

Press release

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"Unternehmerperspektiven" study: small and medium-sized enterprises want to reduce bureaucracy – burden of tariff disputes – opportunities through AI

- Only 10% of corporates surveyed consider the economic conditions in Germany to be "very good" or "good."
- Corporates assess the reduction of bureaucracy as the biggest challenge for Germany as a business location.
- Opportunities presented by AI are still not utilised by many corporates.
- Impact of current US trade policy on corporates still minimal.

German SMEs are more critical than ever of the current economic environment. Simultaneously, they are taking responsibility to counter the uncertain situation with investments. This is uncovered by the 23rd Commerzbank "Unternehmerperspektiven" study, entitled "Germany as a business location – time to make a difference!". The results from more than 1,500 top-level executives, assess the situation and perspectives of corporates.

Few top marks for own country

When asked to grade their own economic location, the results were concerning with only 10% of corporates rating the conditions in Germany as "very good" or "good." A substantial 60% of respondents deemed them merely "satisfactory" or "adequate," with nearly one-third describing them as "poor" or "inadequate." Consequently, Germany ranks 9th in a list of economic nations, trailing behind countries such as Vietnam and Italy. This marks a significant decline when compared to the 2019 Unternehmerperspektiven study, where Germany had ranked 1st. Business leaders also take a critical view of the decreasing relevance of the quality label "Made in Germany": 71% of all respondents believe its significance has diminished. Commerzbank's Board Member for Corporate Banking, Michael Kotzbauer, sees a clear need for action: "Germany has significantly lost its attractiveness as a business location in recent years; companies now rightly expect positive developments or stimulus from the new government that will expand their ability to act and their entrepreneurial freedom."

No hurdle as high as bureaucracy

The SMEs surveyed make it very clear that they view the reduction of bureaucracy in Germany, as the biggest challenge in the coming months (46%). This is followed by concerns over energy costs (29%) and the high tax burden (21%). This position is underlined by their appeal to the state and politicians: 98% see the reduction of bureaucracy and fewer regulations as the most urgent tasks. Also improvements to digital and physical infrastructure (95%) and lower energy prices (88%) are urgently desired. Boris Rhein (CDU), the patron of this year's "Unternehmerperspektiven" and Prime Minister of Hesse, reassures small and medium-sized enterprises that their concerns are being taken very seriously by politicians: "We need a comeback plan for the German economy – with extensive bureaucracy reduction, tax relief for the wider middle class and a competitive energy policy."

Companies invest in people and technology

Despite all the criticism, the medium-sized business sector is committing to investing in its own businesses. Employee qualifications (68%), process optimisation (62%) and fostering corporate culture (45%) are key factors for success that companies are increasingly prioritising. When it comes to investment development, cybersecurity takes the lead. More than half of the respondents also see qualified professionals and artificial intelligence (AI) technology as promising investment areas for the future.

Future technology AI: implementation by larger corporates

Nearly half of the companies surveyed are already using artificial intelligence, even if only in specific areas. However, it is primarily larger companies (2 million to 15 million euros in revenues) that report this usage. The smaller the company, the more cautious it is in adopting AI. For the time being, many may remain skeptical, with the study showing that the majority of companies are not currently using AI and do not plan to in the future. As a result, many opportunities for optimisation and innovation are currently being left untapped.

Expectations from banks: more than standard services

In challenging times, medium-sized companies expect their principal bank to go beyond traditional banking services. In demand is advice on loans (53%), tailored financial products (43%) and networking opportunities with other companies and experts (33%). Additionally, proximity to the bank holds significant importance for small and medium-sized businesses: for 83%, it is "important" or "very important" that their principal bank is headquartered in Germany.

Additional survey on US trade policy reveals uncertainties

The study was supplemented by an additional survey, which specifically deals with the effects of current US trade policy. Although most of the surveyed companies are currently scarcely affected, the increasing planning uncertainty is a cause for concern. Where this is applicable, companies are taking countermeasures by seeking to secure new sales markets in Germany and the EU.

The initiative "Unternehmerperspektiven" and its studies

Since 2006, the "Unternehmerperspektiven" study has engaged in a dialog with entrepreneurs as a Commerzbank initiative. Every two years, it surveys up to 2,000 owners and managers from companies of all sizes and industries. For this purpose, representative studies conducted by forsa highlight the major current topics of the economy. The subsequent exchange in the network promotes solution-oriented support for medium-sized enterprises.

For more information, visit <https://www.commerzbank.com/corporateclients/unternehmerperspektiven/>

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About Commerzbank

With its two business segments – Corporate Clients and Private and Small-Business Customers –, Commerzbank, as a full-service bank, offers a comprehensive portfolio of financial services. It is the leading bank for the German Mittelstand and a strong partner for around 24,000 corporate client groups. Commerzbank transacts approximately 30% of Germany's foreign trade financing. The Bank is present internationally in more than 40 countries in the corporate clients' business – wherever its Mittelstand clients, large corporates, and institutional clients need it. In addition, Commerzbank supports its international clients with a business relationship to Germany, Austria, or Switzerland and companies operating in selected future-oriented industries. With more than €400 bn assets under management, Commerzbank is also one of the leading banks for private and small-business customers in Germany. Under the brand Commerzbank, it offers a wide range of products and services with an omni-channel approach: online and mobile, via phone or video in the remote advisory centre, and personally in its around 400 branches. Under the brand comdirect, it offers all core services as a digital primary bank 24/7 and, as a performance broker, solutions for saving, investing, and securities trading. Its Polish subsidiary mBank S.A. is an innovative digital bank that serves approximately 5.8 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.

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