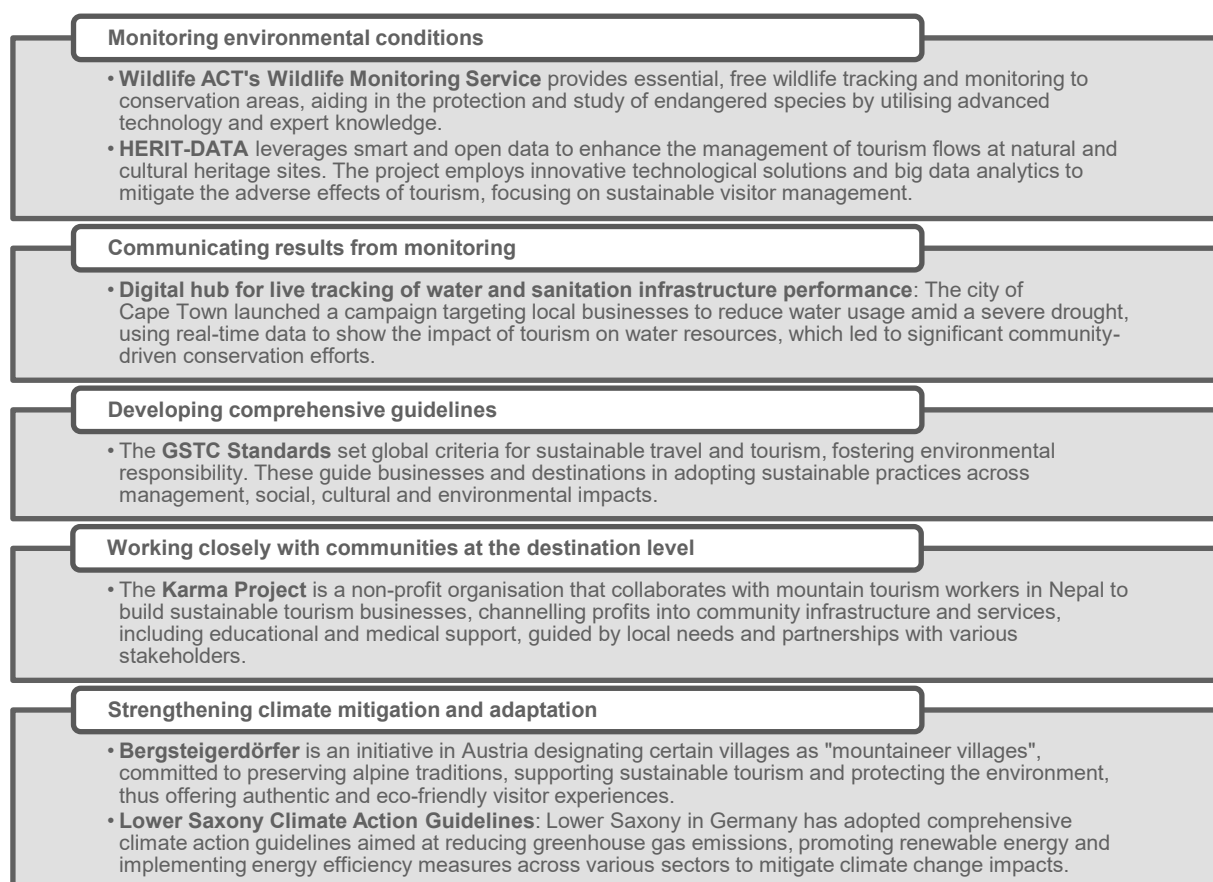
Note: Green/plus – indicator(s) reflect Greek performance (score or rank) above the index average, indicating good conditions; orange/circle – performance around the index average, indicating medium conditions; red/minus – performance below the index average, indicating weak or critical conditions.

Box 3. Environment: Selected initiatives and programmes in Greece

- **Quality checks and certifications:** Certification schemes play a pivotal role in shaping the business environment, guiding businesses towards higher standards of operation. In Greece, the Ministry of Tourism is spearheading the institutionalisation of an innovative hotel classification system focused on sustainability criteria. This initiative is part of a broader effort to integrate quality labels that validate the authenticity and quality of Greek tourism services, such as the Special Quality Label for Greek Cuisine, the Sustainable Greece Sustainability Ambassadors award and certifications for wineries and olive mills open to the public.
- **Fees at Greek ports:** The Greek Ministry of Tourism introduced season- and region-dependent fees for cruise passengers disembarking at Greek ports and for tourism accommodation establishments. The measure is expected to bring additional revenues to invest in tourism infrastructure and prevent and recover from natural disasters.
- **Daily cap for cruise visitors:** Daily caps for cruise visitors in Mykonos and Santorini have been decided by the prime minister, Kyriakos Mitsotakis. During peak summer months, cruise ship passengers who disembark on these islands will be taxed a EUR 22 levy (Recreational and Daily Tour Cruise Ships Fee).
- **Climate crisis resilience fee for tourists:** The fee replaces the previous hotel tax, with variable rates depending on the hotel category and season, aimed at supporting future disaster relief efforts following a series of devastating natural disasters (Article 30 of Law 5073/2023).
- **Coastal protection law:** Greece has introduced a new coastal development law reducing the setback for construction from 100 m to 30 m from the shoreline. The legislation aims to promote tourism and economic growth while improving the management of the country's extensive 13 676-km coastline. However, concerns were expressed by some environmental non-governmental organisations, fearing that the policy will exacerbate existing issues of unregulated development (Law 5092/2024)
- **Waste reduction:** Environmental organisation Common Seas partnered with the island of Paros to limit plastic waste during high season. Together with local communities, businesses and governments, they established hospitality-tailored solutions to measure and reduce or eliminate single-use plastics.
- **Climascape:** Focusing on UNESCO World Heritage Sites, this initiative is developing a system to adapt archaeological sites to climate change impacts like extreme weather and erosion, using detailed climate models and assessments.
- **Tax deduction:** A tax deduction by an additional 100% on specific expenses related to green economy, energy and digitalisation is available for SMEs.
- **Adaptive Greece:** The project was initiated by regional governments and universities to develop pilot adaptation projects to include flood risk and coastal zone management in three regions and five municipalities before 2025.
- **Pluvial Hazard, Risk Assessment and Adaptation Tool:** The tool helps cities identify pluvial flood risk areas, prioritise nature-based adaptation solutions and plan actions aligned with climate and disaster risk goals. Since 2021, it has been used in the REACHOUT Horizon 2020 project, including in Athens.

Sources: Deloitte/INSETI (2023^[42]), [Sustainability in the Greek Tourism Market](#); Enterprise Greece (2022^[43]), [Brief Tax Guide Greece 2022](#); Climascape (n.d.^[44]), [Climascape Research Program](#); Tornos News (2024^[45]), ["Greek Tourism Minister announces new measures for sector"](#); Climate Adapt (2024^[46]), [Pluvial Hazard, Risk Assessment and Adaptation Tool](#); Ministry of Tourism, roundtable discussion.

Figure 3. Environment and climate change: Selected policy responses



Dimension III: Access to finance

How to provide MSMEs with long-term financing options to support innovative projects

Access to finance is a critical dimension for MSMEs with the potential to be either a key barrier or driver to starting, maintaining or expanding business operations in the digital and sustainable transition. Access to finance, including the availability of funds, investment trends and financial products tailored to tourism MSMEs, is crucial to access domestic and international markets. This encompasses all stages from the initial communication of available funding options to the application process, as well as navigating the bureaucratic steps necessary to utilise, for example, government subsidies. This dimension also involves establishing clear, accessible pathways for MSMEs to secure long-term financing that supports innovative business models.

Enhancing this dimension of the enabling environment for tourism businesses in light of the twin transition means:

- taking steps to help MSMEs access finance for innovation
- assessing the transformative potential of available and new fundings
- launching initiatives that specifically address the transition barriers of different tourism sub-sectors.

The analysis of relevant indicators and current initiatives and programmes in Greece reflecting this dimension (see below) has highlighted a selection of key issues. The twin transition requires substantial investment, which can be a barrier for MSMEs in the Greek tourism sector. There is already a lack of private and public investment for sustainability and digitalisation in the Greek economy in general (OECD, 2023^[47]). However, the recovery and resilience fund provides many opportunities for tourism-specific support. Although there are various funding opportunities for tourism enterprises, the limited volume and a lack of awareness and communication about the programmes limit their impact. This is compounded by the high barriers that MSMEs face in obtaining bank loans. There are also notable gaps in securing long-term, holistic support programmes, such as accelerator programmes. Targeting the twin transition then also means critically assessing whether a programme is actually promoting the transition, such as funding programmes that favour new enterprises over existing ones (e.g. new yachts for new businesses). These disparities underline the need for a more co-ordinated and supportive financial framework to help Greek tourism MSMEs that also reflect the high economic importance of tourism in Greece.

Policy considerations

To enhance the enabling environment of businesses in relation to access to finance, policy considerations include:

- **Simplifying the application processes** and improving the communication of funding opportunities to advance access to existing funding mechanisms, such as via an online funding guide that includes initiatives from other ministries such as the Ministries of Rural Development and Food, of Environment and Energy, of Infrastructure and Transport or of Development.
- **Providing tax incentives, microfinance and co-financing opportunities** to leverage private investments to support local tourism projects, via tax deduction for crowd-financed coastal protection or waste management initiatives for example.
- **Establishing more robust partnerships** between the government, financial institutions and industry associations to assist in designing financial products tailored to the needs of tourism MSMEs, via launching a green/digital funding task force for example.
- **Linking funding opportunities to business certification** to encourage adherence to established environmental and social standards. Examples include making selected sustainability certification mandatory for all tourism-related businesses to be eligible for government-funded programmes.

- **Monitoring the overall financial situation of MSMEs** to adjust or tailor funding initiatives according to emerging needs. For example, a regular survey should be established to monitor the needs of tourism MSMEs.

In summary, these policy considerations aim to collectively facilitate access to the necessary financing for the twin transition, while also linking finance to sustainability standards and addressing identified weaknesses of the sector. Tailoring or even favouring MSMEs, for example, raises questions about the economic rationale for supporting MSMEs with low productivity. In addition, large companies could be involved in the creation of a start-up ecosystem that provides funding for new businesses, particularly those targeting sustainable and digital solutions.

Background information

The analysis of this dimension of the enabling environment is informed by the following three components: i) quantitative insights and selected indicators (Table 4); ii) current initiatives and programmes in Greece (Box 4); and iii) best practices from other countries in accordance with the policy considerations (Figure 4).

Table 4. Access to finance: Relevant indicators

Indicator focus	Description of selected indicators	
Access	Greek firms faced more substantial obstacles in accessing finance compared to the broader EU area. In Greece, a net 15% (in Q2) and 9% (in Q3) of firms reported increased financing obstacles, which is higher than the EU average of 4% (Q2) and 6% (Q3) (European Central Bank). In addition, 24% of the firms interviewed were in need of credit lines, compared to 8% in the EU (Q2).	○
Investments	Public and private investments are below index average (Greece: USD 3.27 per employee; index: 3.4, 2022; WEF). In 2023, EUR 761 million were invested (7% of turnover; 2019: EUR 987 million, 12% of turnover) in the hotel industry (Hotel association, RIT).	○
Sustainability investments	Around 13% of hotel investments in Greece are accounted for sustainability actions (Hotel association), which provides further potential. In addition, estimated service investment in climate change mitigation are far below average (Greece: EUR 57 million; EU27 average: EUR 1 674 million; 2023; Eurostat). Environmental protection expenditures on prevention, reduction and elimination of pollution and of any other degradation of the environment are in the midfield of Mediterranean countries (Greece: EUR 320 million; Spain: 1 617; Italy: 2 957; Portugal: 213; Croatia: 124; 2021; Eurostat).	–
Technology investments	Greece ranks low in supporting technology investments, including indicators like, government promotion of investment in emerging technology, which includes investment in five emerging technology sectors (IT, robotics, application- and web-enabled markets, big data analytics and cloud computing) (Greece: 56/133; Network Readiness Index) and <i>private investment in emerging technologies</i> (110/133; Network Readiness Index).	–

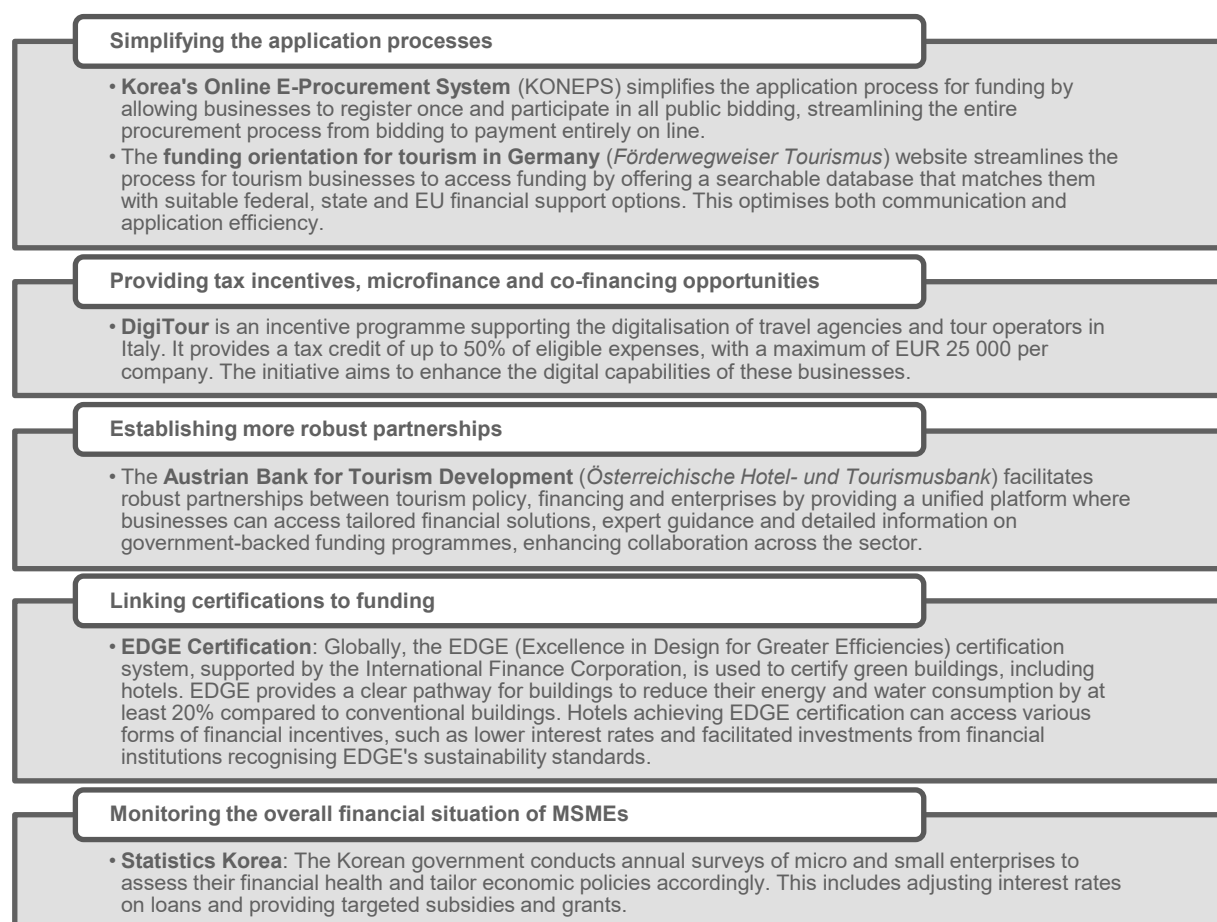
Note: Green/plus – indicator(s) reflect Greek performance (score or rank) above the index average, indicating good conditions; orange/circle – performance around the index average, indicating medium conditions; red/minus – performance below the index average, indicating weak or critical conditions.

Box 4. Access to finance: Selected initiatives and programmes in Greece

- **EU funding:** Greece's SMEs have benefitted from EU funding instruments like InvestEU, the European Regional Development Fund (ERDF) and the Recovery and Resilience Facility, including the Greece 2.0 recovery plan, to boost investments in climate action, digital transformation and competitiveness. Additionally, tools like the European Commission's *Guide on EU Funding for Tourism* help stakeholders access funding and navigate application processes effectively.
- **Agritourism and gastronomy:** The main objective is the development of an agritourism and culinary tourism network (AGTIS), that will reflect all existing agritourism-related products, services and experiences available in Greece. The project involves the development a strategic action plan and a digital platform with interactive mapping of existing agritourism-related products and services, as well as branding and promotional activities to increase participation in the network and promote the AGTIS network internationally.
- **Improvement of energy efficiency of tertiary sector enterprises:** The Hellenic Ministry of Environment and Energy introduced a programme totalling EUR 176.75 million, aiming to help enterprises in the gradual transition to a greener economy.
- **Green Transition of SMEs package of actions:** Set of initiatives that encourages investment plans aimed at exploiting and developing modern technologies, upgrading the products and/or services provided and their activities in general, rewarding actions that utilise modern technologies, infrastructure and best practices in energy upgrading and circular economy. This initiative contributed to 737 SMEs in the tourism sector and was supported by EUR 127 million of public funding.
- **Basic Digital Transformation of SMEs package:** Co-funded by the ERDF and national funds, the package aims to meet the basic needs of SMEs with modern information and communication technologies (ICT). This initiative contributed to 107 SMEs in the tourism sector and was supported by EUR 1.9 million of public funding.
- **EPAnEK 2014-20 operational programme:** The programme aims to strengthen entrepreneurship in the tourism sector, through the creation of new micro, small and medium-sized tourism enterprises: 5 649 new SMEs were created in the tourism sector, using EUR 880 million of public funding.
- **EPAnEK 2014-20 business programme for competitiveness:** The programme aims to strengthen the investment plans of existing tourism MSMEs of all sectors for the modernisation of their infrastructure and operation, their quality upgrade and the enrichment, upgrade and certification of the products and services offered. The programme already helped to upgrade the services of 1 561 existing SME with EUR 89 million of public funding.
- **Other initiatives** include the special management service of the Competitiveness programme (formerly OP Competitiveness, Entrepreneurship and Innovation), under the Partnership Pact for Regional Development 2021-2027.

Sources: Hellenic Ministry of Economy and Finance (n.d.^[48]), [Recovery and Resilience Facility Loans](#); EIB (2023^[49]), ["Greece: InvestEU - EIB supports PPC Renewables' 230 MWp solar farms to increase renewable energy production and support just transition initiatives in the Greek region of Western Macedonia"](#); EC (2021^[50]), ["New online guide on EU funding for tourism"](#); Hellenic Chamber of Hotels (2024^[51]), ["Extension until 15/5 for the submission of applications to the program "Improving the energy efficiency of enterprises in the tertiary sector"](#); Hellenic Ministry of Economy and Finance (2017^[52]), ["Green Transition of SMEs' Package"](#); Hellenic Ministry of Economy and Finance (2016^[53]), ["Support of Tourism SMEs for their modernization and the quality upgrade of the services provided"](#); Ministry of Tourism, roundtable discussion.

Figure 4. Access to finance: Selected policy responses



Dimension IV: Technology and digitalisation

How to support the digital uptake of MSMEs to leverage the benefits of technology

Technology and digitalisation are central to the modernisation and competitiveness of the tourism sector. The implementation of technology in tourism has led to innovative solutions for the visitor experience and the operational efficiency. It can also contribute significantly to sustainability through innovations that increase efficiency and improve resource management. However, especially in rural areas, there is often a gap in digital infrastructure, which is increasingly recognised as a key element in national strategies. For Greece, the establishment of a robust digital infrastructure serves as a foundation for harnessing technological advances, while the use of data enables evidence-based policy making. In addition, advances in software and automation, particularly with the emergence of generative AI, are opening up new opportunities for innovation. In response, countries have developed not only business-to-consumer (B2C) booking platforms, but also business-to-business (B2B) and government-to-business (G2B) hubs that support businesses and foster innovative solutions.

Enhancing this dimension of the enabling environment for tourism businesses in light of the twin transition means:

- bridging gaps in digital infrastructure to provide all businesses with reliable access
- making sure that measures around data security and protection are well-implemented
- leveraging existing technology solutions.

The analysis of relevant indicators and current initiatives and programmes in Greece reflecting this dimension (see below) has highlighted a selection of key issues. The diffusion of technology across the Greek tourism business landscape is uneven, with acute infrastructure gaps particularly in island and mountain areas, hampering digital access and integration. Enterprises demonstrate a robust integration of e-commerce, but there remains significant potential for expansion beyond accommodation services to other tourism service providers. Digital uptake is influenced by the awareness and mentality of entrepreneurs, which is often a generational issue, with many MSME owners not being digital natives. Further support for the digitalisation of tourism enterprises is challenged by the specific requirements of many sub-sectors, such as the need for specialised software solutions. A bottleneck in reaching out to MSMEs can be the limited digitisation within the Ministry of Tourism, which is needed to streamline communication. There is also a noted need to showcase successful digitalisation efforts that specifically benefit MSMEs, which could encourage broader adoption and adaptation to technological advancements. Digitalisation initiatives are in place to support businesses but may require a long-term perspective and additional functionalities, such as a digital notification system. On the business side, start-ups and new applications have been successfully launched, including the mAIgreece application, which assists travellers visiting Greece.

Policy considerations

To enhance the enabling environment of businesses in relation to technology and digitalisation, policy considerations include:

- **Improving G2B communication** to streamline processes and communicate efficiently. Examples include providing a digital G2B platform that covers all business interactions, such as tax reports, notifications of change and funding applications.
- **Assisting and co-operating with industry associations on the development of critical software** to provide MSMEs access to basic digital services. For example, a jointly developed channel manager or AI chatbot could be designed to recommend sustainable offers for tourists.

- **Implementing guiding systems** to reduce pressure on highly visited places, for example developing a digital visitor system and the necessary infrastructure that utilises AI to analyse huge amounts of visitor data to optimise visitor flows.
- **Assessing infrastructure requirements and gaps** to facilitate MSME access to basic/essential technology, for example exploring alternative broadband providers in mountain or island areas.
- **Showcasing digital solutions** that specifically serve and promote sustainable tourism solutions to raise the awareness of MSMEs. For example, an annual national award could be created for start-ups, MSMEs or co-operations between large enterprises and MSMEs.

In summary, these policy considerations aim to take steps to address infrastructure gaps and promote the digital uptake of tourism enterprises. For MSMEs in particular, accessible solutions, mentoring and close support is needed, which can be further facilitated by local DMOs or chambers of commerce. In addition, MSMEs are likely to prefer to implement digital solutions through outsourcing rather than developing digital applications themselves, with many already available through cloud computing services.

Table 5. Technology and digital infrastructure: Relevant indicators

Indicator focus	Description of selected indicators	
ICT readiness and intensity	In 2023, 58.7% of EU27 countries reached a basic level of digital intensity, with Greece below the EU27 average (43.8%). In the accommodation sector, 65.2% of Greek enterprises reached a basic level but still lagged behind leading countries, such as Finland (97.4%) or Malta (95.9%) (Eurostat). Reflecting the use of ICT infrastructure and digital services, Greece is above the global index average in the ICT readiness pillar (WEF).	–
E-commerce sales	In Greece, 23.8% of tourism enterprises offer online sales (2023; 11% in 2019) (EC, 2024 ^[54]). Accommodation is a leading sector with 73% of enterprises with at least 1% of turnover generated through online sales, while food services have a lower share of e-commerce sales. Starting from 36% in 2014, there is a gradual increase to 80% in 2022 (Eurostat).	○
Digital	E-commerce legislation is well developed in Greece with regulations on electronic transactions, consumer protection, privacy and data protection, and cybercrime (Network Readiness Index).	+
Infrastructure	In 2021, Greece achieved a high performance in mobile network coverage, with 66.1% of households covered by a fifth generation cellular network technology (5G) signal, while the European average was equal to 65.8% (Eurostat). However, Greece falls behind in high-speed Internet coverage, with only 27.8% of households having access to a fixed very high capacity network in 2022, significantly lower than the EU27 average of 73.4%. The share of tourist accommodation in Greece with Internet speeds exceeding 100 megabits per second (44.77%) remains significantly below the EU average (62.66%). Similarly, the percentage of tourism-related businesses in Greece engaging in online sales, offering ICT training to staff or utilising social media is also lower than the EU average. However, the demand for ICT specialists in Greece's tourism sector is on the rise, increasing from 3.6% in 2020 to 5.1% in 2023.	–
Regulation	The ICT regulatory environment in Greece shows a robust overall score of 91/100, following most EU countries. This high score indicates a well-established framework with strong regulatory authority and regulatory mandate, alongside a competitive framework (ITU). In Greece, the legal framework's adaptability to emerging technologies such as AI, robotics, application- and web-enabled markets, big data analytics and cloud computing has been assessed with a score of 43.64, ranking 66 th globally. This score indicates a relatively low performance in terms of how well the legal framework is keeping pace with technological advancements (WEF).	○

Note: Green/plus – indicator(s) reflect Greek performance (score or rank) above the index average, indicating good conditions; orange/circle – performance around the index average, indicating medium conditions; red/minus – performance below the index average, indicating weak or critical conditions.

Background information

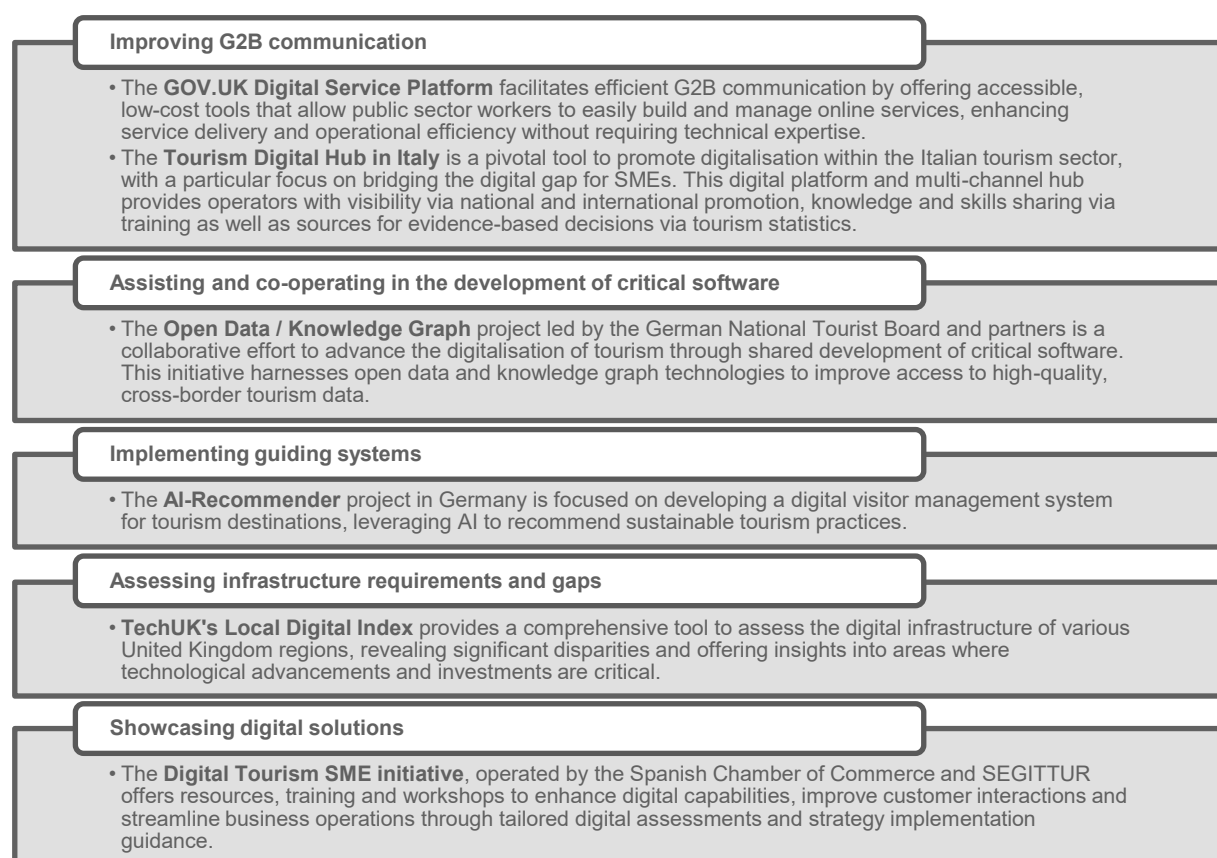
The analysis of this dimension of the enabling environment is informed by the following three components: i) quantitative insights and selected indicators (Table 5); ii) current initiatives and programmes in Greece (Box 5); and iii) best practices from other countries in accordance with the policy considerations (Figure 5).

Box 5. Technology and digital infrastructure: Selected initiatives and programmes in Greece

- The **National Broadband Plan 2021-2027**: Implemented by the Ministry of Digital Governance, the plan aims to promote the use of fixed very high capacity and 5G networks as catalysts and accelerators of the country's digital transformation.
- **MyDigitalTourism**: Greece's Ministry of Economy and Finance has announced that it has sanctioned funding to be channelled into the digitalisation of the Greek National Tourism Organization and will notably support the MyDigitalTourism platform, providing extensive information on Greek tourism services to users.
- **Digital Transformation of Greek Tourism – A Strategic Road Map**: INSETTE and Accenture's study emphasises the urgent need for digital transformation in the tourism sector. The proposed strategic roadmap focuses on five key pillars – data hubs, digital identity, smart destinations, smart enterprises and digital skills – with targeted initiatives to drive progress.
- **Digital Transformation Bible 2020-2025**: The Digital Transformation Bible documents essential interventions in the state's technological infrastructure, the education and training of the population in digital skills acquisition and the use of digital technology across all economic and public sectors. It primarily outlines the vision, philosophy and objectives of the national digital transformation strategy. Moreover, it details the guiding principles, governance model and strategic axes of this transformation, elaborating on over 400 specific projects.
- **Attracting digital nomads**: Greece is taking steps to attract digital nomads, recognising their potential to enhance tourism beyond major cities. Efforts include the development of a dedicated website launched by Marketing Greece, aimed at remote workers and government initiatives to simplify procedures, with the aim of making the country more appealing to digital professionals.
- **Other initiatives** include a Gigabit Connectivity Voucher scheme for SMEs and an eVisitor system for e-visa applications.

Sources: EC (n.d.^[55]), [Digital Connectivity in Greece](#); Information Society (2023^[56]), "[Digital transformation of the Register of Tourism Enterprises 'mydigitaltourism.gr'](#)"; INSETTE/Accenture (2021^[57]), [Digital Transformation of Greek Tourism - Executive Summary](#); Ministry of Tourism, roundtable discussion.

Figure 5. Technology and digital infrastructure: Selected policy responses



Dimension V: Skills, knowledge and labour

How to enable MSMEs and labour to build an innovation-oriented skillset that drives the twin transition

Addressing the skills, knowledge and labour challenges faced by MSMEs is crucial to promoting the twin transition of the Greek tourism sector towards sustainability and digitalisation. Current challenges, notably staff shortages, underline the need to focus on workforce development and skills upgrading to meet the evolving demands of the industry. Digitalisation not only helps to increase operational efficiency but also introduces the need for a different skillset. Developing these skills can become a source of innovation, as a well-trained workforce is capable of driving creative solutions and implementing advanced technologies that enhance the overall competitiveness of the tourism sector.

Enhancing this dimension of the enabling environment for tourism businesses in respect to the twin transition means:

- ensuring that enough tourism labour is available to secure basic business functions
- making sure businesses and employees have the necessary skillsets
- bundling and communicating existing knowledge.

The analysis of relevant indicators and current initiatives and programmes in Greece reflecting this dimension (see below) has highlighted a selection of key issues. Staff shortages persist throughout the sector. These shortages, exacerbated by high housing prices and low wages relative to the cost of living, need to be further addressed, particularly in terms of the sectors to which workers are migrating. Despite the existence of labour laws that provide a safe environment for workers, there are significant challenges affecting the productivity of firms. Labour costs, although rising, remain below the EU average, and a shift from temporary to more permanent contracts, would provide job security and help to build a long-term relationship with employees, which in turn helps to develop a stable knowledge base. A relatively high proportion of young people are unemployed, which is both a challenge and an opportunity given their potential as digital natives. Although digital skills are improving, there is a lack of initiatives to develop sustainability skills. Sustainability skills, especially among MSMEs, remain limited and there are emerging job profiles that require updated curricula. There is also further potential in using available research to inform policy and existing guidelines to guide business action.

Policy considerations

To enhance the enabling environment of businesses in relation to skills, knowledge and labour, policy considerations include:

- **Encouraging permanent employment contracts** to stabilise the workforce and promote long-term employment relationships in tourism. For example, this could be achieved by incentivising businesses that convert temporary positions to permanent ones with a reduction in payroll taxes.
- **Launching youth employment programmes** to leverage the digital skills of young people and enhance the sector's technological adaptability, for example creating a partnership mechanism for technology companies and tourism businesses to offer internships that focus on digital marketing and online customer engagement.
- **Developing skills initiatives** to equip employees with knowledge about environmental sustainability. Examples include collaborating with environmental organisations and local chambers of commerce to deliver individual mentoring on sustainable resource management, green certifications, use of cloud services or waste management.
- **Updating curricula in tourism education** to align training with current industry demands and requirements of the twin transition. This could involve revising the curricula of the state-run

Vocational Training Institutes for Tourism to include courses on ecotourism, digital guest services and crisis management.

- **Strengthening communication of guidelines** to ensure that all stakeholders are informed and compliant with the latest digitalisation and sustainability standards and practices. For example, a platform could be developed to serve as a central hub for accessing up-to-date guidelines and best practices.

In summary, these policy considerations aim to build a sufficient and qualified workforce for tourism enterprises to meet the challenges of the transition to a green and digital economy. There could be a focus on tailoring programmes specifically for MSMEs, which would then need to train multi-talented people who are well-equipped to handle the complexity of tasks in the twin transition. This could include collaboration and/or outsourcing with the private sector, and potentially utilising AI solutions. With technological support, the nature of tourism jobs is likely to shift from less physically demanding tasks to more innovative and digital tasks. However, the close contact with tourists that MSMEs provide should be valued as a competitive advantage.

Background information

The analysis of this dimension of the enabling environment is informed by the following three components: i) quantitative insights and selected indicators (Table 6); ii) current initiatives and programmes in Greece (Box 6); and iii) best practices from other countries in accordance with the policy considerations (Figure 6).

Table 6. Skills, knowledge and labour: Relevant indicators

Indicator focus	Description of selected indicators	
Employee demographics	The 25-34 age group forms a large part of the workforce, while the 15-24 group is underrepresented. Similarly, the 35-54 group contributes significantly, whereas older workers (55-64) have a minimal presence, consistent with EU trends (Table 7). Notably, female labour participation in Greece's tourism sector is relatively strong, with women participating at over 83% of the male labour rate (WEF).	+
Contractual situation	Most workers in Greece's tourism sector are employed full-time, with part-time roles less common compared to the European Union. However, permanent jobs dominate, though temporary roles remain frequent, particularly in accommodation services (Table 7).	○
Level of education	Secondary education is the most common qualification, while lower and tertiary education levels are less prevalent and tertiary being slightly below the EU average (Table 7). In addition, Greece faces challenges in finding a skilled workforce for tourism-related jobs, with a score of 3.89 on the ease of finding skilled employees, below the global index average of 4.3. This suggests that businesses in Greece struggle more than the average to find workers with the necessary skills to meet job requirements, which could hinder growth in the tourism sector (WEF).	○
Job vacancies	Job vacancies in Greece's accommodation and food services sector are significantly higher than the EU average, with a vacancy rate of 8.3% compared to 3.2% in the European Union (Q2 2024) (Eurostat). Greece has a higher proportion of young people aged 15 to 29 who are neither employed nor in education or training (15.9%) compared to the EU average of 11.2% (2023) (Eurostat).	-
Costs of labour	Greece's hourly labour costs, at EUR 15.7, are significantly lower than the EU average of EUR 31.8. However, in the accommodation and food services sector, the average hourly labour cost is slightly higher than the national average, at EUR 17.3, highlighting a positive development, but also competition with other sectors in Greece (Eurostat).	+
Productivity	Labour productivity in Greece is stagnating (99% of 2015 level), while other European countries generate stepwise increases (Portugal: 106%; Croatia: 110%; Hungary 118%; Latvia 119% of 2015 levels, for example; Eurostat).	-

Labour protection	Greece scores slightly higher than high-income countries in the provision of social protection and the institutional framework (Greece: 83/100; high-income average: 80/100), including in the availability of employment centres and training or labour inspectorates (World Bank).	+
Training on digital skills	Greece shows very low performance in personnel training on digital skills within the tourism sector (Greece: 2.5% of enterprises providing ICT training to their personnel; EU: 10%; 2022; EC). Leading countries include Finland and Croatia, achieving 23% and 19% respectively.	-
ICT specialists	In Greece, the employment of ICT specialists in tourism is higher than the EU27 average. Greek enterprises in the "Accommodation and food service activities" sector (14.1%) and in the "Accommodation" sector more specifically (17.92%) employ a greater number of ICT specialists compared to other EU countries (8.1% and 14.5% respectively) (Eurostat). Ireland (31%) and Portugal (35%) are leading countries in this regard. In addition, Greece recorded that 5.1% of its tourism ecosystem enterprises were actively seeking ICT specialists (EU: 3.6%; Spain: 10%) (EC).	○
Training on sustainability	Twenty percent of interviewed Greek hospitality providers indicated that their employees are adequately trained around sustainability, 31% are in the process of planning such activities, while 49% do not have received adequate training (Deloitte).	○

Note: Green/plus – indicator(s) reflect Greek performance (score or rank) above the index average, indicating good conditions; orange/circle – performance around the index average, indicating medium conditions; red/minus – performance below the index average, indicating weak or critical conditions

Table 7. Tourism labour in Greece – overview

Employed persons, thousands

		Accommodation services		Travel agency, tour operator and other reservation service and related activities		Accommodation and food services	
		Greece	EU	Greece	EU	Greece	EU
Part-/full-time	Full-time activity	94.3	1 785.2	14.8	352.4	335.9	6 750.4
	Part-time activity	6	502.8	/	96.3	46.7	2 850.6
Age groups	15 to 24	7.8	282.8	/	29.8	55.2	1 873.8
	25 to 34	22.5	470.2	3.4 (u)	96.6	102.8	2 166.4
	35 to 44	24.2	516.1	4.7	123	86.3	2 000.9
	45 to 54	29.4	534	4.8	108.5	83	1 968.5
Educational attainment level	Less than primary, primary and lower secondary education	24.4	575.2	1.6 (u)	29	73.2	2 968.5
	Upper secondary and post-secondary non-tertiary education	58.5	1 172.1	6.8	179.6	257	5 027.1
	Tertiary education	17.4	538.1	7.1	239.4	52.4	1 602.5
Permanency of job	Permanent job	40.9	1 514.5	10.5	312.3	190.0	6 071.0
	Temporary job	39.9	496.5	/	46.1	80.4	1 835.8

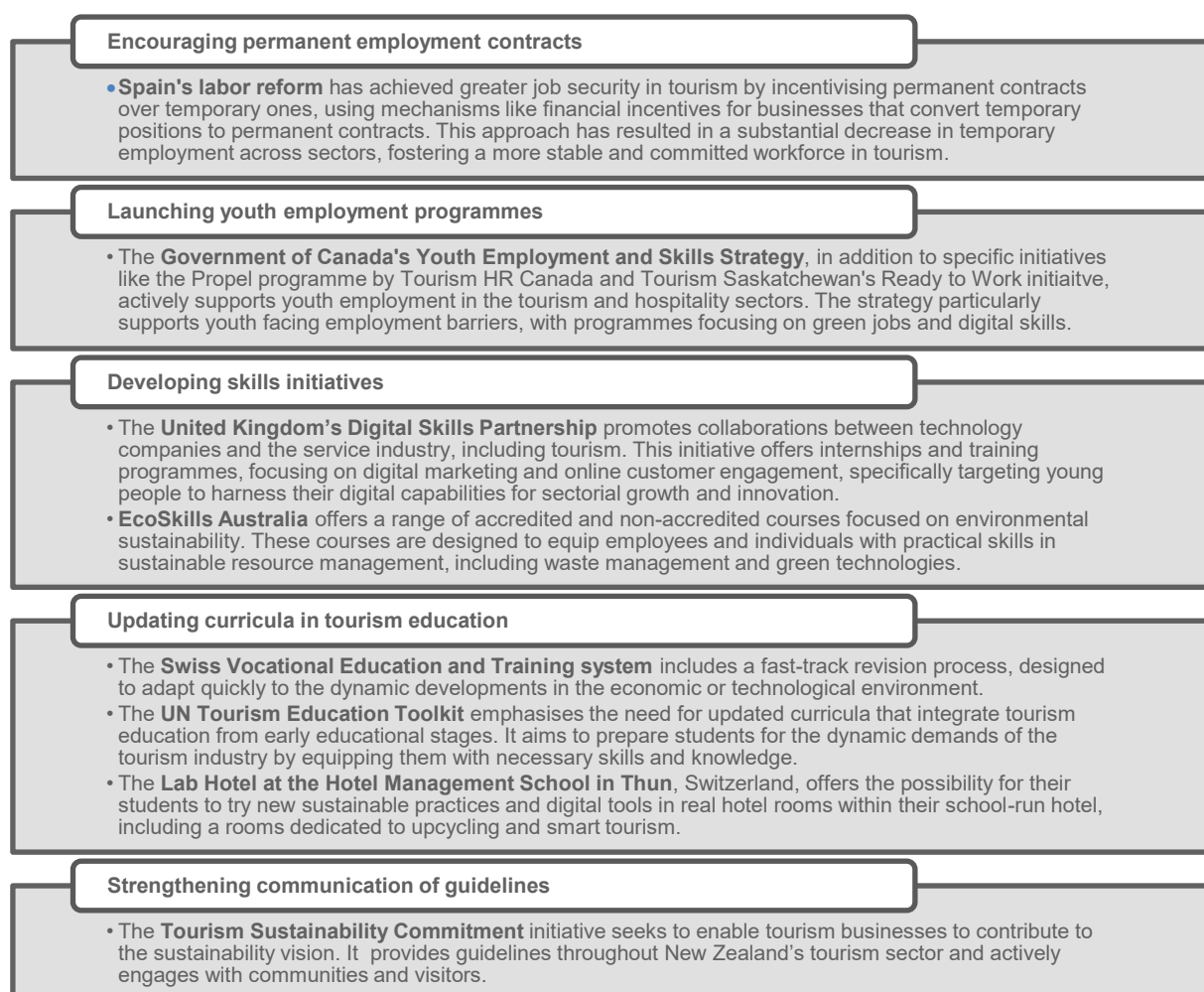
Source: Eurostat (2025^[58]), [Employed Persons by Age Groups and NACE Rev. 2 Activity \(dataset\)](#).

Box 6. Skills, knowledge and labour: Selected initiatives and programmes in Greece

- **Reskilling and Upskilling in Tourism:** This platform, aimed at upskilling and reskilling professionals and workers in Greece's tourism sector, is supported by the National Recovery and Resilience Fund, with a budget of EUR 45 million.
- **Facilitating staff attraction:** Greece has issued new regulations which set out the supporting documents for the recruitment of third-country nationals.
- **Raising awareness:** The EU Tourism: Resilience in the Era of the Climate Crisis forum, held in Rhodes in April 2024 and organised by leading European travel and tourism associations, marked a milestone with the signing of the Rhodes Joint Declaration on Climate Change and European Tourism. The declaration outlines private sector commitments to climate action while urging EU leaders to develop policies and financial tools to address climate challenges.
- **Digital Work Card for the accommodation sector:** The Greek Ministry of Labour and Social Security introduced the Digital Work Card system, designed to digitally monitor employee working hours and support compliance with labour laws within the accommodation and catering sectors.
- **Infrastructure and education:** Greece introduced new legislation to boost infrastructure and education in the sector. The law puts emphasis on the promotion of Greek tourism's human resource value, the creation of a modern and efficient business and investment environment, the development of an enhanced, versatile tourism product and the introduction of a new governance model for managing and promoting local and regional destinations.
- **Other initiatives** include: Enhancing Digital Transformation of Enterprises in the Cultural, Creative and Handicraft Sectors and Reskilling and Upskilling under the National Recovery and Resilience Plan; Adaptation Plans for Small and Medium-sized Enterprises with a Capacity of 20-50 Annual Work Units (AWU) of the Competitiveness Programme; Integrated Intervention for the Support of Young People aged 18-29 in the Regions of Central Macedonia, Western Macedonia, Eastern Macedonia – Thrace and Epirus under the Operational Program "Human Resources Development, Education and Lifelong Learning 2014-2020"; INSETE guidelines and handbooks such as on recycling and energy management; Tourism Voucher.

Sources: UN Tourism (2013^[59]), "[First European Sustainable Tourism Observatory under UNWTO auspices opens in Greece](#)"; European Digital Skills and Jobs Platform (2024^[60]), [Greece - National Coalition for Digital Skills and Jobs](#); Greek Digital (n.d.^[61]), [National Coalition](#); Hellenic Chamber of Hotels (2024^[62]), [Digital Job Card in Accommodation Services](#); Hellenic Chamber of Hotels (2024^[63]), "In Rhodes 8 and 9 April the Forum "EU Tourism: Resilience in the Era of the Climate Crisis""; Hellenic Chamber of Hotels (2024^[64]), "[Supporting documents for the recruitment of third-country nationals to provide work](#)"; Ministry of Tourism, roundtable discussion.

Figure 6. Skills, knowledge and labour: Selected policy responses



Dimension VI: Networks and clustering

How to enable MSMEs to take advantage of networking and cluster initiatives

Networks play a key role in fostering innovation and promoting spillovers. Stakeholder engagement, which depends on available capacities, skill levels and effective governance systems, is crucial for creating synergies between different tourism enterprises, local stakeholders, public authorities and across sectors. The performance and scalability of MSMEs are closely linked to their ability to connect and expand their networks, which help them to overcome size-related barriers, access technology, data, skills, new business partners, markets, diversified sources of finance and capture knowledge spillovers. Effective networking and clustering encourage collaboration, innovation and resource sharing, which are vital to overcome the small-scale structure of the sector. Given their often-limited internal capacity, MSMEs typically rely on external sources of knowledge, making their integration into local, national and global innovation networks essential for transformation and growth. Strong networks are also fundamental to promoting thriving entrepreneurial ecosystems, stimulating and nurturing start-ups and enabling open innovation and collaboration. Clusters create proximity benefits, while digital platforms and technologies facilitate knowledge transfer and network effects. Even a small-scale collaboration of a limited number of enterprises facing similar challenges in a specific tourism niche could have a significant impact on the participating businesses.

Enhancing this dimension of the enabling environment of tourism businesses in light of the twin transition means:

- facilitating the development of strong co-operation across tourism sub-sectors
- providing the preconditions for knowledge sharing and peer learning
- strengthening local clusters beyond tourism.

The analysis of relevant indicators and current initiatives and programmes in Greece reflecting this dimension (see below) has highlighted a selection of key issues. Cluster development in Greece remains underdeveloped, although tourism-specific data are lacking. Tourism tends to be an inherently networked sector due to the nature of the tourism product including many different service providers. Challenges include low levels of active participation and insufficient long-term funding for joint initiatives. The flow of information on existing initiatives is limited and there is a need to raise awareness of the importance of clusters and the benefits they can offer. Although networks serve as important communication channels, there are barriers due to digital illiteracy among MSMEs, requiring a mix of digital and physical networking strategies to ensure effective communication. There is also a lack of a clear strategy for cluster development, highlighting the need for a more strategic and structured approach. While chambers of commerce are well connected locally, DMOs can provide further impetus and lead tourism-specific initiatives. Initiatives are beginning to develop links beyond tourism, such as agri-food festivals or efforts to develop agricultural products with hoteliers.

Policy considerations

To enhance the enabling environment of businesses in relation to networks and clustering, policy considerations include:

- **Facilitating co-operation among MSMEs** and stakeholders to strengthen network connections and resource sharing in the tourism sector. For example, tax incentives and marketing support could be provided to MSMEs that actively participate in industry associations and collaborative platforms.
- **Leveraging technology for cluster management** to enhance the efficiency and scope of networking in tourism. For example, a digital platform can be implemented that facilitates seamless communication and resource exchange among cluster members.

- **Incentivising network outputs** to encourage meaningful contributions from cluster activities, for example offer recognition, in the form of financial incentives or awards, for networks that successfully develop and implement guidelines on environmental protection.
- **Developing thematic tourism routes** to diversify tourism offerings and distribute tourist traffic more evenly, such as supporting the creation of cultural or ecotourism routes that involve local businesses and attractions in a co-operative network.

In summary, these policy considerations aim to promote networking and engagement within the tourism sector, which can promote innovation and is necessary to develop the knowledge base on sustainable and digital practices to overcome the transition obstacles of MSMEs.

Background information

The analysis of this dimension of the enabling environment is informed by the following three components: i) quantitative insights and selected indicators (Table 8); ii) current initiatives and programmes in Greece (Box 7); and iii) best practices from other countries in accordance with the policy considerations (Figure 7).

Table 8. Networks and clustering: Relevant indicators

Indicator focus	Description of selected indicators	
Networks for innovation	The Eurostat Community Innovation Survey on innovative versus non-innovative enterprises underlines the importance of networks in promoting innovation. For example, findings for Greece indicate that innovative enterprises are much more likely to co-operate with other enterprises or organisations. Indeed, more than 34% of small innovative enterprises engage in co-operative activities, compared with less than 4% of those enterprises considered non-innovative (OECD, 2023 ^[12]).	
Integration into networks	Furthermore, Greece's SME integration into innovation networks, such as higher education and international networks, is above the OECD average. Greek SMEs rank in the middle range for co-operation with higher education institutions and international enterprises on the OECD benchmarking index. They also fall in the middle range for co-operation with other enterprises, indicating that while there is some engagement, it is not as robust as in leading countries. This limited integration restricts their access to advanced knowledge, technologies and international markets, which are essential to foster innovation and competitiveness. Further, Greek SMEs underutilise professional groups and networks, which are crucial for fostering collaboration and innovation. Greece ranks in the bottom range for engagement with networks aiming to support women and small business leaders. In contrast, participation in local chambers of commerce is high, as Greek SMEs rank in the top five countries, indicating opportunities for networking and knowledge exchange (OECD, 2023 ^[12]).	
Cluster development	Effective collaboration is essential for fostering innovation and enhancing the productivity of clusters. Collaboration between companies (Greece: 2.8; world median: 3.4; 2019; on a scale of 1-7) and the state of cluster development (Greece: 2.9; world median: 3.8; 2019; on a scale of 1-7) suggests that there are established clusters in Greece, although Greece would benefit from further integrating these clusters into global networks (World Bank Group).	
Willingness to collaborate	SME research shows the percentage of SMEs in Greece willing to collaborate in 2019 and 2023, with an increase in positive attitudes from 25% to 40% and a decrease in indifference from 30% to 24%. Reasons to step into collaboration are economies of scale (54%), followed by networking abroad (22%) (National Bank of Greece 2024).	

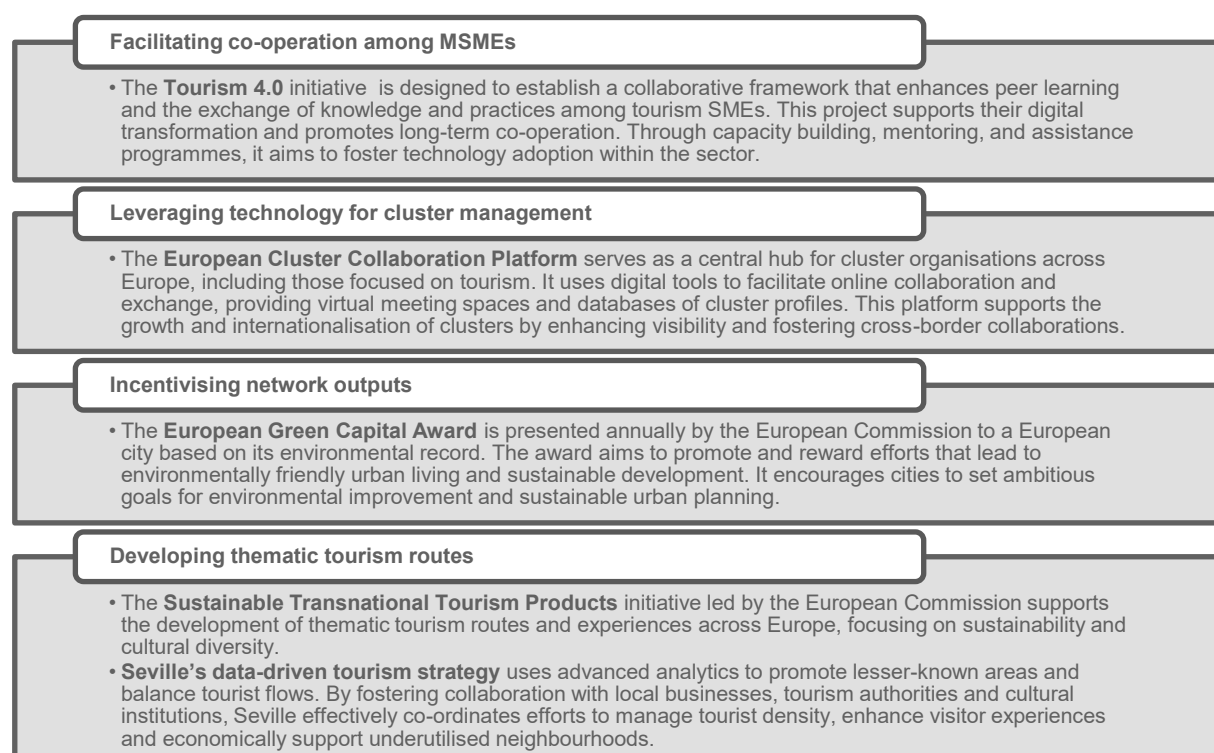
Note: Green/plus – indicator(s) reflect Greek performance (score or rank) above the index average, indicating good conditions; orange/circle – performance around the index average, indicating medium conditions; red/minus – performance below the index average, indicating weak or critical conditions.

Box 7. Networks and clustering: Selected initiatives and programmes in Greece

- **Wine tourism route:** The Ministry of Tourism has implemented various initiatives to promote wine routes, focusing on fostering collaboration between local governments, primary producers and tourism professionals. These efforts aim to enhance networking within the tourism sector and support the development of high-quality, diverse local products.
- **Greek Breakfast:** The Greek Breakfast programme is an innovative initiative that allows visitors to explore the gastronomic and cultural heritage of various Greek regions. By incorporating local, high-quality products into every stage of the travel experience, the programme not only showcases Greece's rich culinary diversity but also supports and strengthens local value chains.
- The **Rhodes Co-Lab Sustainable Destination:** This initiative is a collaborative effort by the South Aegean region, TUI Group and the TUI Care Foundation, working in partnership with the municipality of Rhodes, key stakeholders and the local community. Its goal is to co-develop solutions that will establish Rhodes as the world's first fully sustainable tourism destination.
- The **Supporters Programme** is a fundraising programme that has been launched by Marketing Greece and which aims to financially support the company's actions thanks to a community of partners such as businesses, organisations, associations, chambers, etc.
- **Cluster development under the Competitiveness Programme 2021-2027** aims to enhance regional and national economic growth by fostering innovation, supporting SMEs and improving employee skills. By promoting collaboration between businesses, research institutions and stakeholders, the programme facilitates cluster development, driving synergies within industries. This approach enhances competitiveness, accelerates innovation and creates a supportive ecosystem for sustainable economic growth and technological advancement.

Sources: Ekathimerini (2024^[65]), "[New initiatives to boost wine tourism in Greece](#)"; Rhodes Co-lab (2024^[66]), [Rhodes 2030 Creating the 1° Holistic Sustainable Tourism Destination](#); Hellenic Ministry of Economy and Finance (n.d.^[67]), [Managing Authority](#); Ministry of Tourism, roundtable discussion.

Figure 7. Networks and clustering: Selected policy responses



Outlook and cross-cutting issues to enhance the enabling environment

In the context of Greece, where MSMEs are a significant component and fundamental to the success of the tourism sector, the twin transition of embracing sustainability and integrating digital innovations is a primary focus for policy makers. MSMEs are at the forefront of driving the twin transition, crucial for aligning with global sustainability targets and adapting to evolving market trends and changing consumer behaviour. However, MSMEs face significant barriers, including limited capacity and lack of investment, which hamper their potential for innovation. To overcome transition barriers and respond to changing consumer behaviour, there is a need for enhanced support and improvements in the enabling environment for micro and small businesses in particular. Promoting innovation and providing more targeted and tailored support can bridge these gaps, ensuring the tourism sector not only adapts to but also thrives in the transition to a sustainable and digital tourism economy. Regulations and incentives are key mechanisms to enhance operational efficiency, quality of service delivery and innovation.

When considering the different dimensions of the enabling environment for tourism businesses, it is clear that each dimension has a different relevance for enterprises, depending on their business model. While there are many initiatives underway, **access to finance** is a dimension of critical importance, as there is an urgent need for private investment and better-targeted public investment to meet the transition needs of MSMEs. Tackling the existing staff shortages under the dimension of **skills, knowledge and labour** can benefit from increased digitalisation, but this requires a corresponding increase in digital skills. However, there is no urgent need to implement the most advanced technologies; instead, enterprises should start with available software and tools that have already proven to be reliable and successful. Enhancing the **technology and digitalisation** dimension is particularly challenging, given the often-limited capacity of MSMEs and the rapid pace of digitalisation. Overcoming the limitations of small scale may only be possible through increased co-operation or even mergers. This will further build synergies and join forces in **networks and clusters** to protect the environment, which is crucial for attracting visitors and hence business development. However, the analysis of the **environment and climate change** dimension shows that the business base is under threat. Due to their complexity, environmental issues require greater priority and strong public leadership. Although there are still many **business opportunities** to start and expand, incentives for more sustainable and digital business models play a key role in securing these opportunities.

Building on the policy considerations under each dimension, cross-cutting issues emerge that also reflect their interconnectedness:

- **Incentivisation:** It is vital to provide incentives for the adoption of digital and sustainable practices as the investment costs are high for MSMEs. Financial and regulatory incentives can motivate enterprises indirectly or force them directly to adopt these practices.
- **Standardisation:** Setting industry-wide quality standards can significantly improve the sustainability of products and services offered by MSMEs. These standards should be linked to funding to ensure compliance and incentivise high-quality outcomes. In addition, transparent standards help customers make informed decisions, enhancing trust and satisfaction.

- **Communication:** Developing an online platform that aggregates information from all relevant actors, including funding opportunities, knowledge sharing, peer learning and best practices, can significantly enhance the transition. This platform would serve as a critical resource for MSMEs to access necessary information easily and follow guidance to implement measures.
- **Co-operation:** Promoting co-operation between businesses, from shared projects to potential mergers, can be facilitated through incentives or specific criteria tied to funding. Such collaborations can enhance scale, reduce costs and improve market reach.
- **Digitalisation:** Promoting the synergies between digital advancements and sustainability is important to utilise digitalisation in a targeted manner. Tools like remote sensing for environmental monitoring, mapping eco-friendly products and launching digital visitor management, can bridge the gap between these two areas.

It is important for MSMEs to look beyond the tourism industry. Many funding opportunities and initiatives, and valuable good practices, are available across economic sectors, ministries and institutions. Similarly, policy makers should explore how tourism can be interlinked with other industries to realise the benefits of clustering, such as joint energy projects or joint marketing efforts. However, making it affordable and easy for businesses to implement guidelines, access funding or participate in joint initiatives is key to improving the enabling environment. Nevertheless, businesses need to be aware of the challenges of the twin transition and of their own capacities.

For policy makers, it will be important to move towards evidence-based policy making and therefore to focus on key issues. Bundling research approaches and developing a common or harmonised annual survey could serve as tools to monitor and assess the effectiveness of implemented policies. Such measures would enable the Greek Ministry of Tourism to manage information more effectively and make informed policy decisions.

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Note

¹ This indicator measures the temporal concentration of tourism activity during the year. It is obtained by calculating the proportion of nights spent in the three most visited months relative to the total number of nights spent over the year for each destination. Low indicator values are preferred, as they indicate lower temporal concentration of tourism demand during the year, representing low seasonality (EC, 2023[4]).