

# SME Barometer <sup>®</sup> Q3 2025

**misco**



**NUMBER OF RESPONDENTS**

456



**MARGIN OF ERROR**

4.8%



**TYPE**

Online Survey with Unique Submissions



**RESPONDENTS**

Businesses operating in Malta

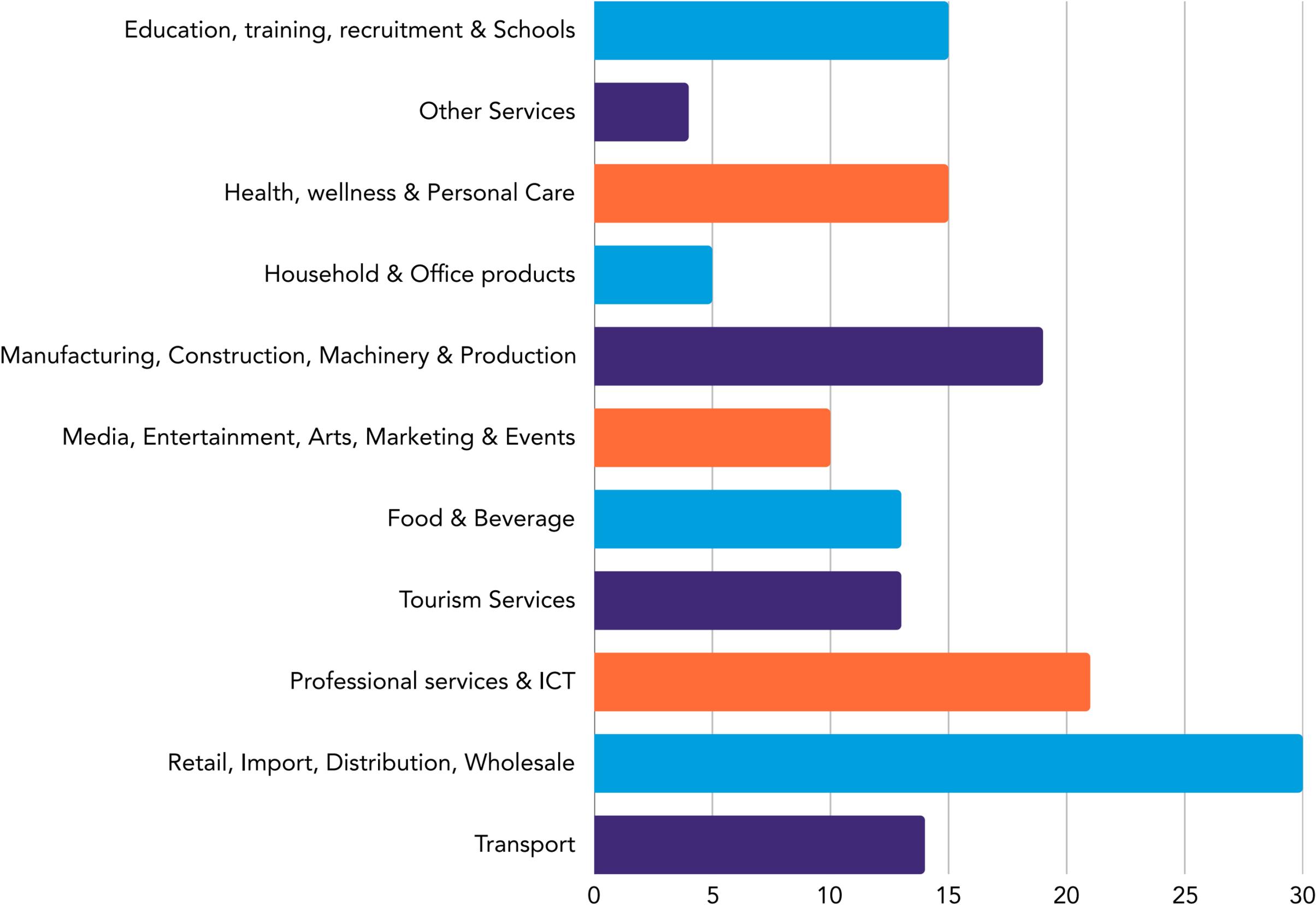


**DATE**

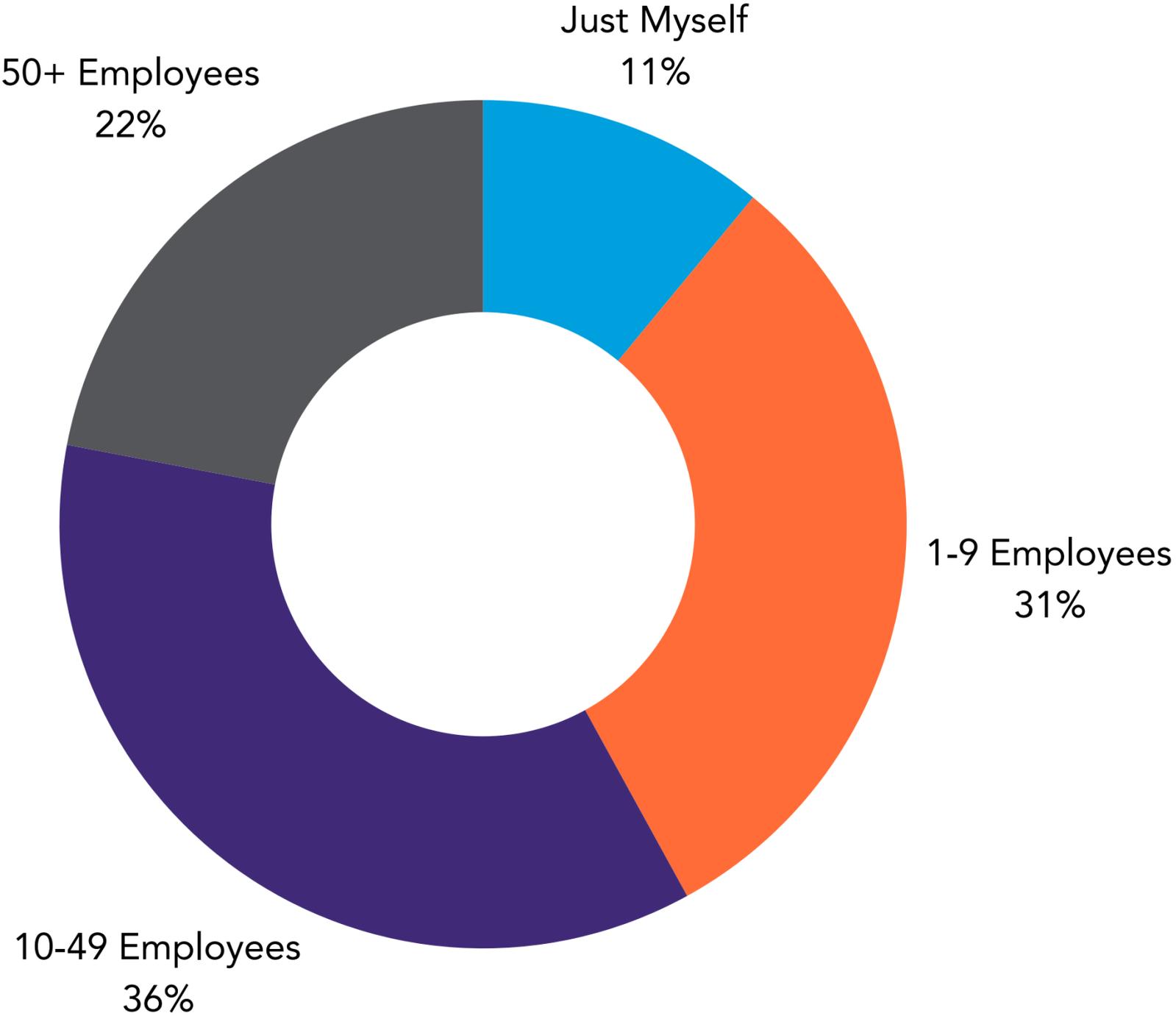
6th October - 16th October 25'

# Survey Details.

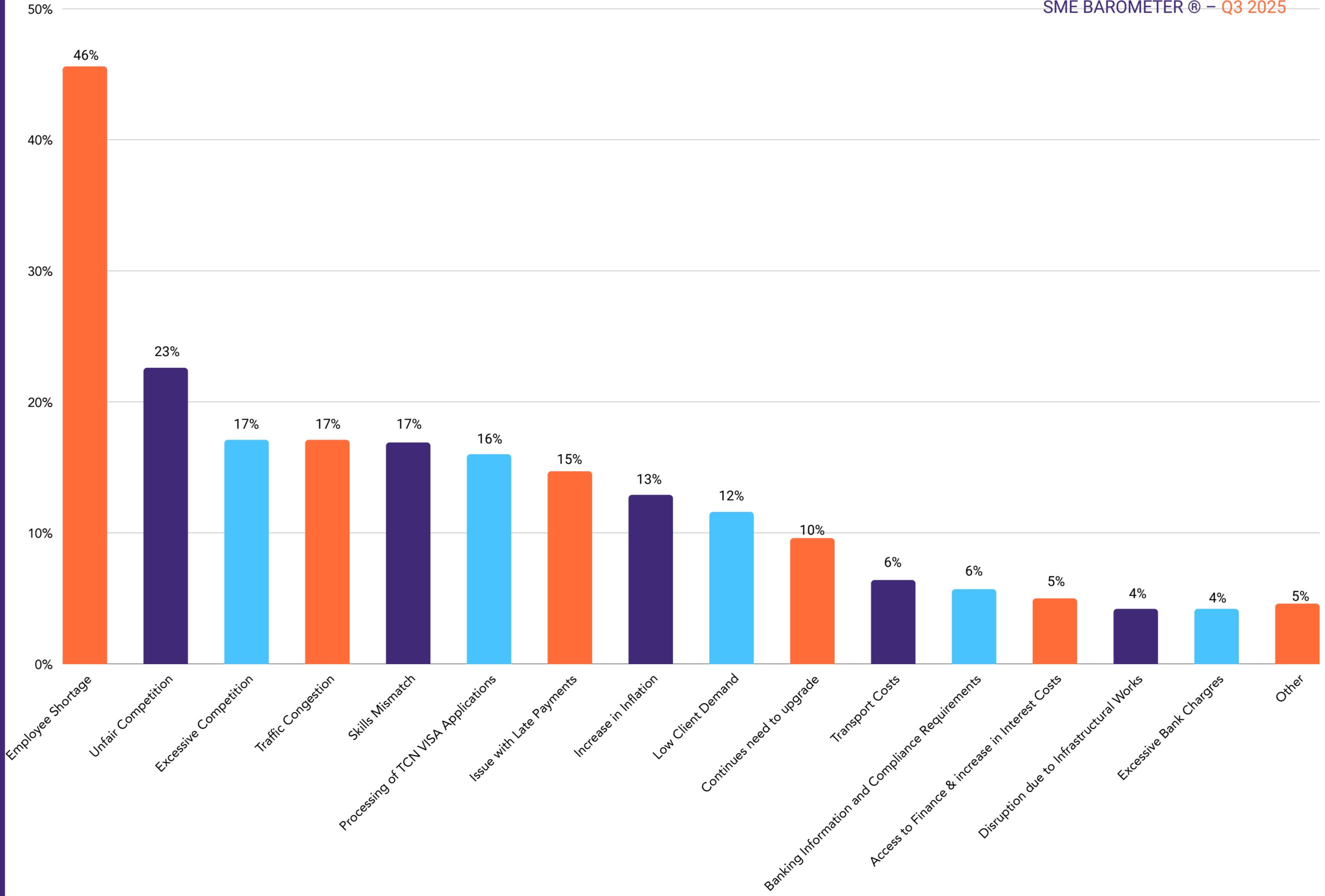
# Line of Business (multiple choice)



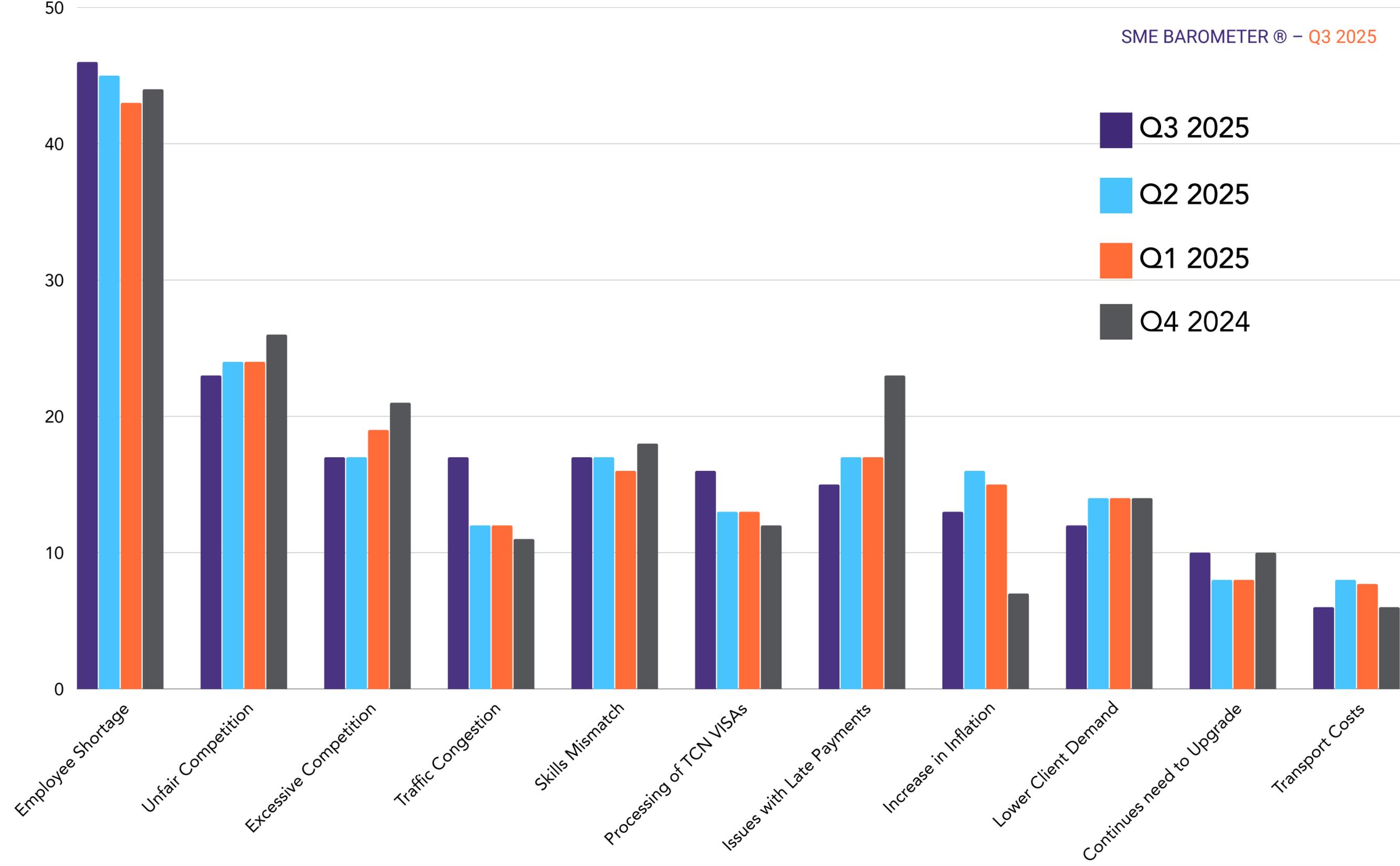
# Size of business by head count



The 2 most important issues your business is currently facing? Select only Two

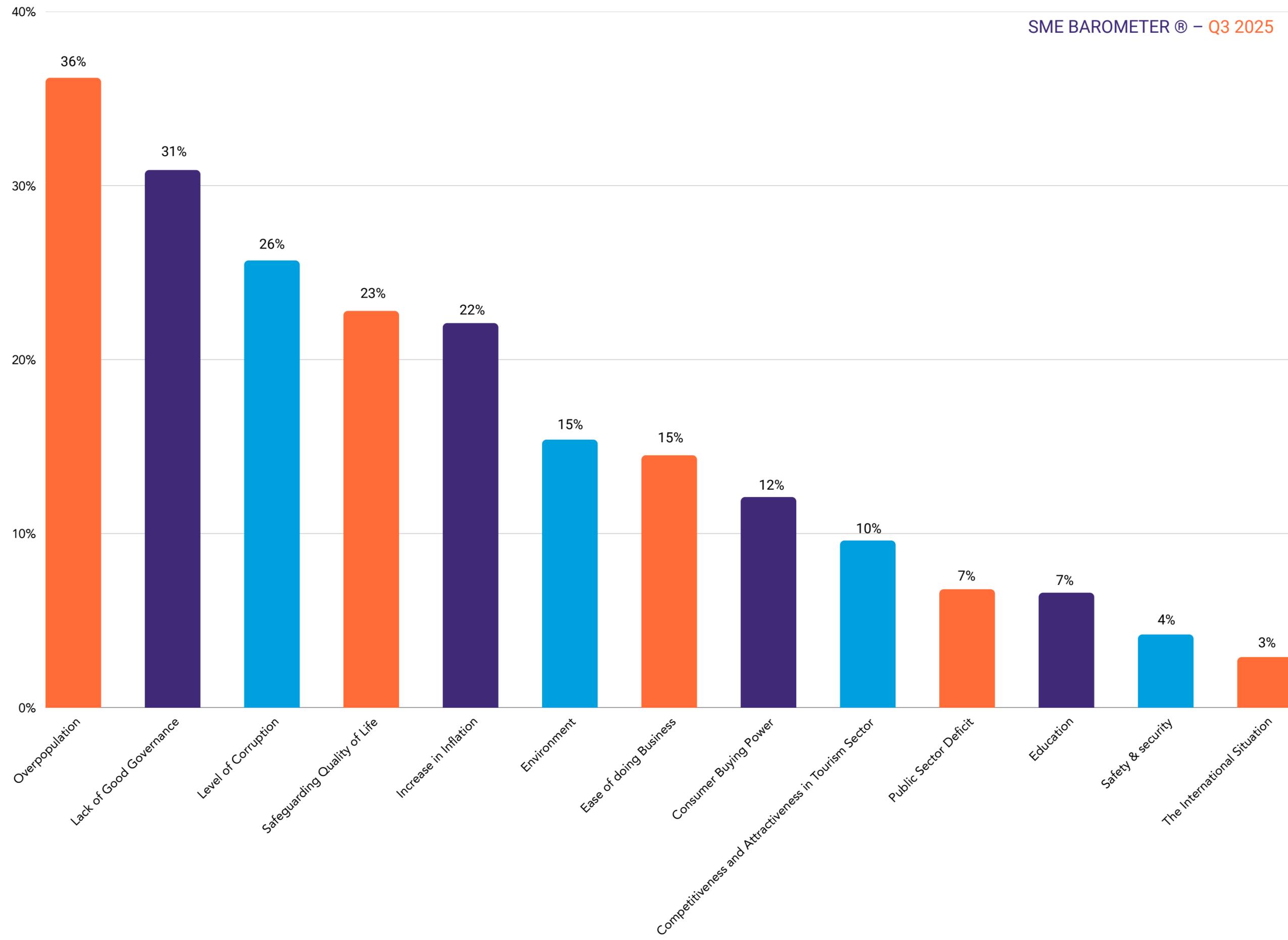


The 2 most important issues your business is currently facing? Select only Two



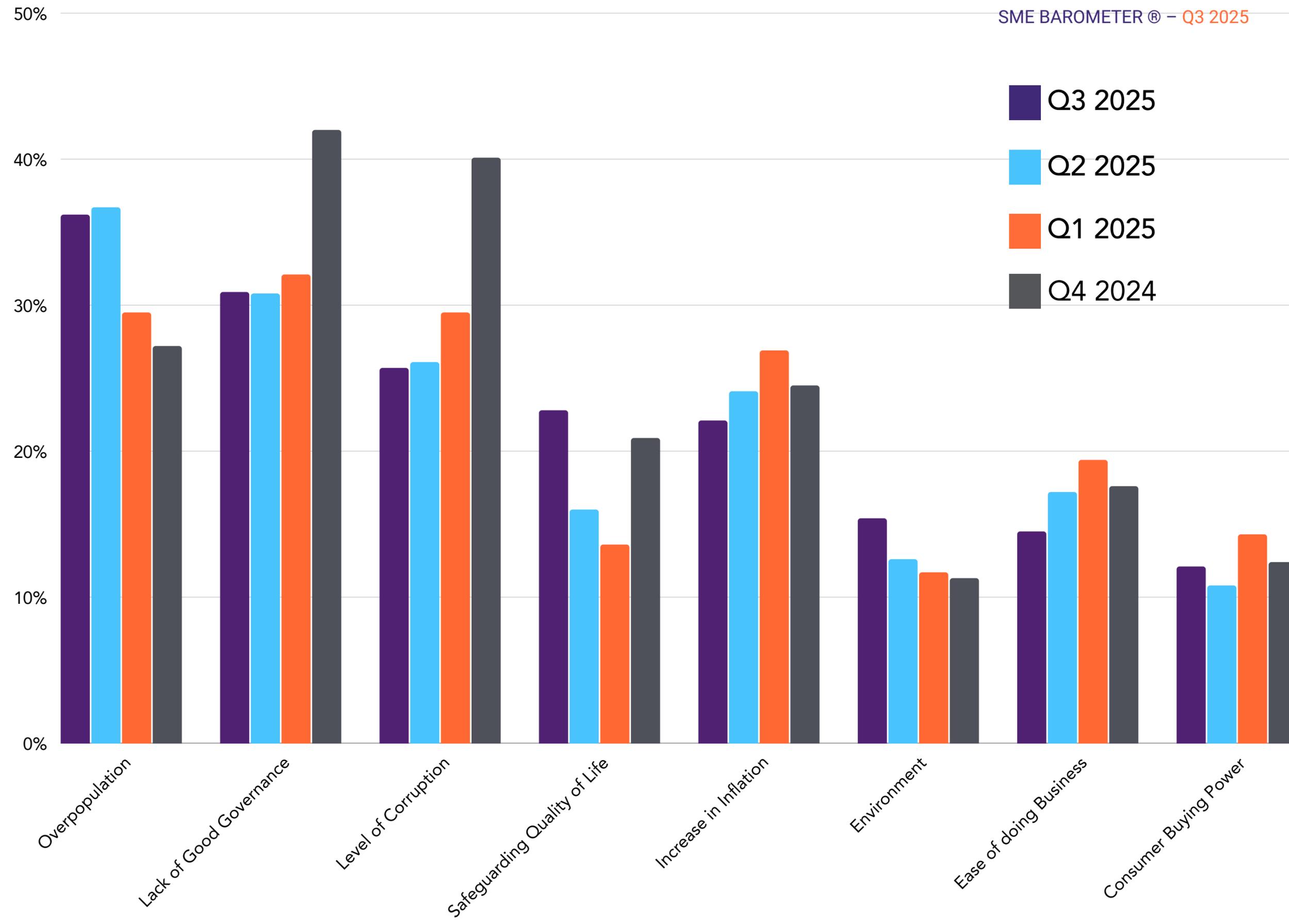
The 2 most important issues the country is facing and you would like the government to do something about

Select only Two

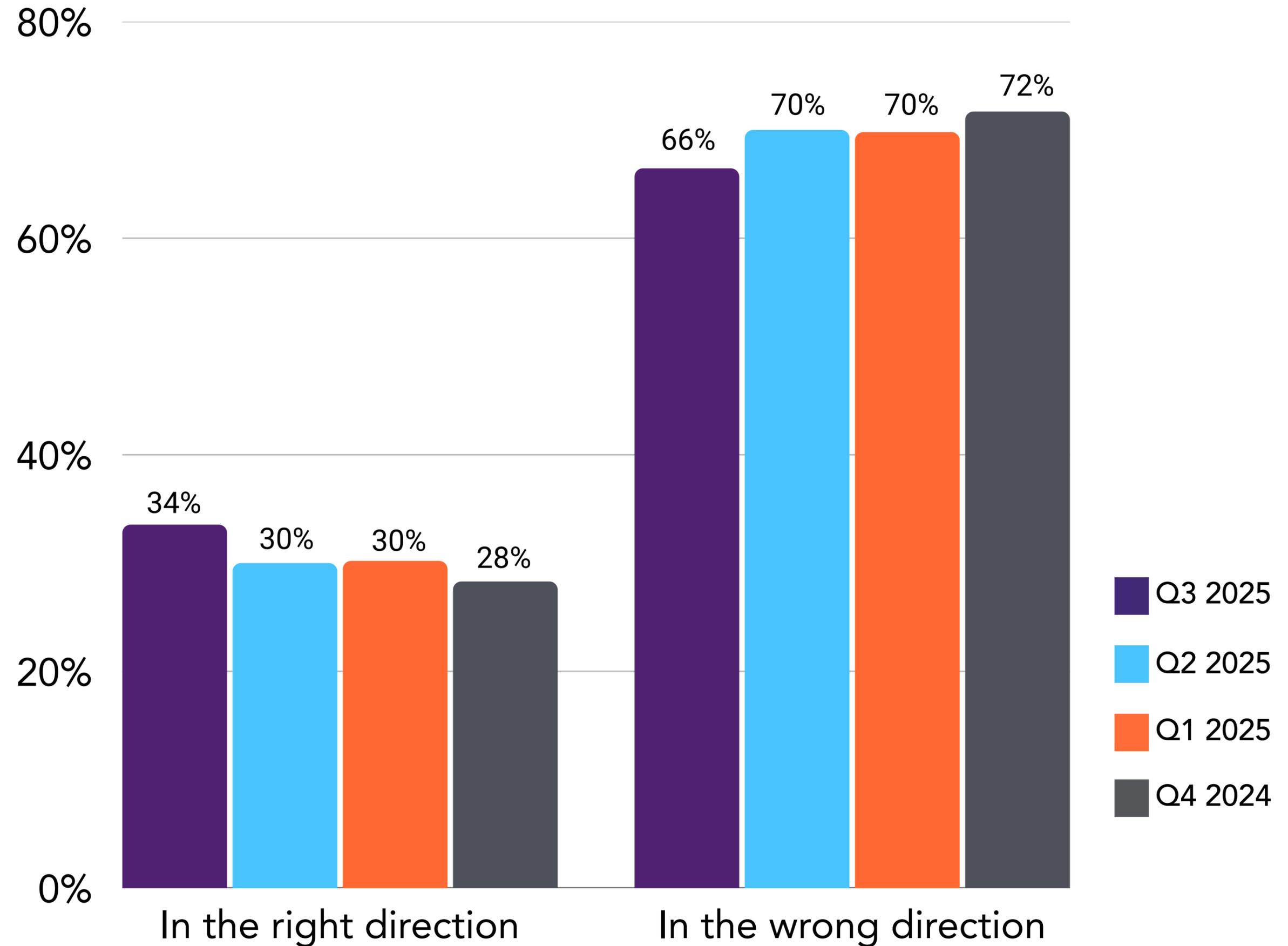


The 2 most important issues the country is facing and you would like the government to do something about

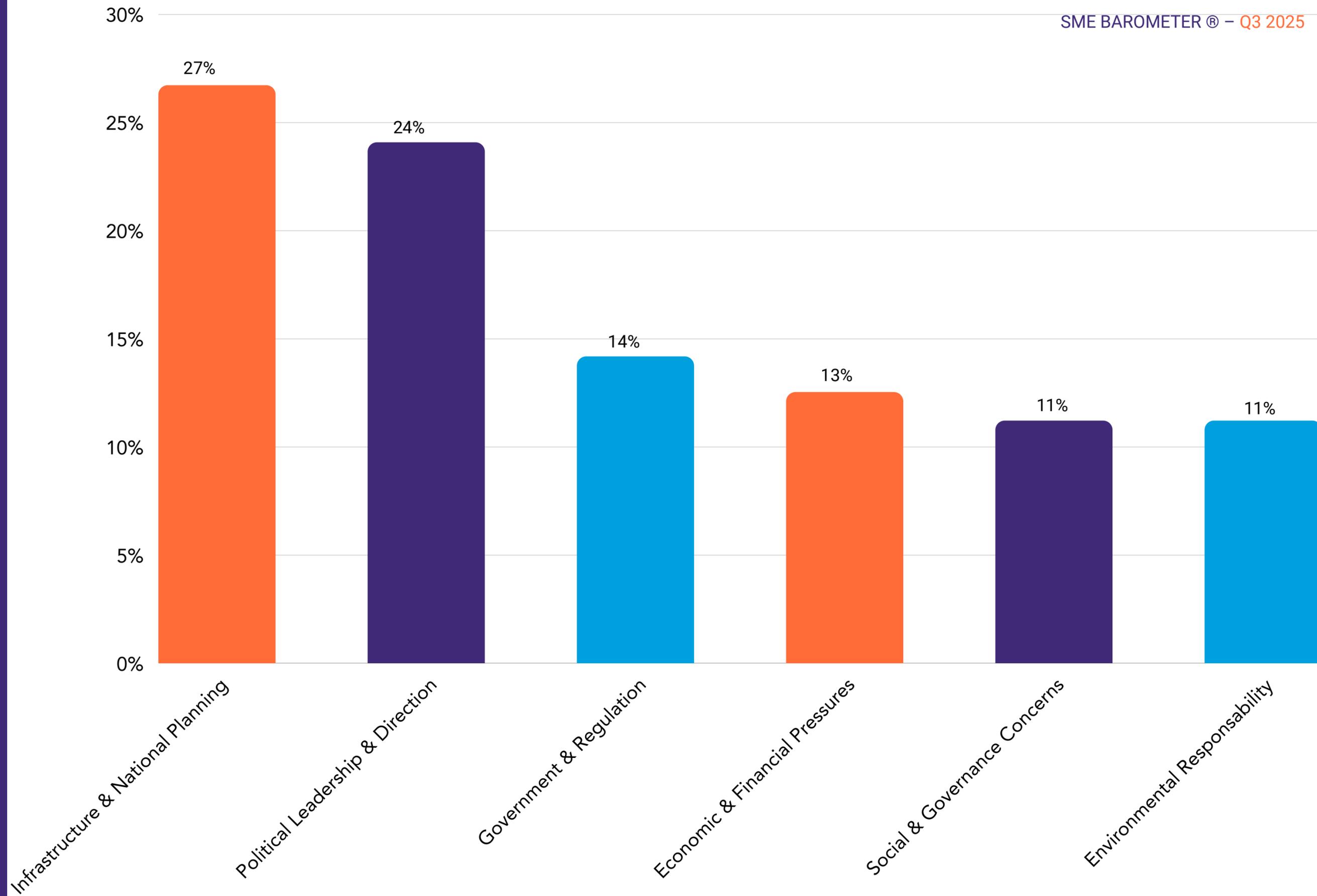
Select only Two



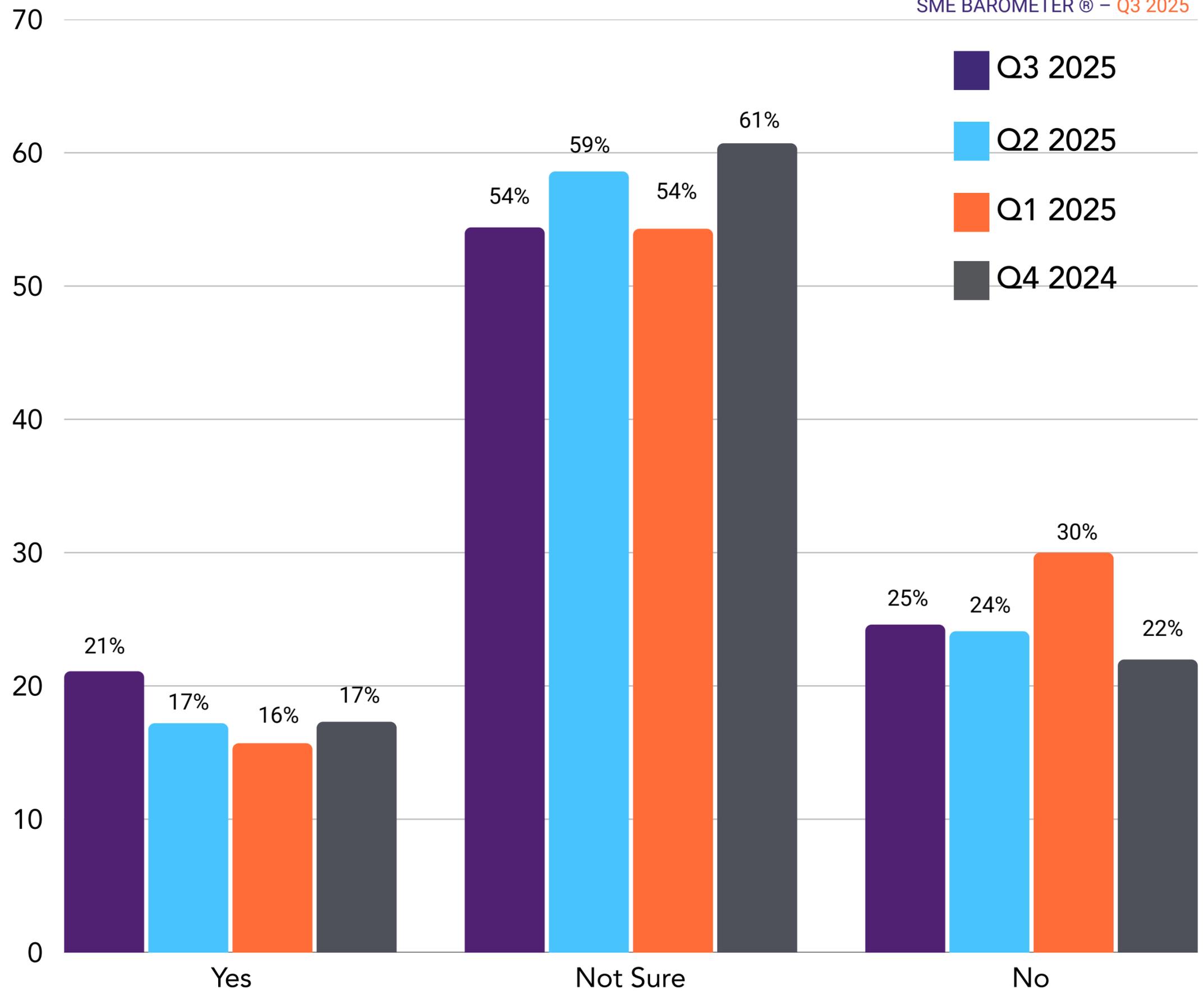
In your opinion, Malta is moving in the right direction or in the wrong direction?



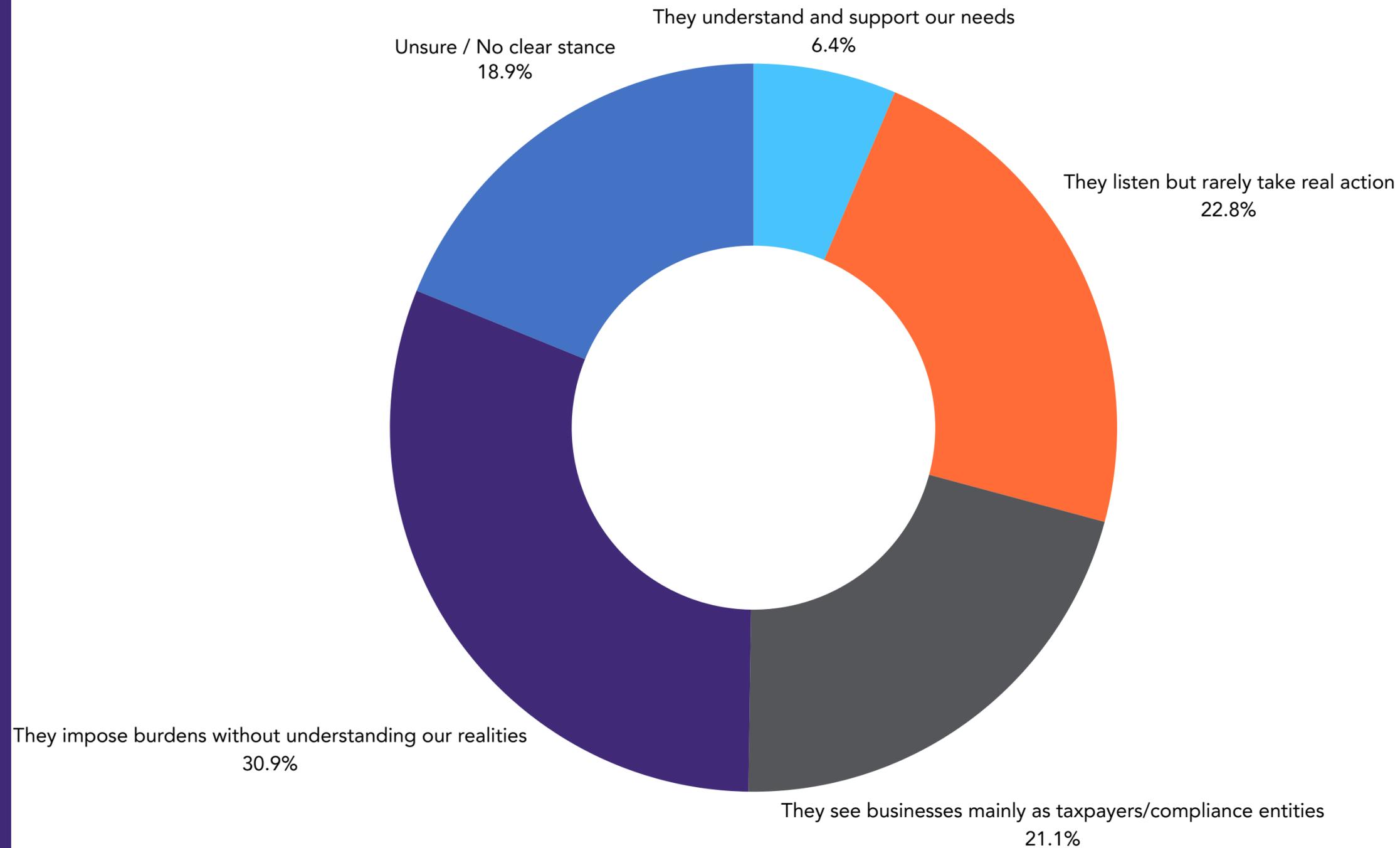
# Why do you feel Malta is not moving in the right direction?



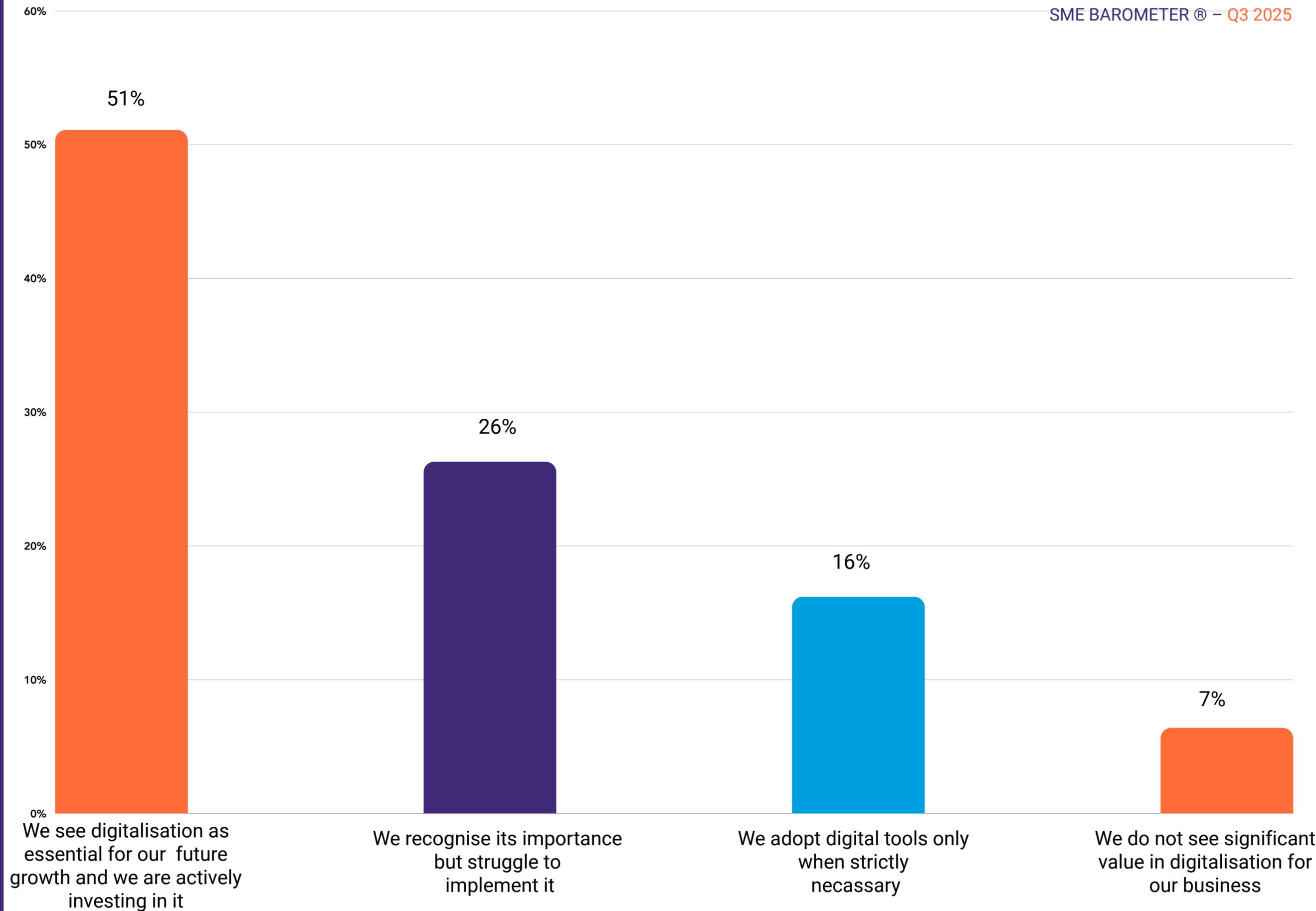
Do you think that during the next 12 months, it will be a good time to invest?



# How do you feel the government and public authorities view businesses like yours?



# How would you describe your business's attitude towards digitalisation?





# Recommendations & Observations



# Observations

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- Employee shortages and difficulty sourcing skilled talent locally are causing disruptions, especially in industries heavily reliant on skilled labour.
- Concerns related to Traffic Congestion increased partly linked with the start of the scholastic year.
- This perception of unfairness and inequality is undermining trust in the system.
- Skills mismatch continued to gain significance as a challenge businesses face.

# Observations

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- Processing of TCN VISA Applications also linked with the labour Migration Policy led to more complications
- Quality of Life increased significantly from Q2 to Q3 as one of the main issues the country is currently facing
- Absolute Majority of business have realised in digitalisation and have either invested or would like to invest but do not know where to start (77%)
- Business positive Sentiment has overall increased

# Observations

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- Sentiment around whether Malta is heading in the “right direction” is mixed and trending negatively compared to earlier quarters.
- Many small businesses may be unaware of or unable to access existing support.
- Businesses are looking for comprehensive, long-term policies rather than short-term or poorly developed measures

# Recommendations

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- Digitalisation: Investing in digital infrastructure, fostering a culture of continuous learning. Financial incentives such as grants, tax credits, and low-interest loans should be introduced to encourage businesses to invest in digital tools and technologies
- Already Accessible schemes should be enhanced for sole-traders and micro businesses to apply for them, given the proven success of these schemes.
- Micro Invest: Increasing the Micro Invest aid intensity from 45% to 65% for micro-enterprises, whilst for small enterprises the threshold for the maximum credit to be claimed would be increased from €50,000 to €70,000

# Recommendations

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- To increase capping of Micro Invest for companies opting to introduce digital invoicing (in preparation for 2030), with an additional capping of Euro 20,000
- Implement consistent customs control measures across all entry points to ensure that no goods enter Malta undeclared or untaxed.
- Strengthen transparency and anti-corruption measures to increase trust in public institutions.
- Conduct a comprehensive review of existing regulations to identify overlaps and redundancies. Streamline processes by consolidating similar requirements under a unified framework.

# Recommendations

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- Establish a centralised advisory platform that provides businesses with guidance on accessing green and digital financing opportunities.
- Conduct capacity-building workshops to improve the financial literacy of SMEs and other stakeholders regarding funding mechanisms.

**THANK YOU**

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