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DIGITALIZATION THROUGH E-INVOICES IN MICRO AND SMALL ENTERPRISES – CROATIAN EXPERIENCES

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Abstract: The aim of this paper is to investigate practical experiences of micro and small entrepreneurs in the Republic of Croatia regarding the digitalization process, with a special emphasis on the implementation of e-invoices in their business operations. Qualitative methods were used within the scientific research conducted, specifically semi-structured interviews with 15 micro and small entrepreneurs operating in various sectors (trade, services, manufacturing, and construction). The scientific contribution of this paper lies in the exploration of both positive and negative aspects encountered by micro and small enterprises through the implementation of electronic invoices. Furthermore, the study identifies obstacles faced by entrepreneurs during their adaptation to new digital requirements in doing business with the public sector, as well as the level of institutional support provided. Results indicate uneven readiness for change among entrepreneurs from different sectors, with information scarcity and limited capacities identified as primary challenges. On the other hand, positive developments were observed in terms of business efficiency and administrative burden reduction for enterprises and their employees. This paper contributes to a better understanding of the real needs of micro and small entrepreneurs in adapting their business to digital transformation, and may serve as a basis for shaping support measures to facilitate their digital transition.

Keywords: Digitalization, e-invoices, micro and small enterprises, Republic of Croatia.

1. INTRODUCTION

In contemporary business, one of the key competitiveness factors for micro and small enterprises is their adaptation to increasingly demanding market and regulatory requirements related to business digitalization. The implementation of electronic invoices (e-invoices) in business operations represents one aspect of digitalization. Entrepreneurs are an essential component of any country's economy, and through their activities, they generate a significant share of each country's GDP. Cash flow and buying and selling transactions are critical activities for conducting economic operations worldwide, and with the application of

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digitalization and e-invoices in business, these economic activities become faster, more transparent, and more efficient.

The aim of this paper is to explore how micro and small entrepreneurs have adapted to the mandatory implementation of electronic invoices (e-invoices) in business transactions with the public sector, identify the obstacles encountered during this process, examine the ways they overcame these obstacles, and gather their suggestions for improving the implementation of e-invoicing in micro and small enterprises. These insights represent the primary scientific contribution of this paper.

Micro and small enterprises constitute a fundamental pillar of the economy in the European Union, including the Republic of Croatia, generating a substantial number of jobs and ensuring livelihood for numerous families. These enterprises play a crucial role in economic growth, employment expansion, investment generation, and fostering business innovations. Micro and small entrepreneurs frequently face rapid and unpredictable changes dictated by market dynamics, while simultaneously needing to comply with various legal regulations and governmental provisions imposed by national authorities, including those of the Republic of Croatia.

The ability to rapidly adapt to evolving market conditions, consumer demands and preferences, as well as regulatory requirements, is particularly characteristic of micro and small enterprises. According to data provided by the European Commission, micro and small enterprises employ nearly two-thirds of private-sector workers and generate over half of the total added economic value (European Commission, 2022). In the Republic of Croatia, micro and small enterprises hold specific importance, as their growth and development directly impact the economic prosperity and stability of each region, county, and city within the country. These enterprises frequently face financial difficulties and weaker negotiating positions compared to larger companies. Consequently, the digitalization of business operations and the implementation of electronic invoicing undoubtedly pose greater and unforeseen challenges for micro and small enterprises, but simultaneously offer significant opportunities for enhancing their business efficiency and overall competitiveness.

Given the significant role that micro and small enterprises play in the economy of the Republic of Croatia, it is crucial to better understand the experiences of these entrepreneurs regarding the digitalization process and the implementation of electronic invoices (e-invoices) in their business operations. A critical aspect of digitalization in Croatia is the mandatory introduction of electronic invoices for transactions with the public sector, regulated by the Act on Electronic Invoicing in Public Procurement (Official Gazette 94/2018) and Directive 2014/55/EU of the European Parliament and Council of the European Union. Although national regulations and European guidelines clearly emphasize the advantages of implementing e-invoices, such as accelerated business processes, enhanced transparency, and reduced operational costs (European Commission, 2022), the practical experience of micro and small enterprises in Croatia reveals a complex reality with numerous challenges for these entrepreneurs, which will be discussed in subsequent chapters of this paper. The following sections include a review of relevant literature, a description of the research methodology, analysis and discussion of the research results, conclusions, and recommendations aimed at enhancing the digitalization process in micro and small enterprises.

2. LITERATURE REVIEW

In Croatia, the Act on Electronic Invoicing in Public Procurement (Official Gazette 94/2018) mandates that all public procurement entities are required to receive, and their suppliers obliged to issue, electronic invoices, ensuring compliance with Directive 2014/55/EU of the European Parliament and Council of the European Union (Zakon.hr, 2014).

In addition to legal obligations, electronic invoicing (e-invoicing) offers numerous advantages, such as reducing administrative costs and enhancing business transparency (European Commission, 2022). However, in practice, Croatian micro and small enterprises frequently encounter various barriers in implementing e-invoices, including low digital literacy, high costs of software solutions, lack of support, and general resistance to change. According to the Government of the Republic of Croatia (2021), within the framework of the National Recovery and Resilience Plan 2021–2026, the established objective is the adaptation of institutions, resilience in crisis situations, and strengthening administrative capacities oriented towards the digital transition.

The first electronic invoice (e-invoice) system in the Republic of Croatia was developed by the Financial Agency, an institution of the Government of the Republic of Croatia. The Financial Agency plays a primary role in ensuring, managing, and maintaining a central platform for the exchange of e-invoices between invoice issuers and public procurement entities (Financial Agency, 2025). An appropriate software system, compliant with legislative standards and requiring adaptation of business processes and organizational structures, is essential for automated e-invoice exchange. For smaller enterprises, ready-made solutions are available, frequently cloud-based, whereby the service provider (information intermediary) takes responsibility for data security, archiving, and formatting. In Croatia, the Financial Agency is defined as the central information intermediary managing electronic invoice exchange within public procurement, while other service providers are obligated to connect to its central platform (Republic of Croatia, Ministry of Economy, 2025).

Chen et al. (2015) emphasize that the development of an integrated e-invoicing platform can significantly contribute to creating a smart public administration. The implementation of electronic invoices (e-invoices) holds a central position in the digital transition of micro, small, and medium-sized enterprises, representing a critical step towards the comprehensive digitalization of business processes, particularly in interactions with the public sector. Numerous studies confirm that introducing e-invoices yields substantial benefits for small businesses, including reduced operating costs, shorter invoice processing times, and enhanced transparency in financial transactions (European Commission, 2022).

According to a study conducted by the European Commission (2022), SMEs utilizing digital solutions such as e-invoicing can reduce their administrative costs by up to 20% and significantly accelerate their receivables collection process. Digital tools facilitate faster adaptation of enterprises to regulatory and economic changes, thus reducing business risks and enhancing long-term sustainability. Within the Croatian context, research indicates that the adoption of electronic invoicing in business practices is largely driven by the legislative framework, particularly the Act on Electronic Invoicing in Public Procurement (Official Gazette 94/2018), aligned with Directive 2014/55/EU of the European Parliament and the Council (European Parliament and Council, 2014). Research conducted in Vietnam revealed that perceived usefulness, ease of use, and system compatibility significantly influence the acceptance of e-invoices among enterprises (Nguyen et al., 2020). Moreover, implementing infrastructure for e-invoices can result in substantial savings in business transactions (Vanjak et al., 2008).

3. DATA AND METHODOLOGY

The objective of this paper is to explore and analyze the experiences of micro and small enterprises in the Republic of Croatia concerning the implementation and everyday use of electronic invoicing systems. Employing a qualitative methodology, specifically semi-structured interviews conducted with 15 entrepreneurs from various business sectors, the study identifies the challenges and benefits associated with implementing e-invoices in the operations of micro and small enterprises. The methodology of this research relies on a qualitative approach, justified by the relatively small number of respondents and the necessity for an in-depth exploration of their experiences, perceptions, and attitudes toward the implementation of electronic invoicing within their businesses.

The chosen method of semi-structured interviews enables a detailed examination of specific challenges, barriers, and benefits that micro and small entrepreneurs encounter in their everyday business operations, an analysis that a quantitative approach would not sufficiently capture, due to the limited sample size. Respondents were selected using purposeful sampling, aiming to encompass enterprises from various sectors (retail, services, manufacturing, and construction), as well as diverse levels of experience and stages of digitalization concerning e-invoice usage. Key criteria for respondent selection included company size (micro and small enterprises with up to 50 employees) active operation over the past two years, and compliance with the mandatory use of electronic invoices according to Croatian legislation (Official Gazette, 94/2018). All respondents voluntarily agreed to participate in the interviews, were informed of the purpose of the research, and were assured of the anonymity of their data.

The research includes selected representative quotations from respondents, highlighting the key findings of the conducted study. Interviews were conducted between January and March 2025, with each interview lasting approximately 30 to 45 minutes, depending on respondents' willingness and extent of experiences shared. Eight interviews were held in person with micro and small business owners, while seven were conducted online via telephone calls. Data collected were analyzed using thematic analysis, which enabled the identification of central themes related to the personal experiences of micro and small business owners regarding the implementation of electronic invoicing in their enterprises.

A limitation of this research is the relatively small sample size, implying that findings cannot be fully generalized to the entire population of micro and small enterprises in Croatia. However, the qualitative approach is justified precisely due to the opportunity it offers for detailed examination, allowing deeper insight into the posed research questions and providing valuable perspectives on real challenges encountered by micro and small entrepreneurs during the digitalization process and the implementation of electronic invoices into their business operations.

The conducted research aims to address the following research questions:

- RQ1: What approaches have micro and small enterprises in the Republic of Croatia employed to adapt to the legislative requirement of implementing electronic invoicing in business transactions with the public sector?
- RQ2: What key advantages and challenges do micro and small enterprises in Croatia identify regarding the implementation of electronic invoices in daily operations?
- RQ3: How do micro and small enterprises perceive institutional support during the digitalization process?

The research findings indicate positive developments in the optimization of business processes, but simultaneously confirm the need for stronger institutional and educational support for small entrepreneurs.

4. RESULTS AND DISCUSSION

Semi-structured interviews were designed based on a predefined set of questions covering the following thematic areas: basic information about the company (business sector, number of employees, and duration of business operations), the degree of digitalization within business activities and experiences regarding the implementation and usage of electronic invoices, primary reasons and motivation for adopting e-invoicing, perceptions of benefits and challenges encountered during implementation and use of e-invoices, evaluation of institutional support and suggestions for its improvement, as well as future intentions regarding further digitalization of their business processes.

The collected data were analyzed using thematic analysis, through which key themes reflecting experiences, perceptions, as well as benefits and challenges faced by micro and small entrepreneurs in implementing electronic invoices into their business processes, were identified. The primary objective of employing this method was to determine common practices among entrepreneurs, differences in their approaches, and specific challenges related to the implementation of e-invoices within micro and small enterprises in the Republic of Croatia.

After collecting data through interviews, the obtained results were interpreted and utilized to formulate conclusions and recommendations presented in the subsequent sections of this paper. The conducted study has certain limitations, primarily due to the relatively small sample size. The limited number of interviews (15 micro and small entrepreneurs) facilitates an in-depth understanding of specific experiences and perceptions of the participants; however, it concurrently restricts the potential for broader generalization of the results. Moreover, due to the qualitative nature of the research, findings cannot be statistically representative, yet they provide deeper insight into the specific challenges and obstacles faced by micro and small enterprises during the process of digital transformation and implementation of e-invoicing in the Republic of Croatia. The qualitative method was specifically selected as it allows thorough exploration of perceptions, attitudes, and personal experiences of entrepreneurs, which is especially significant for understanding the complex process of digital transition in micro and small businesses. This method is optimal for identifying specific barriers, benefits, and challenges faced by entrepreneurs during the digitalization of their business processes, aspects that a quantitative approach could not analyze in sufficient detail. Qualitative content analysis of the conducted interviews provides detailed and authentic insights into the experiences and needs of micro and small entrepreneurs regarding the implementation of e-invoices into the operations of businesses they own and manage.

The entrepreneurs included in the research belong to the following sectors: trade (4 entrepreneurs), services (6 entrepreneurs, of whom 2 entrepreneurs are from the IT sector), manufacturing (3 entrepreneurs), and construction (2 entrepreneurs). All respondents are classified as micro or small entrepreneurs according to the criteria defined by the Accounting Act (Official Gazette 85/24, 145/24).

The following section presents the analysis of the conducted interviews, which revealed several key themes common to all respondents. The questions were organized into three main thematic groups:

- Experiences of implementing e-invoices in business operations across sectors,
- Barriers and challenges in the digitalization process of enterprises across sectors,
- Perceptions of benefits and advantages arising from digitalization of business.

Table 1 presents entrepreneurs' experiences with implementing e-invoices across various sectors. The numbers indicated in the table represent the count of entrepreneurs who provided each specific response. Entrepreneurs in the service sector reported the most positive experiences, with four out of six respondents describing the implementation process as straightforward and swift. In the retail sector, the majority of entrepreneurs encountered partial difficulties that were quickly resolved. Conversely, the manufacturing sector exhibited diverse experiences, ranging from straightforward implementations to notably complex ones. The construction sector reported the fewest issues, largely due to fewer business partners and relatively simplified administrative processes specific to this sector.

Table 1. Experiences with e-invoice implementation in enterprises by sector

Experiences with e-invoice implementation	Trade (n=4)	Services (n=6)	Manufacturing (n=3)	Construction (n=2)
Simple and quick implementation	1	4	1	1
Partial difficulties, quickly resolved	2	1	1	1
Significant difficulties, complex implementation	1	1	1	0

The following selected quotations illustrate entrepreneurs' experiences regarding the implementation of e-invoices in their business operations, *"Regarding the manufacturing sector, the introduction of e-invoicing was not easy for us because we had to completely change the software solutions we had been using."* (Entrepreneur from the manufacturing sector) An entrepreneur from the service sector responded as follows, *"We did not encounter major problems or challenges; the implementation was relatively straightforward, and the software support was good."* Furthermore, an entrepreneur from the trade sector stated, *"At the beginning, we felt quite lost, as we did not have much information regarding our obligations or the procedure for implementing e-invoicing into our business operations. However, once we became accustomed to the new system, it turned out to be easier than we initially expected."*

An entrepreneur from the manufacturing sector stated, "The software solution we adopted was expensive, but later we realized that it significantly facilitated our business operations." An entrepreneur from the service sector noted, "We didn't have significant problems with the implementation of e-invoices, although occasionally we experienced difficulties connecting with some public institutions whose systems were not operational." Another entrepreneur from the service sector mentioned that their accountant was initially unfamiliar with the system, requiring additional training, but after a few months, they fully adapted to the new system. A second entrepreneur from the manufacturing sector stated that they implemented the e-invoice system primarily due to legal obligations, but later recognized its substantial benefits for their business processes. Entrepreneurs from both the trade and construction sectors indicated encountering suppliers who continued sending paper invoices because they had not yet implemented an e-invoicing system, causing delays in their business activities. All entrepreneurs agreed that adapting to new work procedures and training their employees in issuing and processing e-invoices took some time; nevertheless, they generally expressed satisfaction with the overall implementation of the e-invoice system in their enterprises.

Table 2 presents the next thematic category, outlining the barriers and challenges encountered in the digital transformation process of micro and small enterprises by sector.

Table 2. Barriers and challenges in the digitalization process of enterprises by sector

Barrier/Challenge	Trade (n=4)	Services (n=6)	Manufacturing (n=3)	Construction (n=2)
Insufficient digital literacy of employees	3	2	2	1
High software costs	2	3	2	1
Weak institutional support	1	3	2	1
Employee resistance to change	2	1	1	1

Table 2 clearly illustrates the extent to which barriers and challenges in the digital transformation of micro and small enterprises vary across different sectors. The trade sector particularly emphasizes the problem of insufficient digital literacy among employees, complicating the successful implementation of e-invoices within these enterprises. High software costs related to issuing and receiving e-invoices represent the greatest challenge for the service sector, while this factor poses the least concern in the construction sector. The manufacturing sector stands out due to weak institutional support and high software costs, identified as the main barriers during digitalization. In the construction sector, insufficient digital literacy among employees is also highlighted as a critical obstacle, though this sector is represented by the smallest number of respondents in this research.

An entrepreneur from the service sector remarked, *"Initially, we experienced difficulties integrating the new e-invoice system."* A respondent from the construction sector stated, *"We resisted transitioning to digital business practices at first; however, later we realized that we spend less time on administrative tasks, our business processes are faster and more efficient, and we are now very satisfied with the digitalization process and the implementation of e-invoicing."* A trade sector entrepreneur noted, *"Our employees lacked adequate training and digital literacy. It was extremely challenging to train our staff for the new working methods, requiring significant amounts of time, energy, and additional costs, but we ultimately succeeded."*

Manufacturing sector entrepreneurs expressed their need for enhanced institutional support, explaining that instructions provided on the Tax Administration’s website were excessively complicated, and when they had inquiries or uncertainties, they were redirected to multiple officials within various institutions, resulting in delayed responses. An entrepreneur from the manufacturing sector further emphasized, *"Sometimes, I believe regulations and rules regarding business digitalization are written by experts who lack sufficient understanding of the realities and daily unexpected situations of our operations."*

In the continuation of the paper, Table 3 presents entrepreneurs' perceptions of the benefits of business digitalization across different sectors.

Table 3. Sector-specific perceptions of the benefits and advantages of business digitalization

Perception of benefits and advantages	Trade (n=4)	Services (n=6)	Manufacturing (n=3)	Construction (n=2)
Lower administrative costs	3	5	2	1
Faster invoice processing	2	4	3	2
Higher level of transparency	2	4	2	1
Simplified communication with the public sector	2	3	2	1

Entrepreneurs from all four analyzed sectors report multiple benefits resulting from the digitalization of their business operations, including reduced administrative costs, faster processing of incoming and outgoing invoices, and increased transparency of business activities. The service sector particularly highlights the benefits of lower administrative expenses and expedited invoice processing within companies. Entrepreneurs in the manufacturing and construction sectors identify faster handling of incoming and outgoing invoices as the main advantage of digitalization. The trade sector entrepreneurs emphasize reduced administrative costs as the most significant benefit derived from digitalizing their business operations. For most micro and small enterprises, lower administrative costs represent the most important advantage gained through digitalization. An entrepreneur from the trade sector noted, *"By implementing e-invoicing, we managed to lower postal service costs and speed up invoice payments, significantly improving our revenue and overall business performance."*

"We work faster, more transparently, and have lower costs related to paper consumption for printing and postal services, which significantly benefits our business operations. We are very satisfied with these outcomes," stated an entrepreneur from the service sector. An entrepreneur from the manufacturing sector explained, *"We've saved valuable time*

previously required for invoice processing. With digitalization, it's easier and quicker to monitor all transactions. The time saved will be utilized for other business tasks, as time is always scarce. Thanks to digitalization and e-invoicing, we now have more available time."

The following Table 4 provides a brief summary of the key challenges and primary benefits of implementing e-invoices by sector, as reported by micro and small entrepreneurs. This table consolidates the information previously presented in the preceding tables.

Table 4. Key challenge and primary benefit of e-invoice implementation by sector

Sector	Leading challenge	Leading benefit
Trade (n=4)	Insufficient digital literacy of employees	Lower administrative costs
Services (n=6)	High software costs	Lower administrative costs
Manufacturing (n=3)	Weak institutional support	Faster invoice processing
Construction (n=2)	Insufficient digital literacy of employees	Faster invoice processing

According to entrepreneurs from the trade sector, the primary challenge is insufficient digital literacy among employees, whereas the key benefit in the same sector is reduced administrative costs. For entrepreneurs operating in the service sector, the main issue is the high cost of software required for implementing e-invoicing, although they emphasize significant savings achieved through lower administrative expenses. Entrepreneurs in the manufacturing sector highlight weak institutional support as their biggest challenge, whereas they identify faster invoice processing as the greatest benefit. Similarly, entrepreneurs in the construction sector underline faster invoice processing as the primary advantage of e-invoicing implementation, with insufficient digital literacy among employees noted as the main disadvantage.

The findings of the conducted research clearly indicate differences among sectors regarding perceived challenges and benefits of e-invoice implementation. However, certain sectors share the same leading challenge, for example, insufficient digital literacy among employees is a predominant issue for both trade and construction sector entrepreneurs. Likewise, reduced administrative costs are the leading benefit identified by entrepreneurs in both trade and service sectors, whereas those in manufacturing and construction emphasize faster processing of all invoices, both received and issued.

In conclusion, the following statements from entrepreneurs across various sectors illustrate the key findings of the study. An entrepreneur from the service sector stated, *"Our business is now much clearer, it's easier to track invoice payments, and invoices are easier to locate."* A manufacturing sector entrepreneur emphasized, *"Business digitalization has made our enterprise more competitive, particularly when competing in tenders against larger companies."* Another entrepreneur from the manufacturing sector added, *"In the long term, the advantages of digitalization and the implementation of e-invoices outweigh the costs, particularly in terms of time efficiency, which is always in short supply for entrepreneurs."* An entrepreneur from the trade sector highlighted, *"With the implementation of e-invoices, we experience significantly fewer errors than before, as the software automatically verifies invoice accuracy."*

The findings presented in this study offer valuable guidelines for micro and small enterprises in other countries that have not yet mandated the implementation of electronic invoicing.

5. CONCLUSION

The results of the research conducted on a sample of 15 micro and small entrepreneurs in the Republic of Croatia regarding the digitalization process through the implementation of e-invoices in their business indicate that entrepreneurs recognize the advantages and benefits provided by the integration of electronic invoicing into their operations. Entrepreneurs highlighted several benefits from the introduction of e-invoices: acceleration of business processes, substantial reduction of administrative burdens on their employees or accounting service providers, reduced administrative costs, and a higher level of business transparency. The leading challenges that micro and small enterprises encountered during the implementation of e-invoices included a low level of digital literacy among their employees, high initial implementation costs, and insufficient institutional support characterized by overly complicated guidelines and a lack of timely and accurate information provided by public sector representatives. Key areas for intervention and support to micro and small entrepreneurs in the Republic of Croatia should focus on organizing more professional training related to the implementation of e-invoices and providing precise and prompt responses by employees of public institutions responsible for e-invoice systems. Although the conducted study has limitations related to the relatively small sample of interviewed entrepreneurs, it provides detailed insights into the difficulties faced by micro and small enterprises during the transition to e-invoicing and may serve as a valuable guide for other entrepreneurs in recognizing the broad spectrum of advantages offered by digitalization through the adoption of electronic invoicing systems.

Future research in this area could include a quantitative analysis involving a larger sample of entrepreneurs or comparative studies with micro and small enterprises from other countries in the region.

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