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What are the most important digital trends for
small and medium-sized businesses in 2026?

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In 2026, digital transformation is no longer a marginal innovation project. For many SMEs, it has become a management task.

Today, pressure is coming from several directions at once: rising efficiency expectations, new regulatory requirements, growing dependencies on data and platforms and the need to translate investments into measurable business value more quickly. The real question is therefore no longer **whether** to digitise, but **where** to invest now to remain competitive in the coming years. Although the EU sees progress in digitalization, it continues to report significant gaps in AI, cloud, cyber security and digital skills. **Dreher Digitalization Services**

Brief overview:

The most important trends of the digital transformation 2026 are

- AI moves from the pilot to the operational core

- Cloud becomes the operating platform, but costs and dependencies become more critical

- Cybersecurity becomes a management issue

- Governance for AI and data becomes a mandatory program

- Interoperability and data rooms are gaining strategic importance

- Medium-sized companies prioritize measurable business value instead of technology abundance

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AI is moving from the pilot to the operational core

Artificial intelligence will no longer be a marginal topic in 2026. In Germany, around **36%** of companies now use AI, i.e. around one in three. At the same time, a further **47 percent** are planning or discussing its use. Use is also increasing significantly at EU level. In 2024, **13.5%** of companies with at least 10 employees used AI technologies.

For SMEs, it is therefore clear that the competitive advantage no longer comes from individual demos or tool experiments, but from the integration of AI into real processes. Knowledge work, document processing, forecasting, customer service, quotation processes, purchasing and internal decision support are particularly relevant. At the same time, the requirements for controllability, transparency and risk management are increasing. This is precisely why AI 2026 is less of a tool issue and more of a governance issue. The NIST AI Risk Management Framework also emphasizes that AI must not only be powerful, but also trustworthy and controllable.

What this means for SMEs:
Those who only test AI but do not integrate it into roles, processes and data flows will not see sustainable benefits.

Cloud becomes the operating platform, but costs and dependencies become more critical

Cloud is no longer a decision for the future in 2026, but an operational basis. According to Eurostat, **52.7%** of EU companies used cloud services for a fee in 2025. At the same time, Bitkom shows that **9 out of 10 companies** in Germany now use cloud applications. At the same time, there is growing concern about dependency on foreign providers.

The real trend is therefore not just "more cloud", but "more critical cloud decisions". Issues such as cost control, exit capability, data location, operating model, sovereignty and multi-cloud capability are becoming more important. For medium-sized companies, it is no longer enough to simply make a technical migration decision. Cloud is increasingly becoming a question of cost-effectiveness, controllability and strategic agility.

What this means for SMEs:
Cloud without a cost and governance model creates new dependencies instead of new flexibility.

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Cybersecurity is becoming a management issue

The more digital processes, platforms and data flows become, the more cybersecurity moves from IT to company management. The **ENISA Threat Landscape 2025** analyzes **4,875 security incidents** in the period from July 2024 to June 2025 and describes an intensified threat situation in Europe. At the same time, the NIS2 directive is increasing the pressure on many medium-sized and larger companies to make their security, resilience and governance more resilient.

For companies, this means that cybersecurity is no longer just a question of firewalls, backups or security tools. It's about management responsibilities, business continuity, incident response, third-party risks and resilient operating models. Anyone who talks about digital transformation in 2026 without thinking about security architecture will only create new areas of attack.

What this means for SMEs:
Digital transformation without security and resilience logic is not progress, it is risk building.

Governance for AI and data becomes a mandatory program

With the EU AI Act, governance is finally moving from a voluntary topic to an operational obligation. Implementation will be gradual. According to the official timetable, individual requirements have already been in force since **2025**, with further obligations following in **2026** and **2027**. Companies must therefore address responsibilities, documentation, transparency, permitted fields of application and training at an early stage.

The same applies to data. Without a reliable database, even the best use of AI remains superficial. In many companies, the real weakness lies not in a lack of tools, but in inconsistent data quality, unclear responsibilities and a lack of traceability. Governance is therefore not an obstacle to digital transformation in 2026, but a prerequisite for it.

What this means for SMEs:
Those who scale AI and data without clear rules will increase complexity faster than benefits.

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Interoperability and data rooms are gaining strategic importance

The next phase of digital transformation will be increasingly characterized by networked data ecosystems. The EU is actively driving forward the development of common data spaces so that data can be used in a more secure, cross-sectoral and interoperable way. The aim is to create a trustworthy framework for better data exchange and greater reusability.

For SMEs, this is more relevant than it sounds at first glance. Many operational problems are not caused by a lack of software, but by media disruptions, isolated systems and weak interfaces. Interoperability is therefore becoming a real business issue: faster decisions, more robust planning, better transparency and more automation. Anyone who only talks about individual tools in 2026 is underestimating the real bottleneck.

What this means for SMEs:
The bottleneck often lies not in the next system, but in the lack of connection between existing systems.

The focus is shifting from technology to measurable business value

The most strategically important trend is less technical, but crucial for management teams: companies are becoming more selective. After years of tool hype and transformation rhetoric, 2026 will see a greater focus on which investments actually create business value. The EU continues to report significant gaps in the digitalization of companies and digital skills. This makes it clear that mere technology availability does not guarantee implementation success.

For SMEs, there is a clear implication: it is not the number of initiatives launched that matters, but the quality of prioritization. Successful programs link technology closely to operational improvements, reliable data, realistic implementation capacity and clear decision-making structures. In 2026, digital transformation will be effective where it is managed not as a symbol of innovation, but as a business management decision.

What this means for SMEs:
Fewer initiatives with clear priority beat more initiatives without implementation capacity.

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What these trends mean for SMEs in concrete terms

This results in five key questions for SMEs:

1. Where does AI create real benefits in existing processes instead of just visibility?

2. Which cloud decisions increase flexibility without creating new cost traps?

3. What regulatory obligations arise from AI, data storage and cybersecurity?

4. Where are data disruptions and a lack of interoperability already preventing better decisions?

5. Which initiatives will deliver measurable results within 12 to 24 months?

Those who answer these questions properly are usually further ahead than companies with long roadmaps but unclear priorities.

Conclusion

The digital transformation of 2026 will not be determined by as many technologies as possible, but by the ability to translate the right technologies into a resilient operating model. AI, cloud, cybersecurity, governance and data architecture belong together. For SMEs, this is precisely the real challenge: not buying digital tools, but building digital decision-making capabilities. The latest data from EU and German sources clearly shows that usage and pressure are increasing, but that maturity and implementation quality are still far apart.

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Dr. Harald Dreher supports medium-sized companies in ERP, digitalization and transformation decisions. His focus is on independent decision support, resilient governance and the translation of technological options into economically viable programs.