

# Potential effect on business of small and medium enterprises (SMEs) due to cybercrime in 2016

## Global survey report

November, 2016



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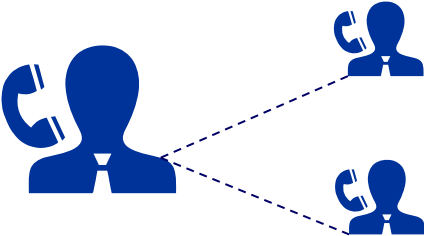





## Potential effect on business of small and medium enterprises due to cybercrime in 2016

Global Survey  
Report

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## Potential effect on business of small and medium enterprises due to cybercrime in 2016

Global Survey Report

Method	Target Group
 <p>Telephone Interviews (CATI) Average length: 6 minutes</p>	 <p>Small and Medium Enterprises (up to 250 full-time employees)</p>  <p>CEO/Owner, GM, CFO/Treasurer, COO/Head of Operations</p>
Sample structure	Indication of a trend in 2016
 <p>200 interviews per country, representative for SMEs relating to enterprise size (in terms of full-time employees) and industry.</p>	 <p>2016 score is significantly higher vs. 2015</p>  <p>2016 score is significantly lower vs. 2015</p>

## Potential effect on business of small and medium enterprises due to cybercrime in 2016

Global Survey Report



### Europe

							
<b>Switzerland</b> (2013-2016)	<b>Austria</b> (2014-2016)	<b>Germany</b> (2013-2016)	<b>Ireland</b> (2013-2016)	<b>Italy</b> (2013-2016)	<b>Portugal</b> (2013-2016)	<b>Spain</b> (2013-2016)	<b>Turkey</b> (2014-2016)

### North America


<b>USA</b> (2015-2016)

### Latin America

	
<b>Brazil</b> (2013-2016)	<b>Mexico</b> (2013-2016)

### APAC

	
<b>Hong Kong</b> (2014-2016)	<b>Australia</b> (2013; 2014; 2016)

# Summary

Potential effect on business of small and medium enterprises due to cybercrime in 2016



# Worldwide decreasing percentage of companies feeling safe when it comes to cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Summary – global picture

Global Survey  
Report

- “Steal customer data” (26.5%) and “Damage reputation” (19.7%) are the most common concerns in regard to cybercrime
  - A decreasing percentage of SMEs feel safe when thinking about cybercrime, with theft of customer data being the most concerning effect
- 
- “Theft of money/savings” (15.2%) and “Disrupt business” (14.9%) are further possible effects of cybercrime dreaded by SMEs
  - The perception of “Theft of money/savings” as a risk has increased significantly compared to last year

Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business.

# Reputation damage and business disruption are further key effects of cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Summary – regional picture

Global Survey  
Report

- Beside the theft of customer data, business disruption is a major effect of cybercrime, especially in Europe and in the US
  - In APAC and Latin America, SMEs dread reputation damage due to cybercrime
- 
- Europe: Significantly fewer SMEs feel safe when thinking about cybercrime and incrementally more perceive reputation damage as a possible key effect
  - Latin America: Main risk is “Steal customer data” although a high share of Brazilian SMEs haven’t yet thought about the risk of cybercrime
  - APAC: Significantly more SMEs see cybercrime as a major threat and think they are not as protected as they should be
  - North America (USA): Theft is the key issue in the US, with small companies dreading predominantly the theft of money or savings

Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business.



# Global results

Potential effect on business of small and medium enterprises due to cybercrime in 2016



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business.

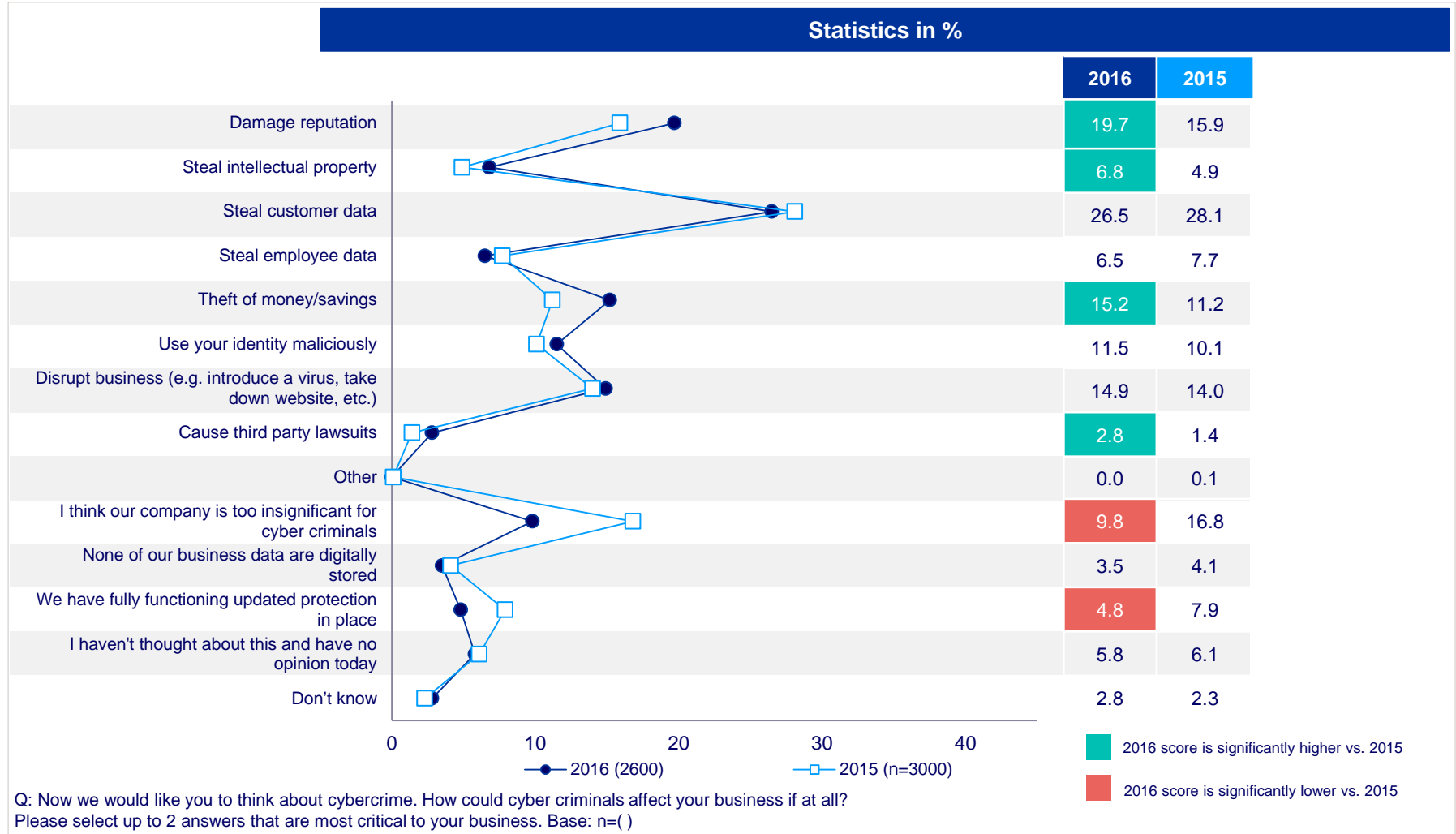


# Worldwide a decreasing percentage of companies feel safe when it comes to cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Year-on-year comparison – all countries

Global Survey Report



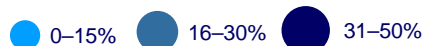
# “Steal customer data“ ranked as highest perceived risk of cybercrime across all regions

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Regional comparison

Global Survey Report

	Statistics in %				Ranks			
	Europe	Latin America	USA	APAC	EU (1600)	LATAM (400)	USA (200)	APAC (400)
Damage reputation	16	23	15	32	3	2	4	2
Steal intellectual property	8	4	7	6	7	12	7	7
Steal customer data	26	26	23	32	1	1	1	1
Steal employee data	7	7	6	5	8	9	8	8
Theft of money / savings	16	12	21	12	4	3	2	3
Use your identity maliciously	13	10	12	9	5	5	5	6
Disrupt business (e.g. introduce a virus, take down website, etc.)	17	8	17	12	2	7	3	4
Cause third party lawsuits	2	6	4	4	13	10	10	9
Other	0	0	0	0	14	14	14	14
I think our company is too insignificant for cyber criminals	10	9	10	10	6	6	6	5
None of our business data are digitally stored	3	7	5	2	12	8	9	13
We have fully functioning and updated protection in place	5	6	3	4	10	11	11	10
I haven't thought about this and have no opinion today	6	10	2	2	9	4	12	12
Don't know	3	2	2	2	11	13	13	11



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=( )

# Homogenous risk perception across the SMEs worldwide

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in regions





# “Damage reputation” and “Theft of money/savings” are further major effects due to cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in SME segments

Global Survey Report

Rank One Effect				
 Revenue	Europe	Latin America	North America	APAC
Up to 2 Million EUR	Steal customer data	Steal customer data	Theft of money/savings	Damage reputation
More than 2 Million EUR	Steal customer data	Steal customer data	Steal customer data	Steal customer data
 Employees				
0 - 9	Steal customer data	Steal customer data	Theft of money/savings	Damage reputation
10 - 49	Steal customer data	Damage reputation	Steal customer data	Steal customer data
50 - 250	Steal customer data	Steal customer data	Steal customer data	Steal customer data

Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=2600

# Regional results

Potential effect on business of small and medium enterprises due to cybercrime in 2016



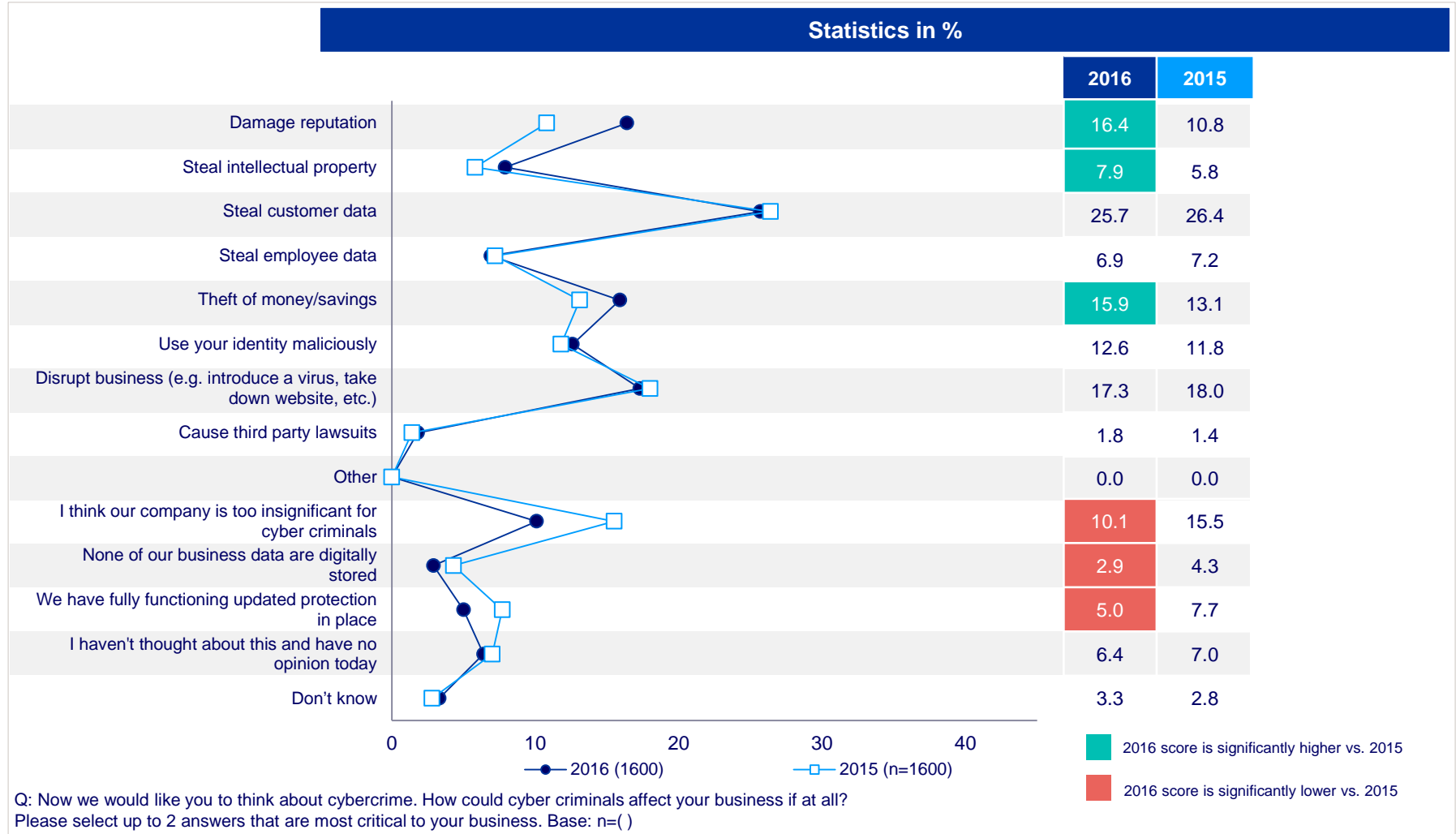
Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business.

# Threatened by cybercrime, a decreasing percentage of SMEs feel safe and incrementally more perceive reputation damage

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Year-on-year comparison – Europe

Global Survey Report



# “Steal customer data” ranked as highest perceived risk of cybercrime in most European countries

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Comparison of countries in Europe

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).

	Statistics in %								Ranks							
	Switzerland	Austria	Germany	Ireland	Italy	Portugal	Spain	Turkey	Switzerland	Austria	Germany	Ireland	Italy	Portugal	Spain	Turkey
Damage reputation	18	20	17	17	17	14	14	17	4	3	4	2	3	4	5	3
Steal intellectual property	6	5	9	12	4	7	6	16	8	9	7	6	10	9	8	5
Steal customer data	22	27	25	41	21	12	33	26	1	1	1	1	1	5	1	1
Steal employee data	7	8	6	8	7	5	11	6	7	6	8	7	9	10	6	8
Theft of money / savings	13	19	13	17	12	16	16	24	5	4	5	3	4	3	4	2
Use your identity maliciously	19	12	18	16	8	9	10	11	3	5	3	4	7	6	7	7
Disrupt business (e.g. introduce a virus, take down website, etc.)	21	27	21	15	19	5	17	16	2	2	2	5	2	11	3	4
Cause third party lawsuits	2	1	3	4	1	1	2	2	12	13	11	10	13	13	12	11
I think our company is too insignificant for cyber criminals	13	6	12	5	10	16	20	1	6	7	6	8	5	2	2	12
None of our business data are digitally stored	3	2	2	2	2	8	5	1	9	12	12	13	12	8	9	13
We have fully functioning and updated protection in place	3	6	3	5	10	9	3	3	10	8	10	9	6	7	11	10
I haven't thought about this and have no opinion today	2	3	4	3	4	19	4	13	13	11	9	11	11	1	10	6
Don't know	3	4	2	2	7	4	2	4	11	10	13	12	8	12	13	9

● 0–15% ● 16–30% ● 31%+

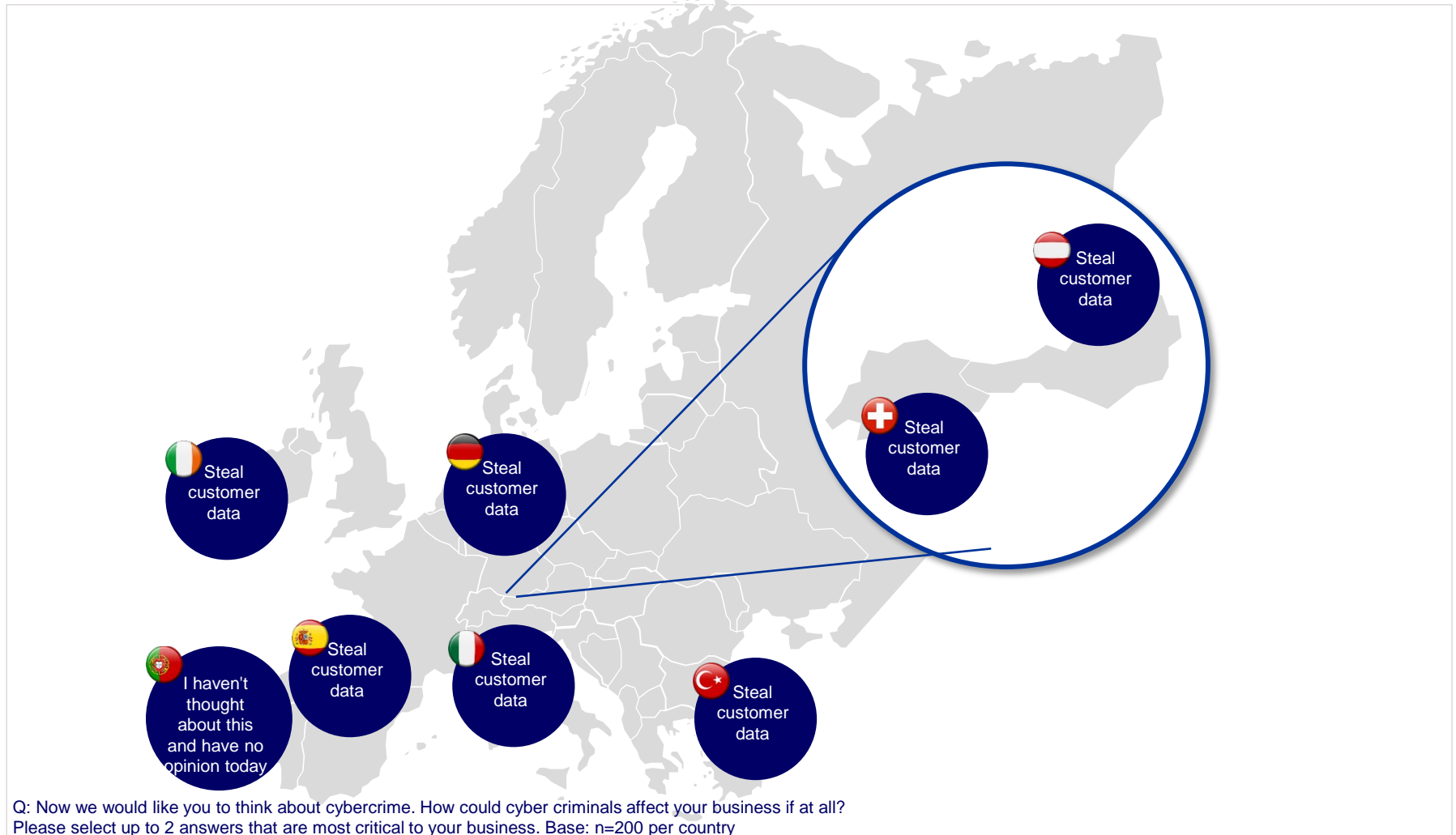
Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all? Please select up to 2 answers that are most critical to your business. Base: n=200 per country



# Portuguese SMEs haven't yet faced the risk of cybercrime, a view which is not shared by most of the countries

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in European countries



# “Steal customer data” is the main threat, but across countries there are different views depending on the company size

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in SME segments of European countries

Global Survey Report

Rank One Effect						
Revenue	Europe	Switzerland	Austria	Germany	Ireland	
Up to 2 Million EUR	Steal customer data	Disrupt business (e.g. introduce a virus, take down website, etc.)	Disrupt business (e.g. introduce a virus, take down website, etc.)	Steal customer data	Steal customer data	
More than 2 Million EUR	Steal customer data	Steal customer data	Steal customer data	Disrupt business (e.g. introduce a virus, take down website, etc.)	Steal customer data	
Employees						
0 - 9	Steal customer data	Disrupt business (e.g. introduce a virus, take down website, etc.)	Disrupt business (e.g. introduce a virus, take down website, etc.)	Steal customer data	Steal customer data	
10 - 49	Steal customer data	Steal customer data	Steal customer data	Use your identity maliciously	Steal customer data	
50 - 250	Steal customer data	Damage reputation	Steal customer data	Steal customer data / Disrupt business (e.g. introduce a virus, take down website, etc.)	Steal customer data	



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200 per country

# Homogenous picture in SME segments in Spain and Portugal

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in SME segments of European countries

Global Survey Report

		Rank One Effect				
		Europe	Italy	Portugal	Spain	Turkey
 <b>Revenue</b>	Up to 2 Million EUR	Steal customer data	Damage reputation	Theft of money/savings	Steal customer data	Steal customer data
	More than 2 Million EUR	Steal customer data	Steal customer data	Theft of money/savings	Steal customer data	Steal intellectual property
 <b>Employees</b>	0 - 9	Steal customer data	Steal customer data	Theft of money/savings	Steal customer data	Steal customer data
	10 - 49	Steal customer data	Disrupt business (e.g. introduce a virus, take down website, etc.)	Theft of money/savings / Steal customer data	Steal customer data	Theft of money/savings
	50 - 250	Steal customer data	Disrupt business (e.g. introduce a virus, take down website, etc.)	Theft of money/savings	Steal customer data	Disrupt business (e.g. introduce a virus, take down website, etc.)

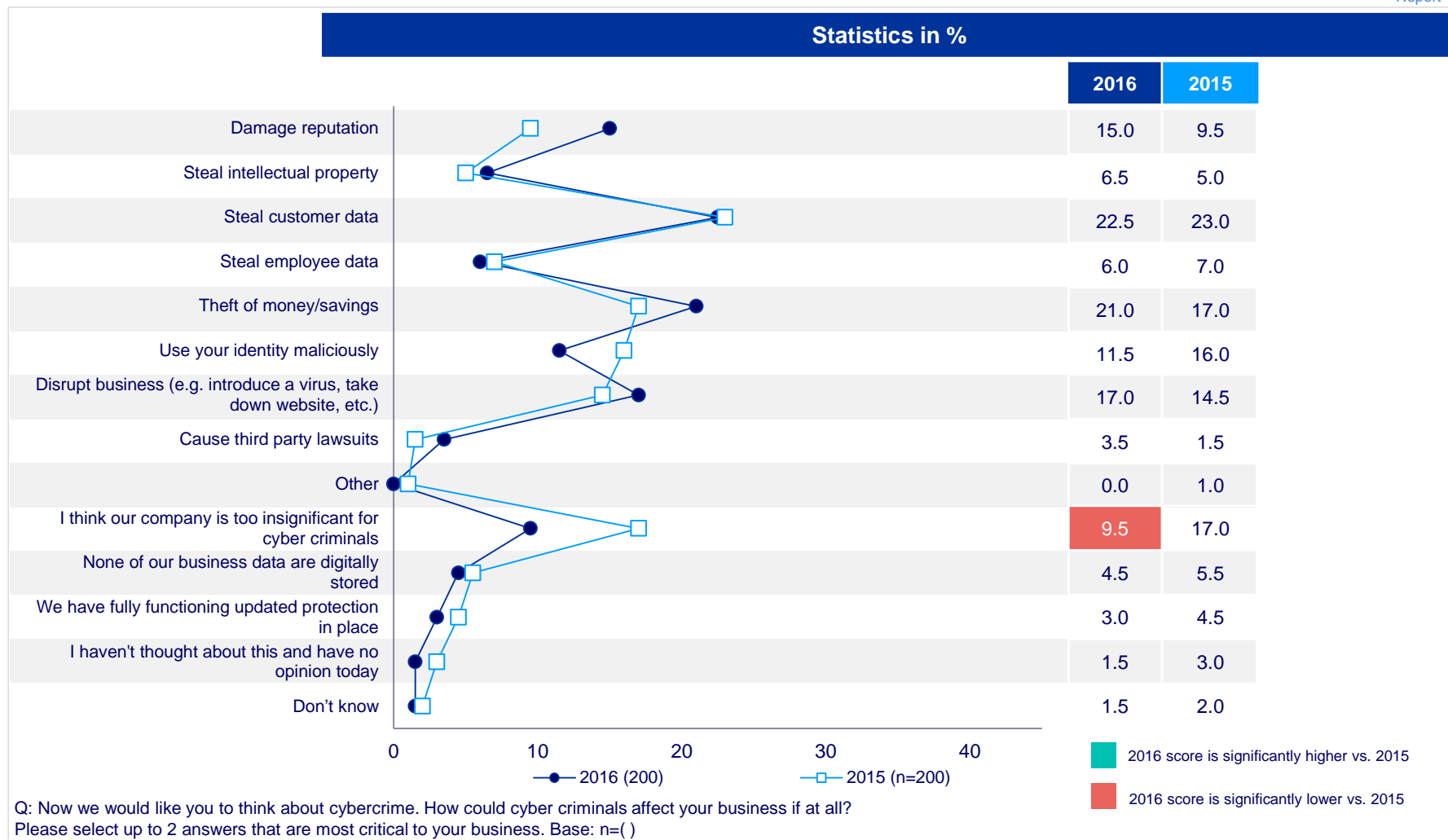
Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
 Please select up to 2 answers that are most critical to your business. Base: n=200 per country

# A decreasing percentage of US SMEs think that their “Company is too insignificant for cyber criminals”

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Year-on-year comparison – North America

Global Survey Report





# “Steal customer data”, “Theft of money/savings”, and “Disrupt business” seen as top 3 risks of cybercrime in the US

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Comparison of countries in North America

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).

	Statistics in %	Ranks
	 USA	
Damage reputation	15	4
Steal intellectual property	7	7
Steal customer data	23	1
Steal employee data	6	8
Theft of money / savings	21	2
Use your identity maliciously	12	5
Disrupt business (e.g. introduce a virus, take down website, etc.)	17	3
Cause third party lawsuits	4	10
I think our company is too insignificant for cyber criminals	10	6
None of our business data are digitally stored	5	9
We have fully functioning and updated protection in place	3	11
I haven't thought about this and have no opinion today	2	12
Don't know	2	13



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200

# Most US SMEs are concerned about theft of their customer data due to cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in North America






# Theft is the key issue in the US, with small companies dreading predominantly the theft of money or savings

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in SME segments of North America

Global Survey Report

Rank One Effect		
 Revenue	North America	 USA
Up to 2 Million EUR	Theft of money/savings	Theft of money/savings
More than 2 Million EUR	Steal customer data	Steal customer data
 Employees		
0 - 9	Theft of money/savings	Theft of money/savings
10 - 49	Steal customer data	Steal customer data
50 - 250	Steal customer data	Steal customer data

Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200

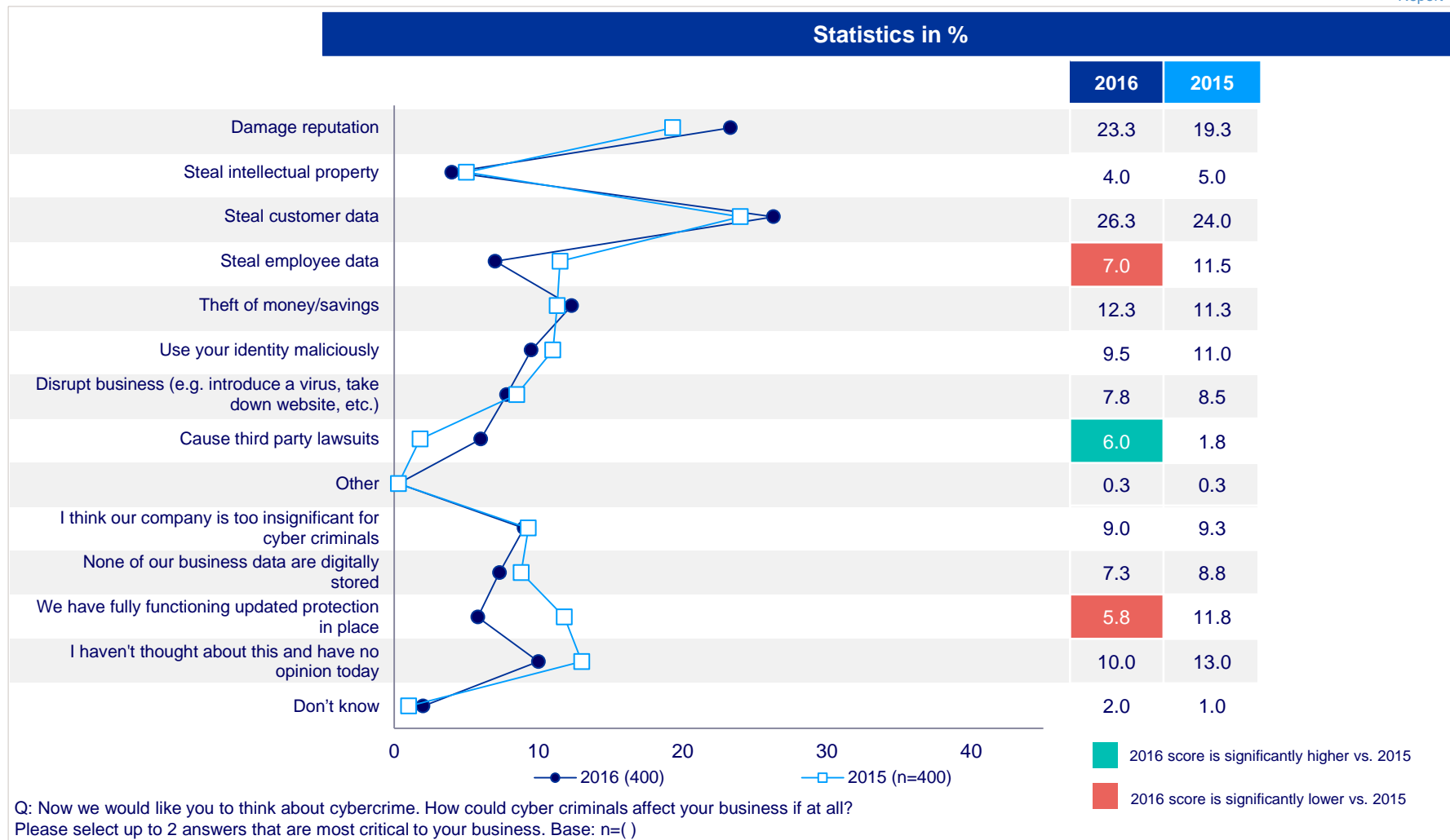


# Significant fewer enterprises “Have fully functioning updated protection in place” than in previous year

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Year-on-year comparison – Latin America

Global Survey Report



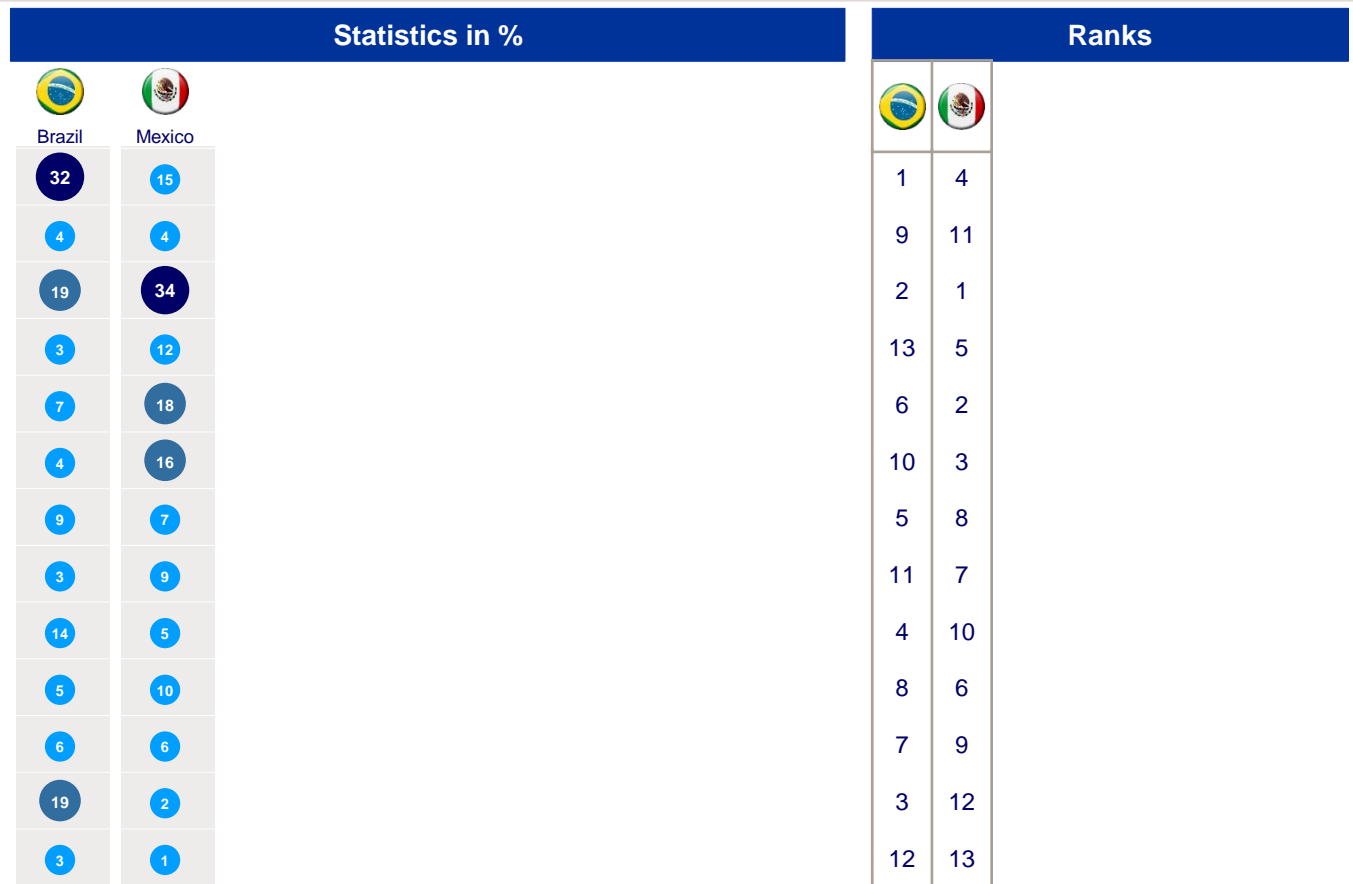
# A high percentage of Brazilian SMEs haven't yet thought about the risk of cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Comparison of countries in Latin America

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).



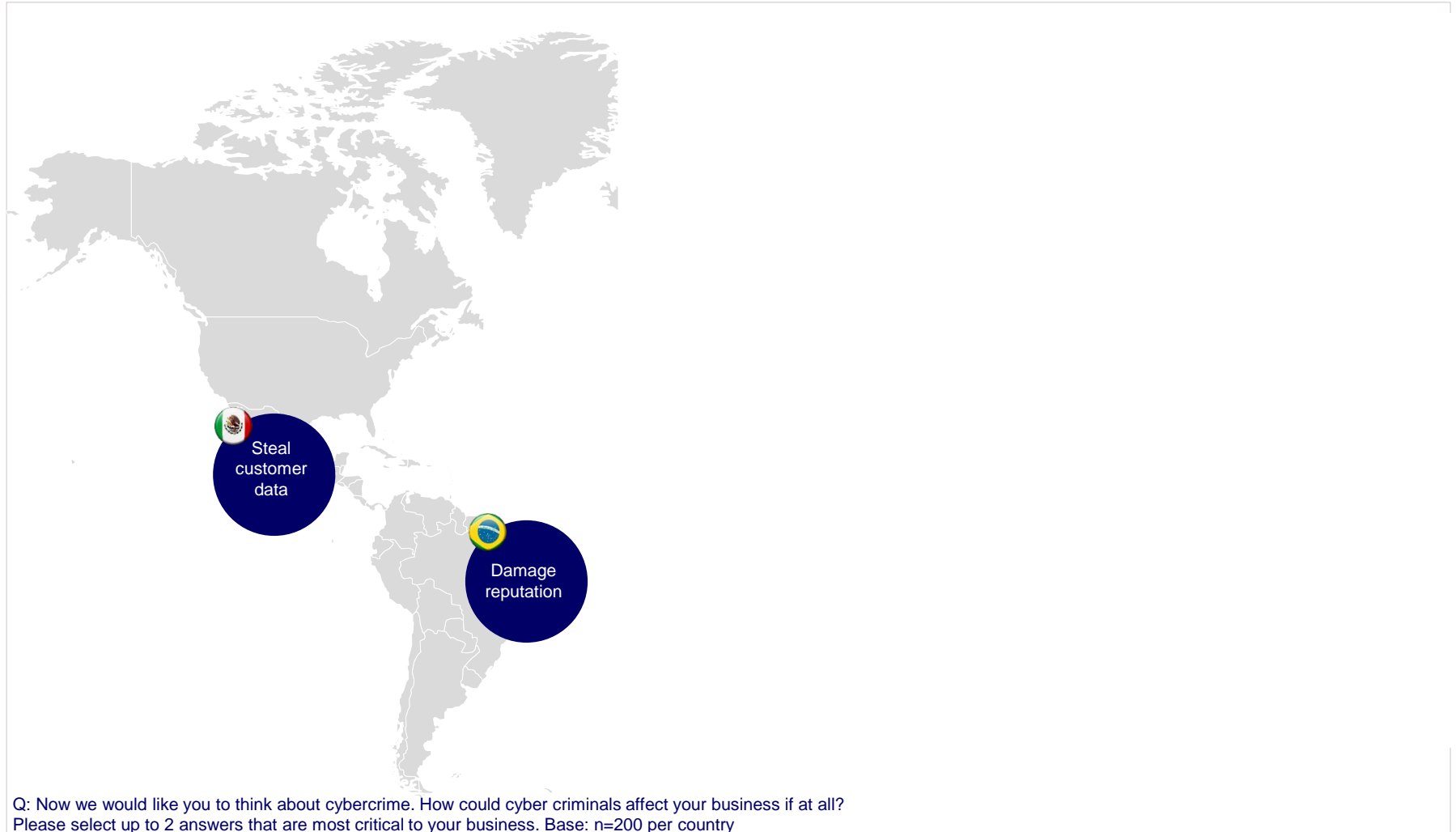
● 0-15% ● 16-30% ● 31%+

Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200 per country

# As in the US, Mexican SMEs dread the theft of customer data while Brazilians see the effect of reputation damage

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in Latin America





# Medium sized companies (10-49 employees) perceive “Damage reputation” as the major effect of cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in SME segments of Latin America

Global Survey Report

Rank One Effect			
	Latin America	Brazil	Mexico
 <b>Revenue</b>			
Up to 2 Million EUR	Steal customer data	Damage reputation	Steal customer data
More than 2 Million EUR	Steal customer data	Damage reputation	Steal customer data
 <b>Employees</b>			
0 - 9	Steal customer data	Damage reputation	Steal customer data
10 - 49	Damage reputation	Damage reputation	Steal customer data
50 - 250	Steal customer data	Damage reputation	Steal customer data

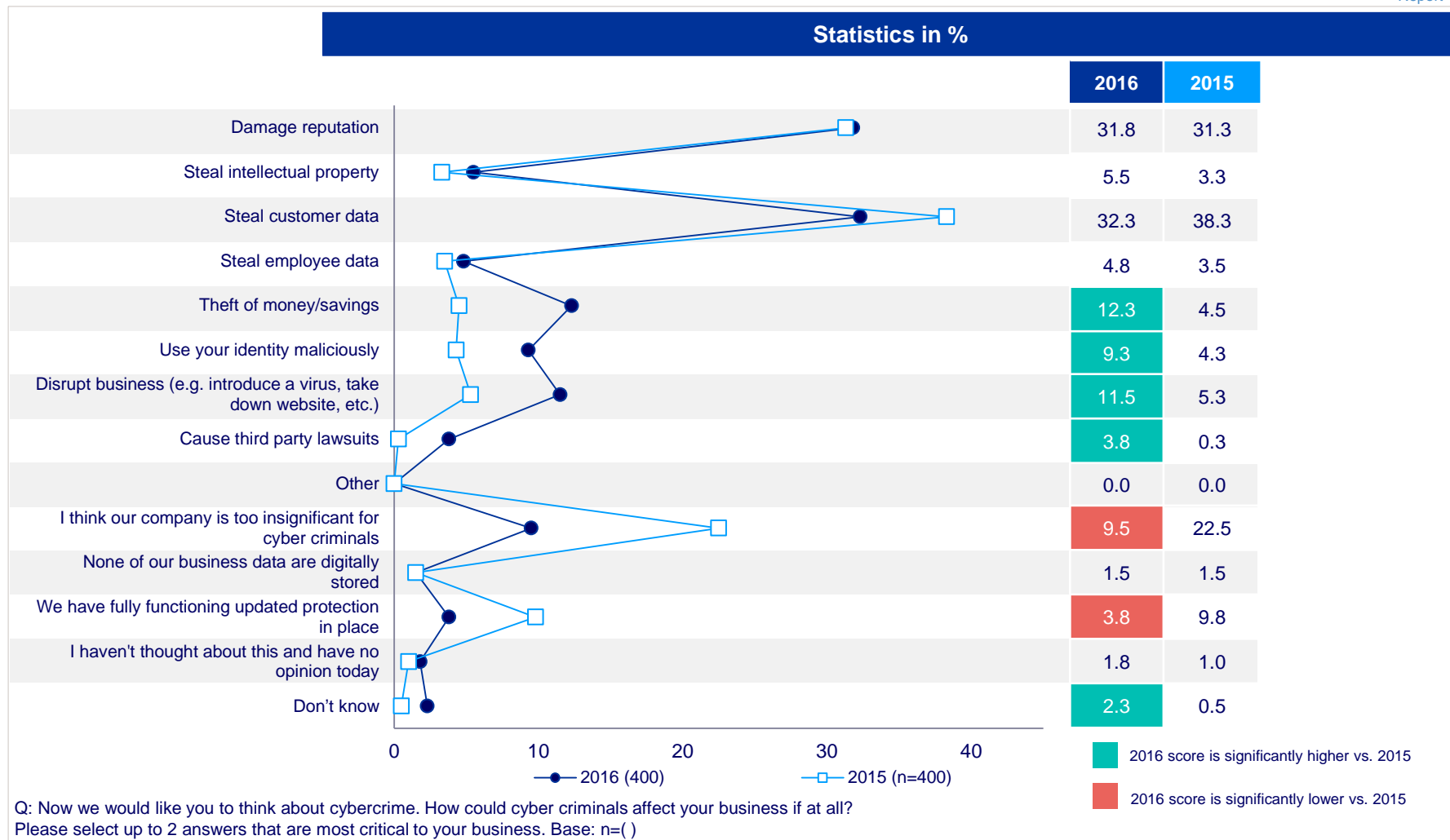
Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200 per country

# Significant more SMEs see cybercrime as a wide threat and think they are not safe enough

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Year-on-year comparison – APAC

Global Survey Report



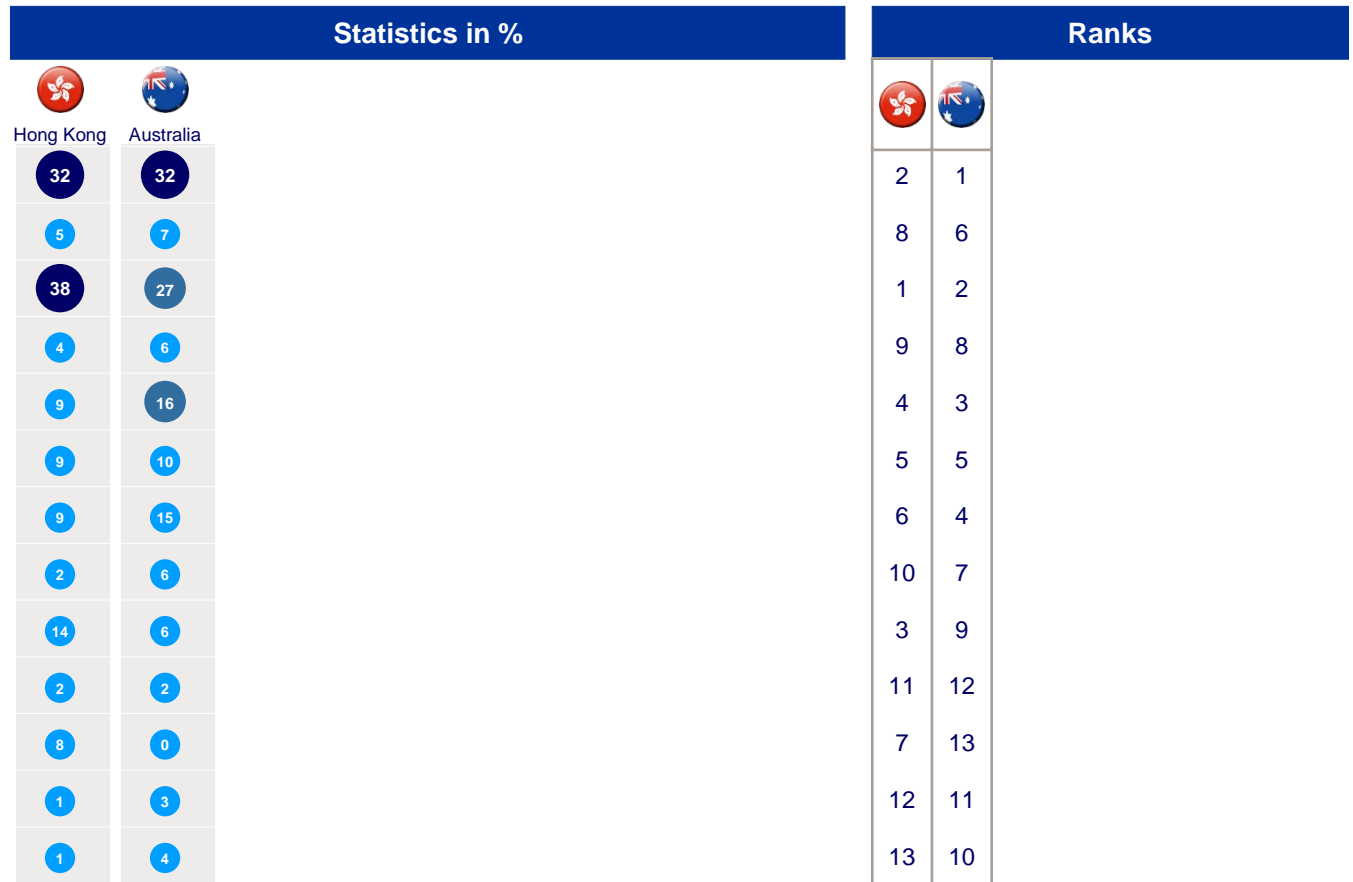
# “Theft of money/savings” rated as more relevant in Australia than in Hong Kong

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Comparison of countries in APAC

Global Survey Report

Note: A fair country comparison requires to consider both, the chart on the left (bubbles) and the chart on the right (ranks).

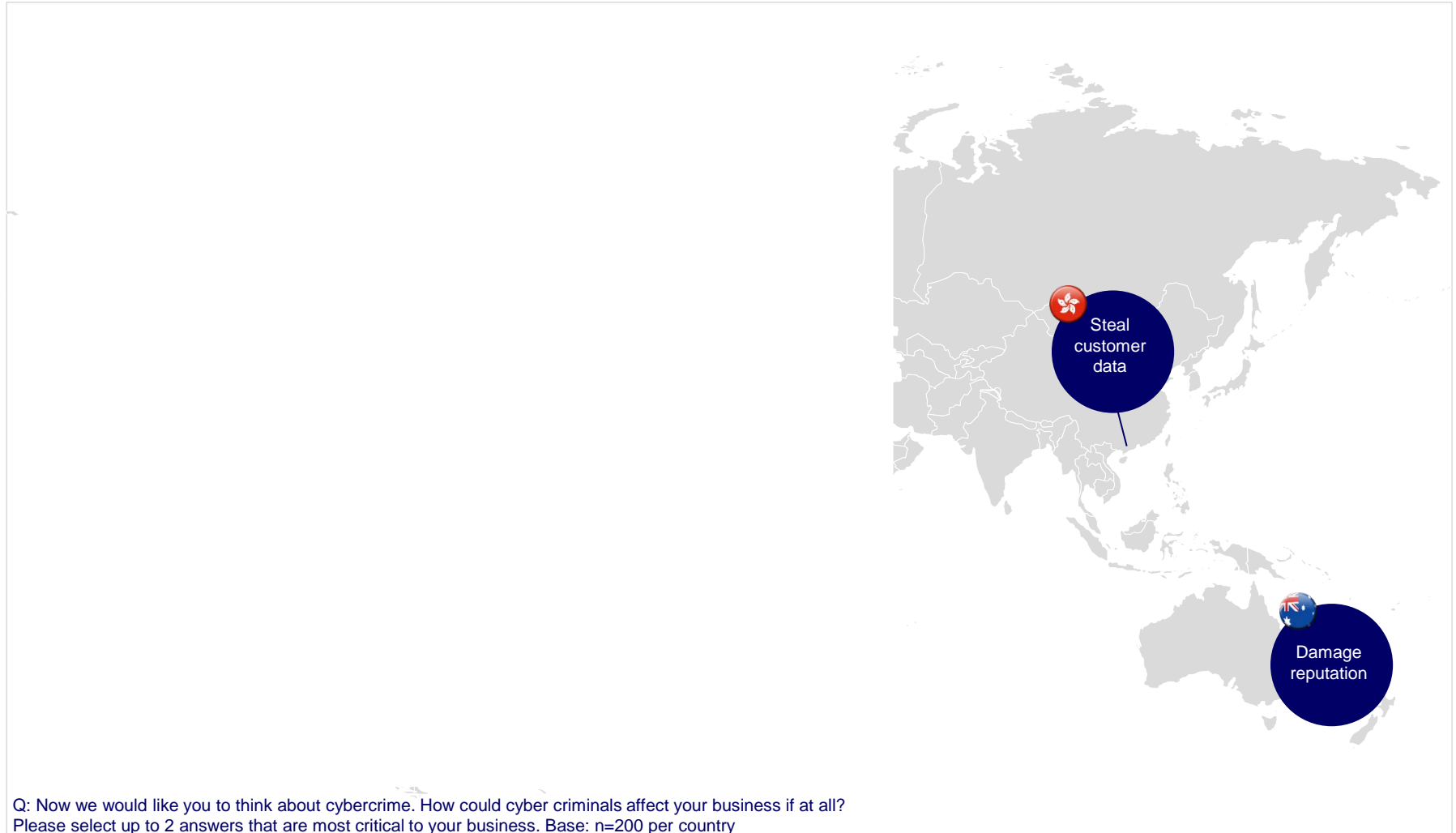


Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200 per country

# SMEs in Hong Kong dread the theft of customer data while Australians see the effect of reputation damage

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in APAC





# Small enterprises perceive “Damage reputation” as the major risk of cybercrime

Potential effect on business of small and medium enterprises due to cybercrime in 2016

Results: Rank one effect on business in SME segments of APAC

Global Survey Report

Rank One Effect			
Revenue	APAC	Hong Kong	Australia
Up to 2 Million EUR	Damage reputation	Damage reputation	Damage reputation
More than 2 Million EUR	Steal customer data	Steal customer data	Steal customer data
Employees			
0 - 9	Damage reputation	Steal customer data	Damage reputation
10 - 49	Steal customer data	Steal customer data	Damage reputation
50 - 250	Steal customer data	Damage reputation	Steal customer data

Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200 per country

# Results by country

Potential effect on business of small and medium enterprises due to cybercrime in 2016

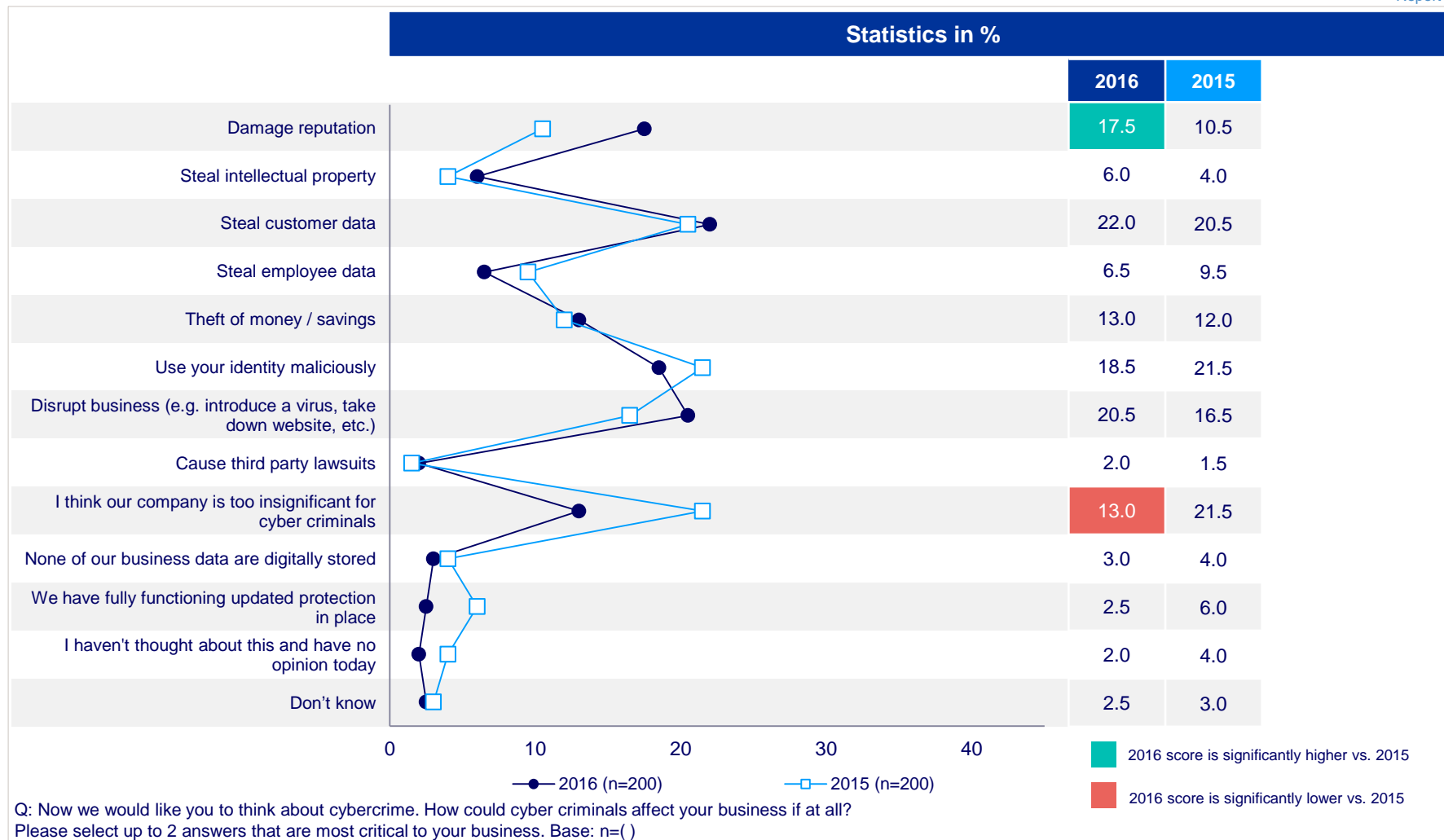


Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business.

# Increased share of SMEs rating “Damage reputation” as a possible major impact of cybercrime on their business

Potential business impact of cybercrime on small and medium enterprises in 2016

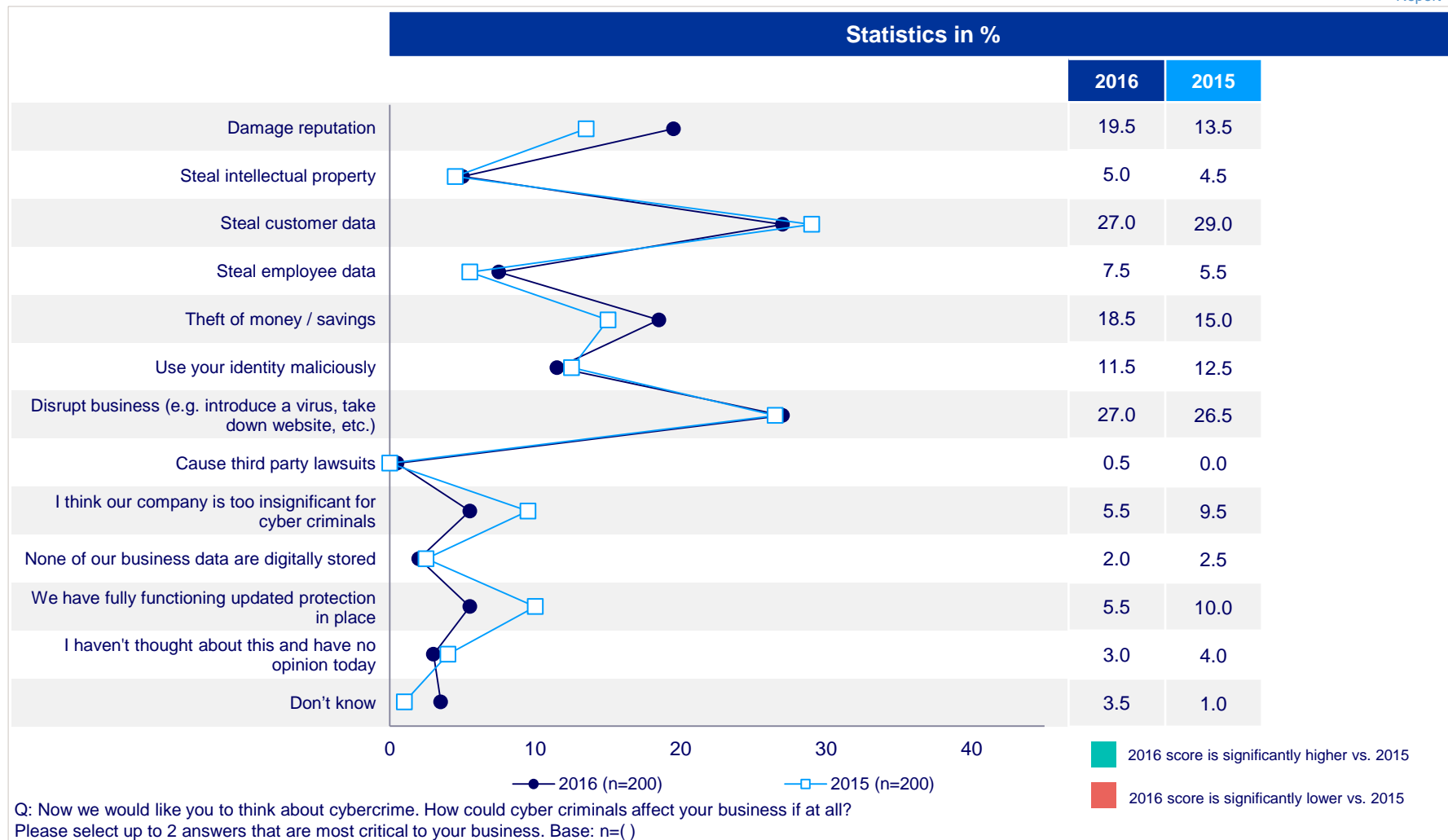
Results: Year-on-year comparison



# “Steal customer data” and “Disrupt business” by far the most prominent risks of cybercrime

Potential business impact of cybercrime on small and medium enterprises in 2016

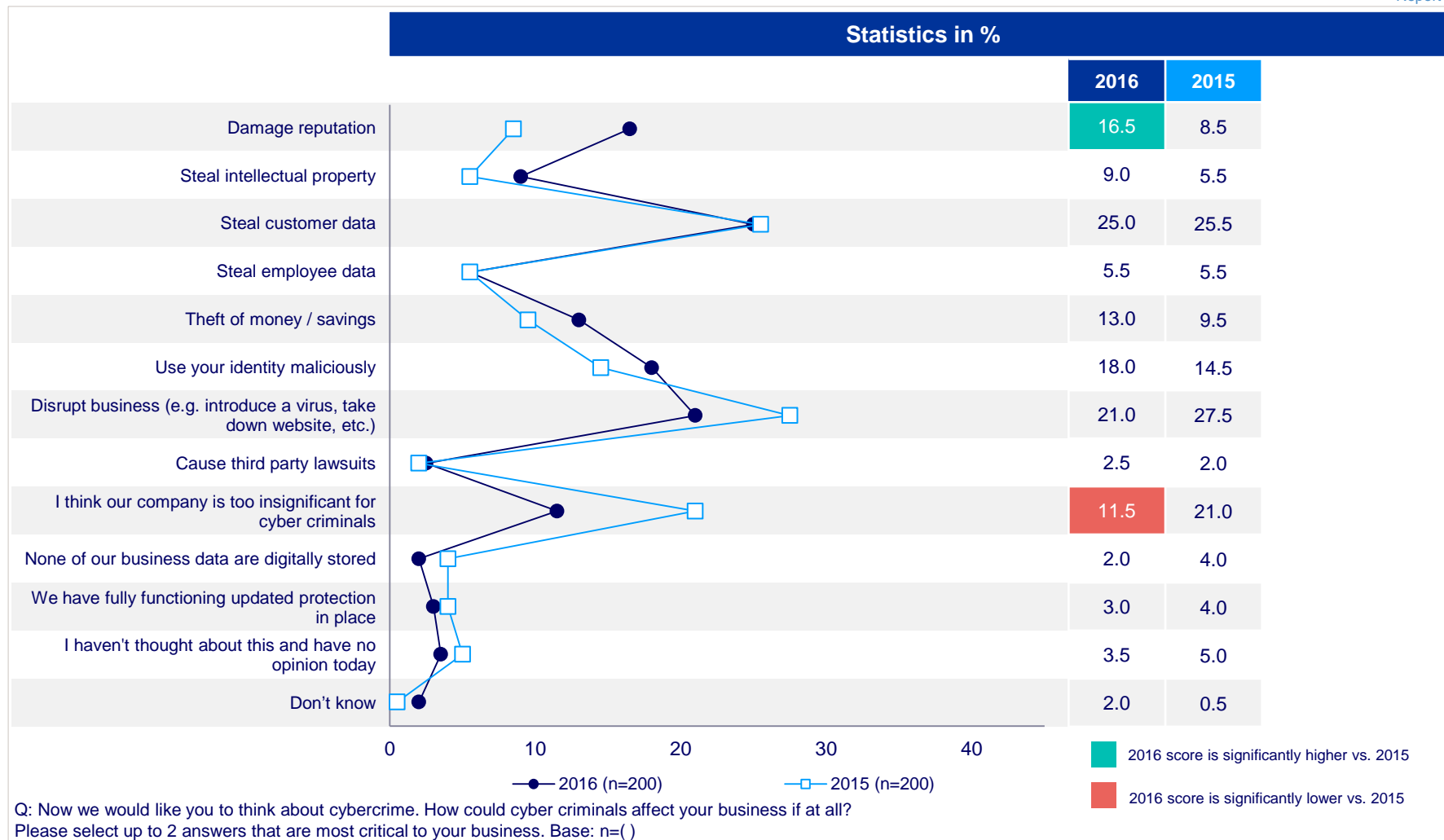
Results: Year-on-year comparison



# Fewer SMEs believe their “Company is too insignificant for cyber criminals”

Potential business impact of cybercrime on small and medium enterprises in 2016

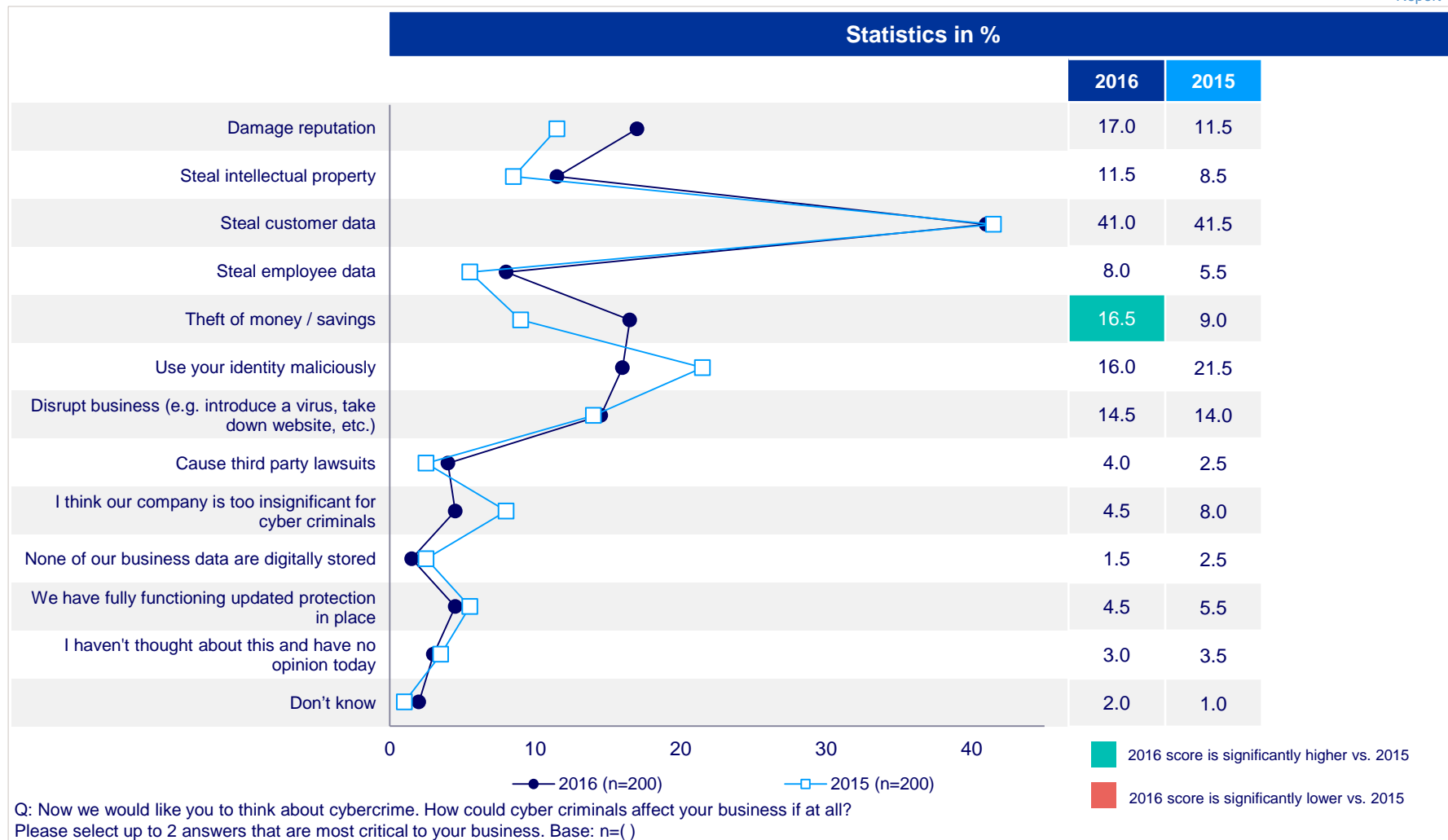
Results: Year-on-year comparison



# Perception of risk of “Theft of money/savings” significantly increased over time

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



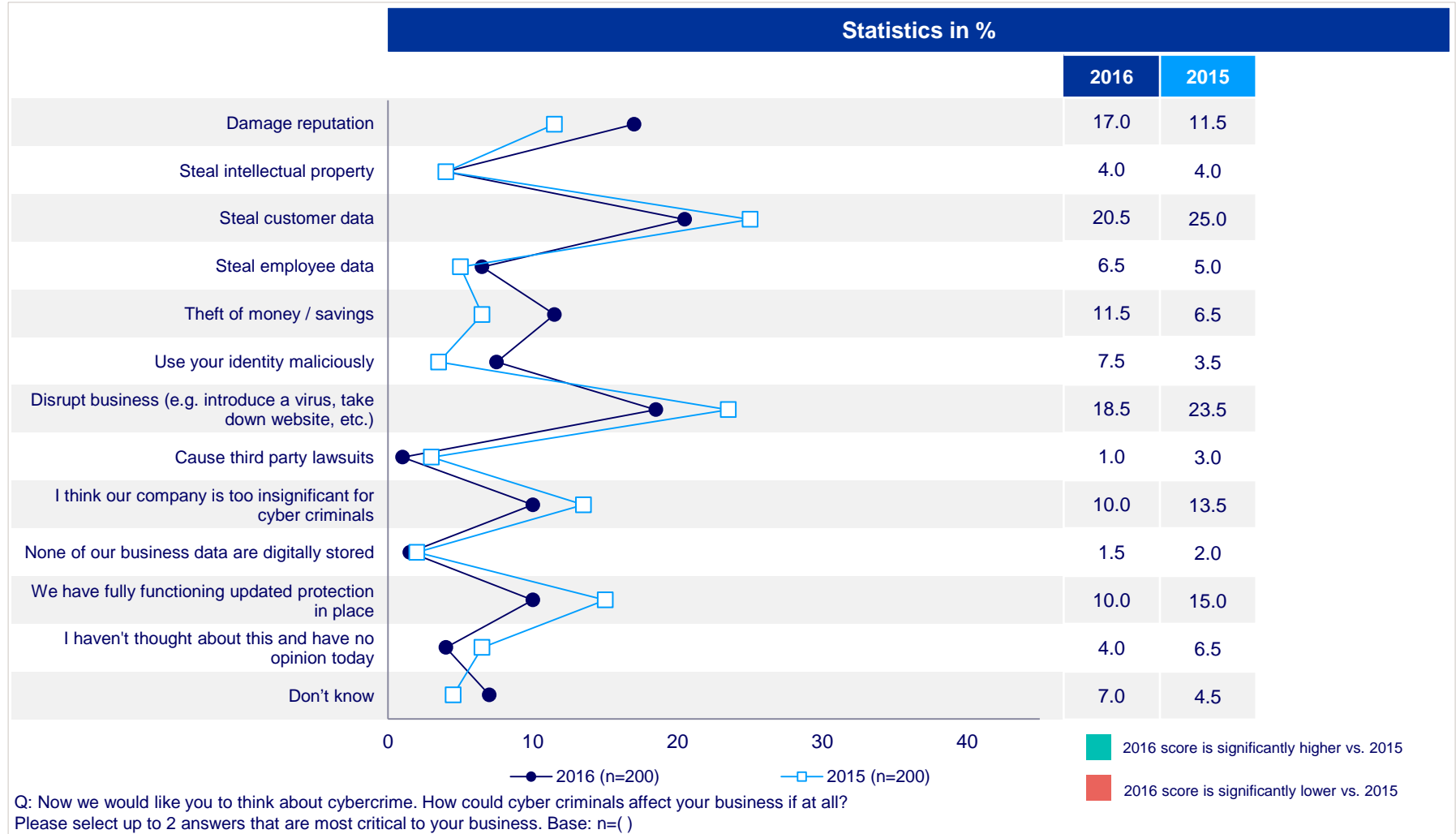
# Threats from cybercrime are perceived on a wide range, “Steal customer data” being the most crucial one

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



Global Survey Report



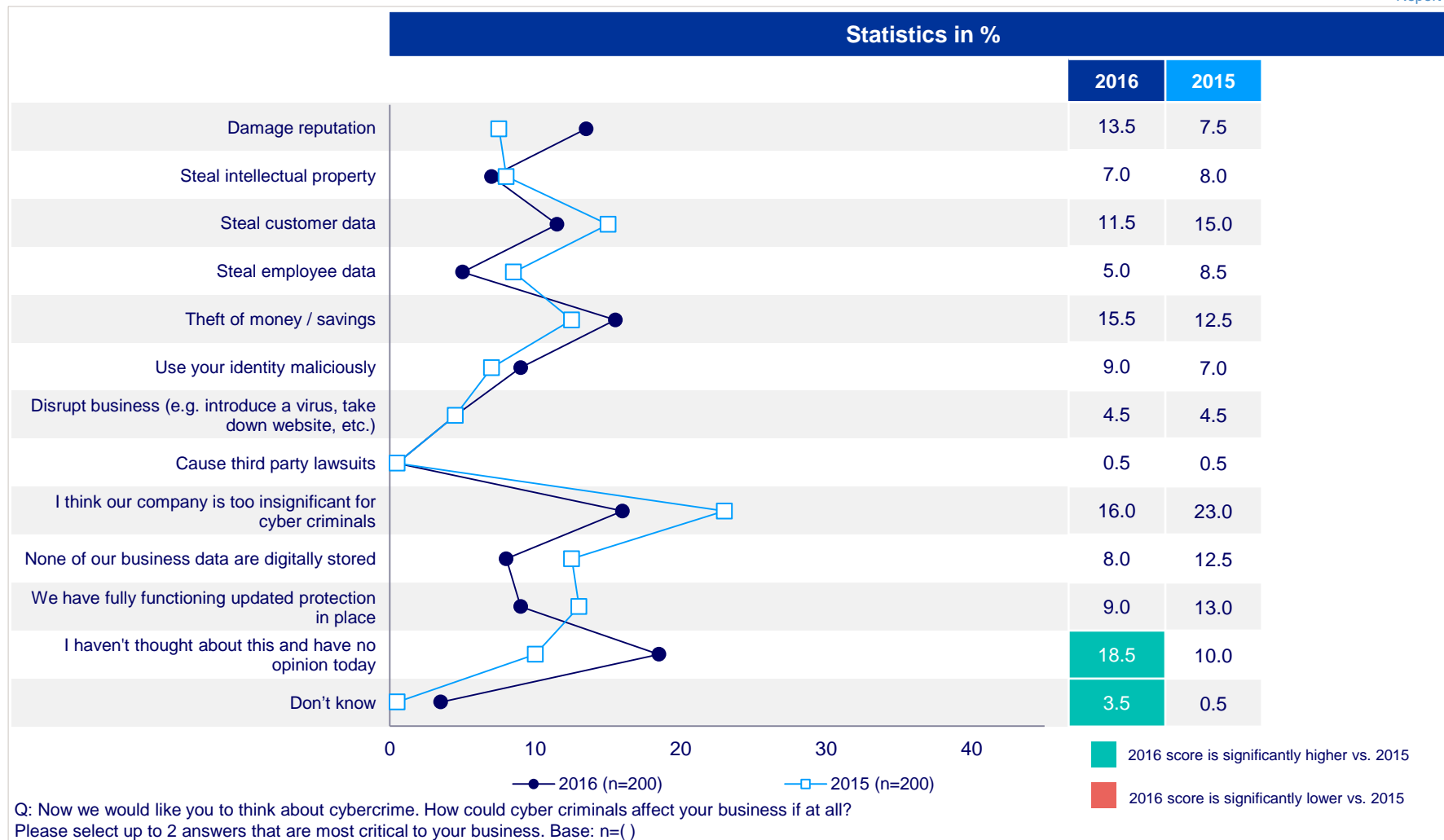
# Many SMEs still think their company is too insignificant for cyber criminals

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



Global Survey Report





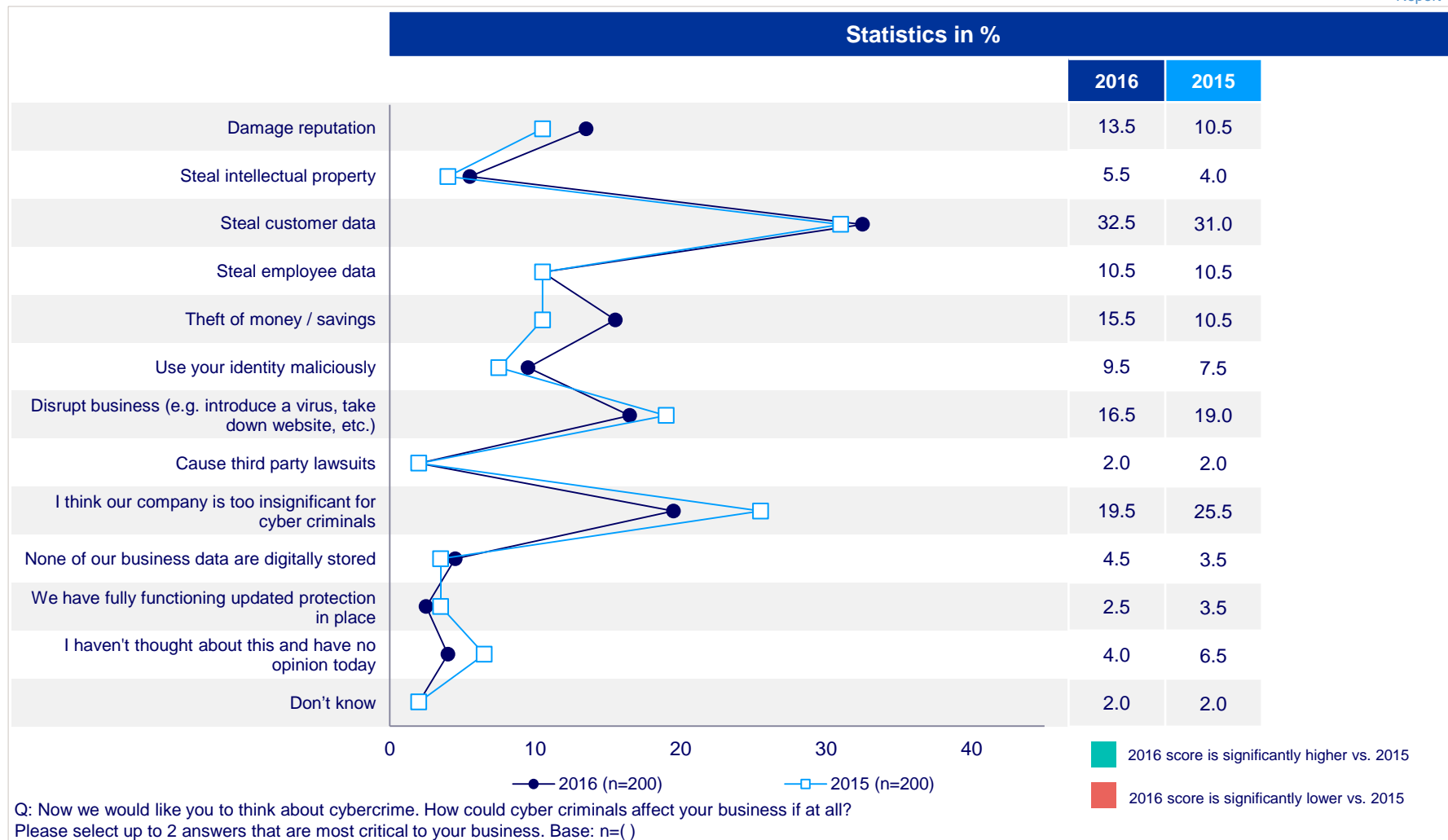
# Many SMEs still think their company is too insignificant for cyber criminals

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



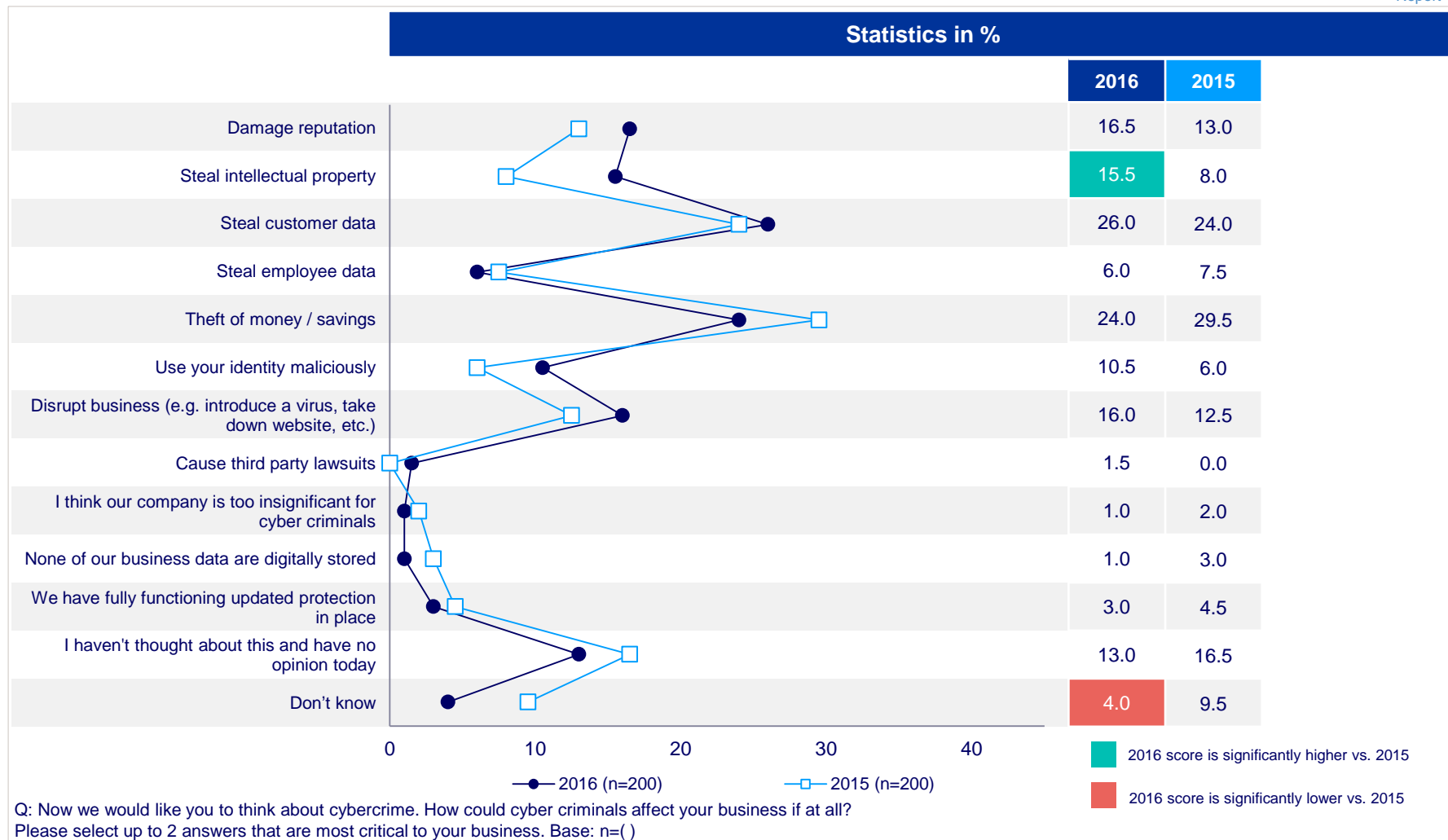
Global Survey Report



# “Steal intellectual property” perceived as a potentially more relevant business impact than one year ago

Potential business impact of cybercrime on small and medium enterprises in 2016

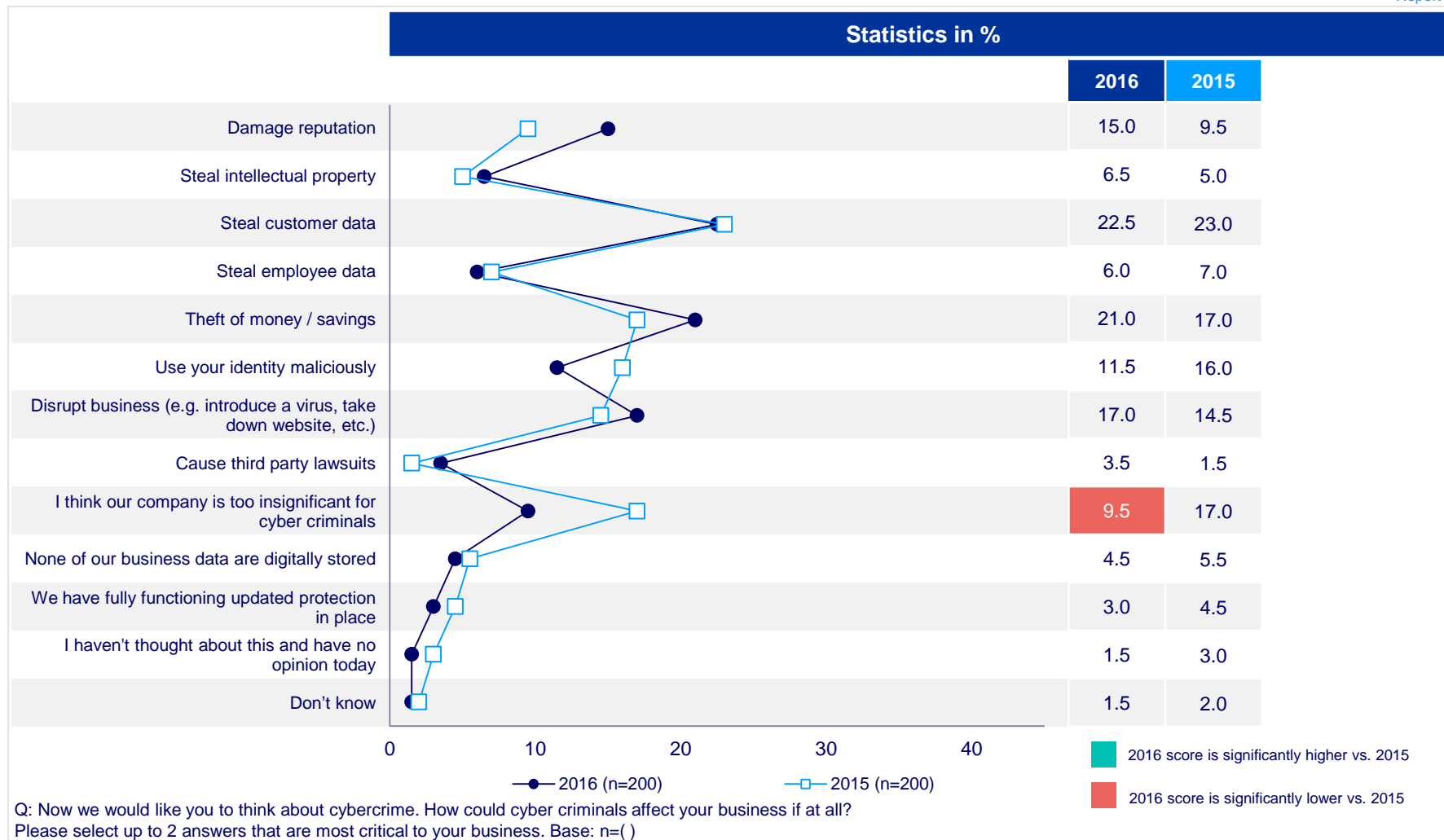
Results: Year-on-year comparison



# Decreasing share of US SMEs think that their “Company is too insignificant for cyber criminals”

Potential business impact of cybercrime on small and medium enterprises in 2016

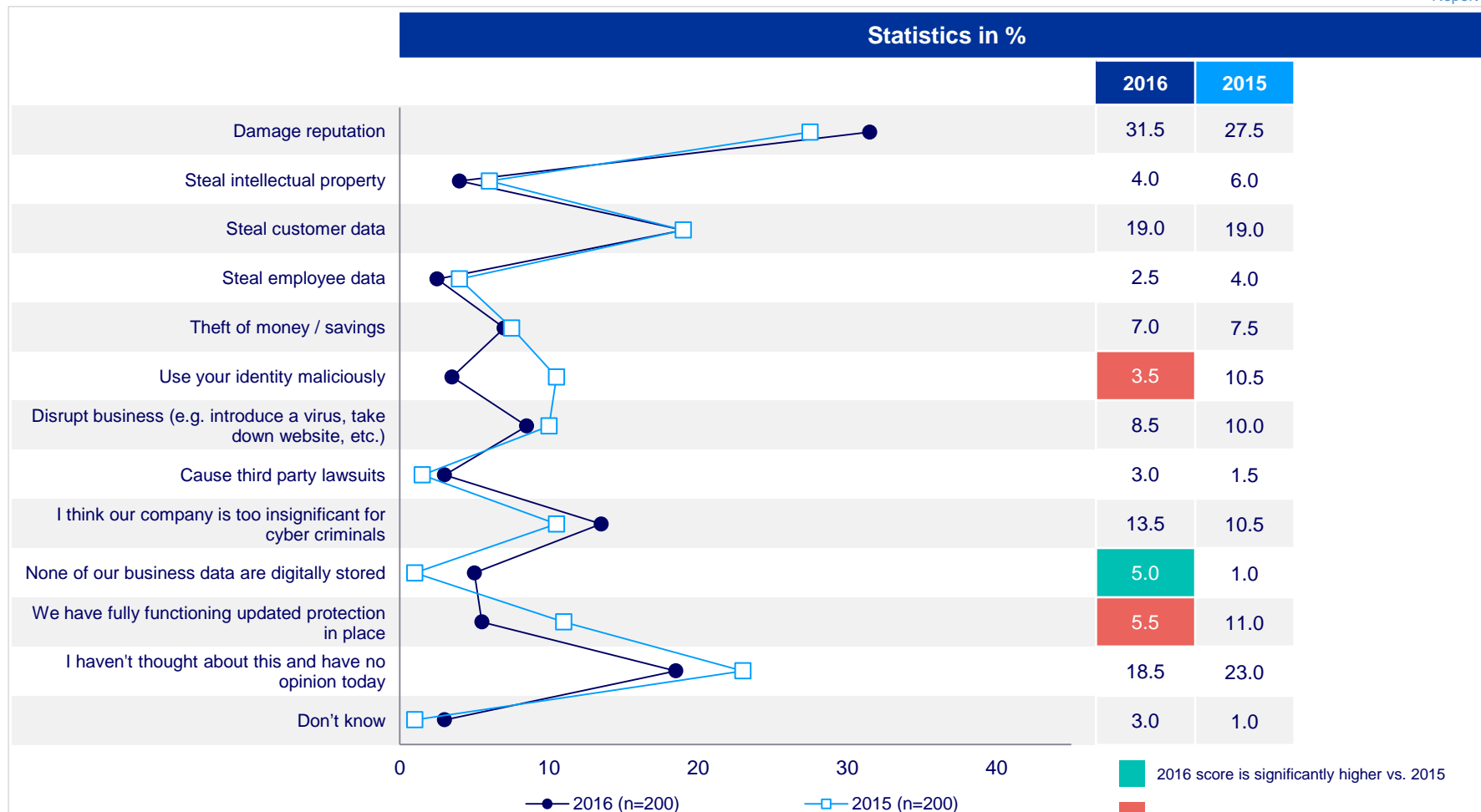
Results: Year-on-year comparison



# Significant decrease of risk perception for “Use identity maliciously”

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?

Please select up to 2 answers that are most critical to your business. Base: n=( )

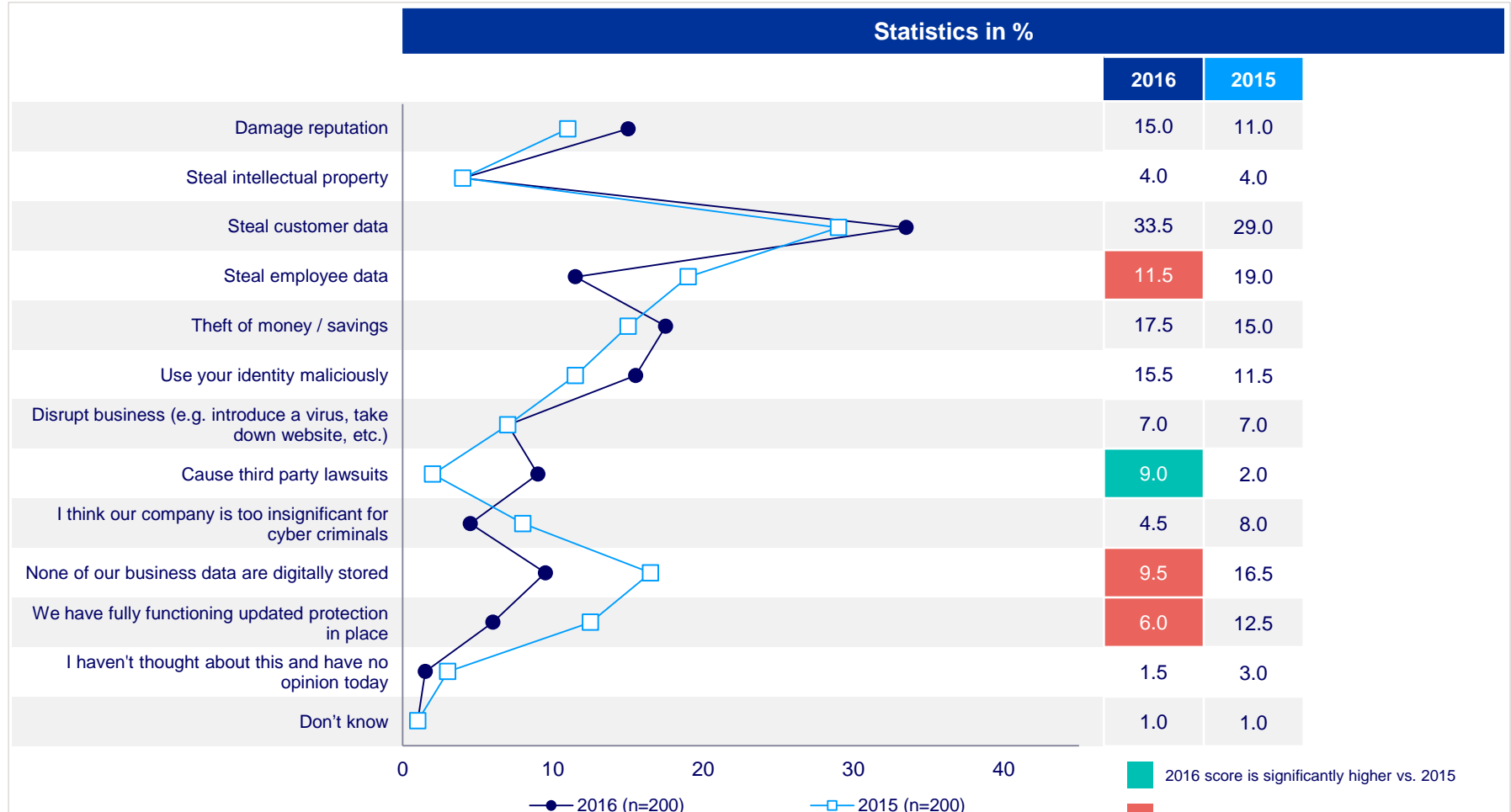
# Cybercrime may cause third party lawsuits significantly more than in last year

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



Global Survey Report



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=( )

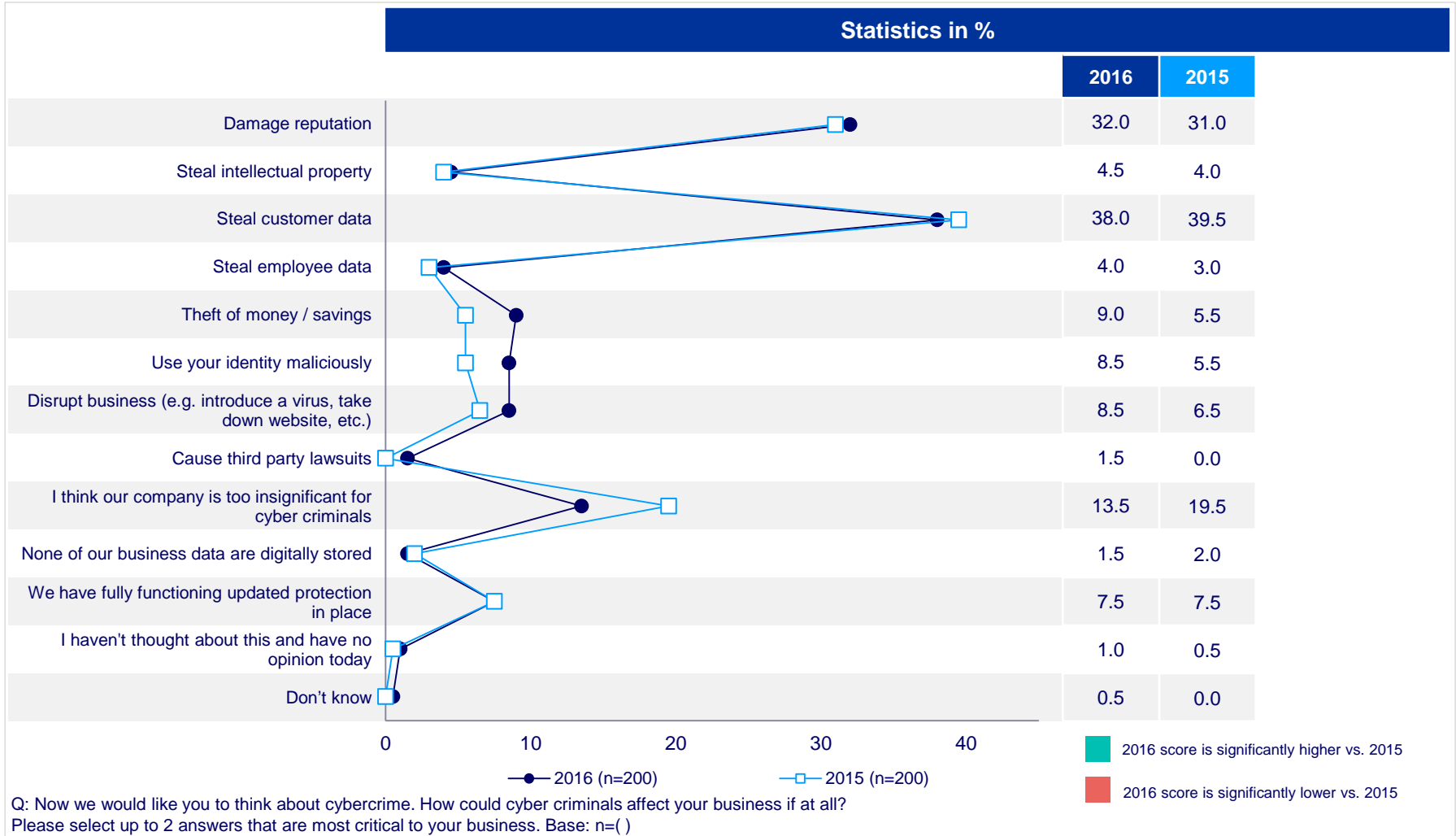
# Reputation damage and theft of customer data are the major potential risks in Hong Kong

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



Global Survey Report



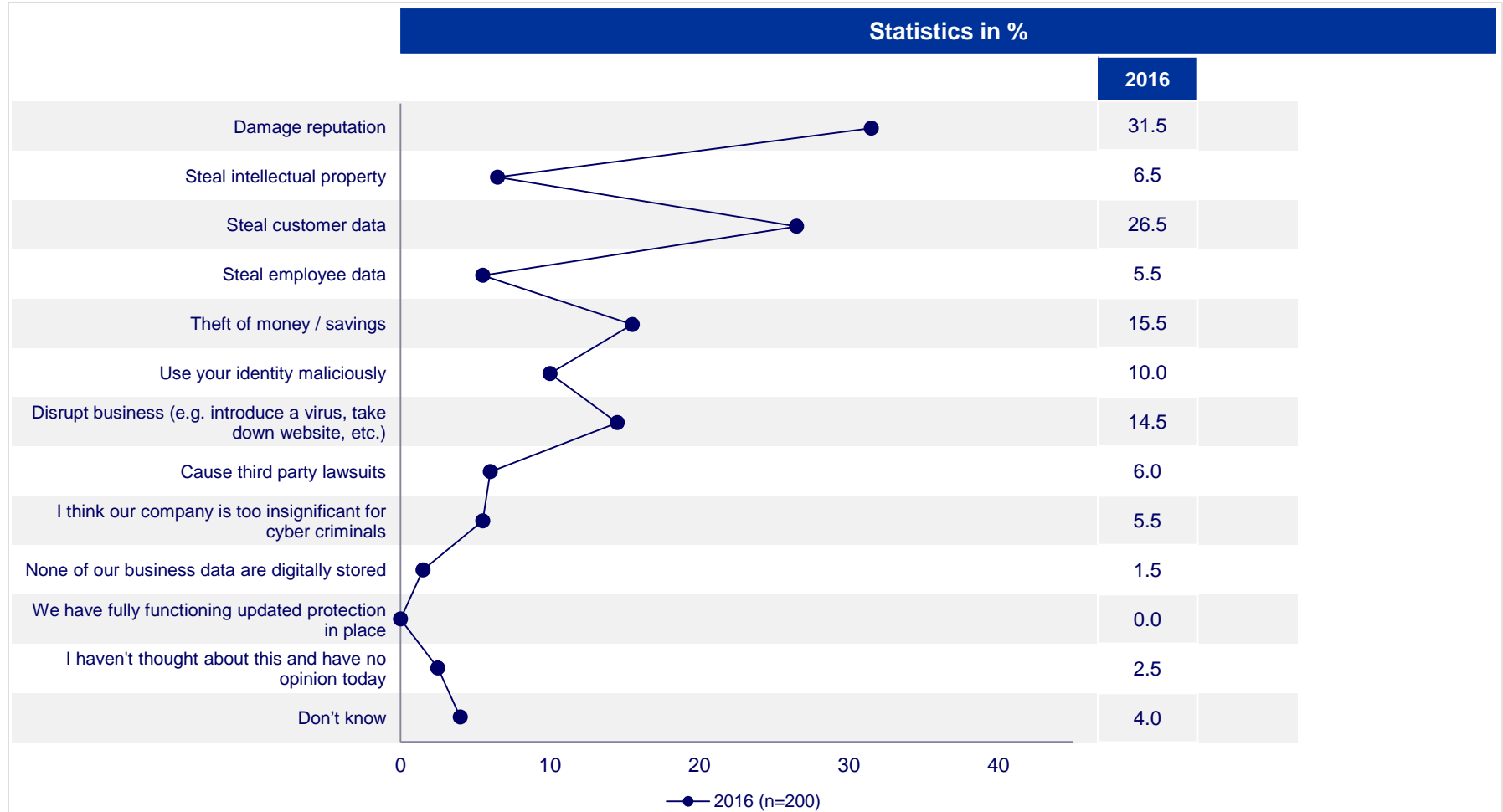
# Damage reputation and theft of customer data are perceived as most threatening risks

Potential business impact of cybercrime on small and medium enterprises in 2016

Results: Year-on-year comparison



Global Survey Report



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business. Base: n=200

# Sample composition

Potential effect on business of small and medium enterprises due to cybercrime in 2016



Q: Now we would like you to think about cybercrime. How could cyber criminals affect your business if at all?  
Please select up to 2 answers that are most critical to your business.











# Sample Composition 1/2

Key risks for small and medium enterprises in 2016

Function and full-time employees



Survey Report  
Switzerland

	Statistics in %							
	Europe							
								
Function	Switzerland	Austria	Germany	Ireland	Italy	Portugal	Spain	Turkey
CEO/Owner	47.0	60.5	59.0	42.0	60.0	43.5	52.0	44.0
CFO/Treasurer	20.5	13.5	16.5	14.0	14.5	15.5	16.0	15.5
COO/Head of operations	18.5	16.0	16.0	13.0	16.0	22.0	15.5	24.5
General Manager	14.0	10.0	8.5	31.0	9.5	19.0	16.5	16.0
Full-time employees								
0 employees	4.5	3.5	3.0	2.0	7.0	1.0	8.0	0.5
1 to 9 employees	45.5	56.5	27.0	33.0	48.0	49.0	41.5	59.5
10 to 19 employees	22.5	17.0	25.5	28.0	22.5	20.5	23.5	17.0
20 to 49 employees	7.5	8.0	14.5	7.0	7.5	9.5	7.0	13.0
50 to 99 employees	15.0	10.0	23.0	24.0	13.5	16.5	15.5	7.5
100 to 250 employees	5.0	5.0	7.0	6.0	1.5	3.5	4.5	2.5









# Sample Composition 2/2

## Key risks for small and medium enterprises in 2016

### Revenue and Industry



Survey Report  
Switzerland

	Statistics in %							
	Europe							
								
Revenue*	Switzerland	Austria	Germany	Ireland	Italy	Portugal	Spain	Turkey
Up to 2 Million EUR	32.5	60.5	35.0	38.0	45.0	29.0	48.5	52.0
More than 2 to 5 Million EUR	17.0	13.0	21.0	14.5	17.5	10.0	14.0	8.5
More than 5 to 10 Million EUR	10.0	6.0	9.0	9.5	9.0	9.5	3.5	3.5
More than 10 to 50 Million EUR	9.5	4.0	7.0	6.0	1.0	4.0	1.0	2.0
More than 50 Million EUR	0.0	0.0	2.0	0.0	1.5	1.0	0.0	1.5
Industry								
Agriculture	2.5	1.5	5.5	4.5	4.5	4.5	9.5	3.5
Manufacturing and construction	10.0	8.5	14.0	11.5	6.5	8.5	10.5	10.0
Wholesale and retail trade	15.5	13.5	14.5	12.5	8.5	9.5	11.0	13.5
Information and communication	6.5	9.0	8.5	6.0	4.5	2.5	4.0	16.0
Financial activities (including insurance)	4.0	9.5	13.0	8.0	13.5	6.0	4.0	8.0
Administrative and support service	6.0	6.0	3.0	4.5	2.5	3.0	4.0	2.5
Public administration	5.5	4.0	3.5	2.0	3.0	1.0	4.0	1.5
Transport and storage	7.5	4.0	5.0	7.0	3.5	14.5	4.5	17.5
Accommodation and food service	9.5	27.0	9.5	19.0	23.5	17.5	12.0	21.5
Consumer services	22.0	8.5	7.0	15.5	15.0	8.0	24.5	2.5
Other service activities	11.0	8.5	16.5	9.5	15.0	25.0	12.0	3.5

\*Figures don't sum up to 100% due to "DK / No Answer"

# Sample Composition

Biggest opportunities for small and medium enterprises in 2016

Function and full-time employees

	Statistics in %				
	North America	Latin America		APAC	
					
Function	USA	Brazil	Mexico	Hong Kong	Australia
CEO/Owner	39.0	43.5	36.0	47.0	39.0
CFO/Treasurer	11.0	25.5	18.0	15.0	12.0
COO/Head of operations	12.0	12.5	26.0	20.0	16.0
General Manager	38.0	18.5	20.0	18.0	33.0
Full-time employees					
0 employees	1.5	2.5	0.0	0.5	4.0
1 to 9 employees	33.5	32.5	30.0	34.5	44.0
10 to 19 employees	28.0	31.0	18.0	26.0	13.5
20 to 49 employees	12.0	9.0	12.0	14.0	8.5
50 to 99 employees	11.0	22.0	26.5	16.5	22.0
100 to 250 employees	14.0	3.0	13.5	8.5	8.0

# Sample Composition

## Key risks for small and medium enterprises in 2016 Revenue and Industry

	Statistics in %				
	North America	Latin America		APAC	
					
Revenue*	USA	Brazil	Mexico	Hong Kong	Australia
Up to 2 Million EUR	28.0	29.5	40.0	30.5	39.5
More than 2 to 5 Million EUR	19.0	15.0	13.0	25.0	9.0
More than 5 to 10 Million EUR	8.5	9.0	5.5	7.5	8.5
More than 10 to 50 Million EUR	6.5	4.0	7.0	1.5	4.5
More than 50 Million EUR	1.0	0.0	0.0	1.0	0.0
Industry					
Agriculture	3.0	11.0	7.0	0.0	10.5
Manufacturing and construction	18.0	7.0	11.5	10.5	12.5
Wholesale and retail trade	20.0	18.5	17.5	5.5	20.0
Information and communication	8.0	6.5	2.5	3.0	2.0
Financial activities (including insurance)	12.0	3.0	3.5	21.0	3.5
Administrative and support service	2.0	2.0	4.0	8.5	2.0
Public administration	2.0	1.5	2.0	11.0	4.5
Transport and storage	10.0	10.0	4.5	7.5	15.0
Accommodation and food service	11.0	16.0	25.5	9.5	11.5
Consumer services	5.0	12.0	18.0	1.5	11.5
Other service activities	9.0	12.5	4.0	22.0	7.0

\*Figures don't sum up to 100% due to "DK / No Answer"