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Study of SMEs: Return-Turbo Digitization - Outperformers rely on IoT, AI and Co.

Frankfurt (ots) -

For 37 percent of medium-sized companies with above-average returns, topics such as the Internet of Things or artificial intelligence are very important in ongoing investment planning. By comparison, only 18 percent of companies with an average or below-average return put these topics at the top of their agenda. These are the results of the "Finanzierungsmonitor 2019" study. creditshell, the designer of digital SME financing, together with TU Darmstadt, surveyed 200 financial decision-makers from medium-sized industrial, commercial and service companies.

"The high willingness to invest in the field of digitization obviously has a direct effect on the economic performance of companies," says Dr. Daniel Bartsch, CEO and founding partner of creditshell. The outperformers were more open to the opportunities offered by new technologies than their competitors. Even if the direct financing costs were high, the investments "could provide important impulses for the companies and in some cases bring about considerable increases in efficiency", explains Bartsch.

Prof. Dr. Dirk Schiereck also sees the advantages of a digitally offensive company. The head of the Department of Corporate Finance at the TU Darmstadt has observed that digitization projects have been given ever greater leeway for years. "For a total of 72 percent of the companies surveyed for the study, digitization has an important or even very important significance in their current investment plans," says the financing expert. "At the same time, more than two-thirds of companies fear that financing could become a bottleneck in the digitization of their companies. The figures are proof that "banks have to provide targeted support to SMEs in these cost-intensive investments in order to secure the long-term competitiveness of the companies," explains Schiereck, who has been accompanying the "Finanzierungsmonitor" scientifically since its first edition in 2016.

In any case, more than one in four companies will need financing this year in order to advance their digitization projects as desired. According to the "Finanzierungsmonitor", a good third of retailers are even dependent on borrowed capital. "Investment pressure will remain high across all industries in the coming years," says creditshell-COO Bartsch. "The same applies, however, to the opportunities for returns through digitization.

About the study "Finanzierungsmonitor 2019"

The study "Finanzierungsmonitor 2019" is based on a survey conducted at the end of last year by creditshell, a pioneer in the field of digital SME financing in Germany (www.creditshell.com). A total of 200 decision-makers from small and medium-sized industrial, commercial and service companies have taken part in the online survey conducted by a market research institute. The study was scientifically supervised by Prof. Dr. Dirk Schiereck, Head of the Department of Corporate Finance at TU Darmstadt.

About creditshell - www.creditshell.com

creditshell is a pioneer in the field of digital SME financing in Germany arranging loans via its easy-to-use online platform www.creditshell.com. Founded in 2014 and headquartered in Frankfurt am Main, creditshell positions itself as a market and technology leader in the fast-growing business of digital SME financing in Germany. As a provider of SME finance, creditshell has developed its platform to meet the financing needs of German SME borrowers through loans funded by investors interested in this asset class. In this process, creditshell offers to arrange loans enabling small and medium-sized enterprises to access highly attractive financing alternatives. At the same time, creditshell offers professional investors access to SME financing opportunities. The core competencies of creditshell include the selection of suitable credit projects, the analysis of the creditworthiness of potential borrowers, the provision of credit scoring as well as risk adjusted loan pricing. creditshell receives fees for its services from both SME borrowers and investors.

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