

IMPLEMENTATION OF THE COMMON REGIONAL MARKET ACTION PLAN 2025– 2028 (CRM 2.0)

FROM REGIONAL COMMITMENTS TO RESULTS IN PRACTICE

ANALYTICAL REPORT

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Executive Summary

Implementation of the Common Regional Market Action Plan 2025–2028 (CRM 2.0) is strengthening the foundations for regional economic integration across the Western Balkans. Common rules, systems and implementation arrangements are advancing across the six priority areas, with a number of measures already generating practical benefits. Progress, however, remains uneven. Improvements achieved at the regional and institutional levels have yet to translate consistently into simpler, faster and less costly cross-border activity for businesses. The central finding is therefore one of progress in regional integration, alongside an implementation gap that continues to limit its practical benefits.

CRM is assuming increasing strategic importance as the Western Balkans move gradually towards integration into the EU Single Market. Together with the Berlin Process and the EU Growth Plan, it provides a framework for reducing regional fragmentation, strengthening competitiveness and preparing businesses for participation in wider European markets. Persistent productivity and skills gaps, demographic pressures and an uncertain external environment further underscore the importance of ensuring that regional integration delivers tangible improvements in how businesses operate across borders.

This report assesses selected CRM measures with particular relevance to businesses and the functioning of the regional market. It draws on official implementation reporting, operational evidence and independent analysis, complemented by input from businesses, chamber National Coordinators, Government Focal Points and members of the WB6CIF thematic groups. The assessment distinguishes between the formal adoption of measures, their operational implementation and evidence of results. Business responses provide indicative evidence of practical experience; they are not statistically representative of the regional private sector and are not used to rank economies.

Progress across the six priority areas reflects different stages of implementation:

- **Free Movement of Goods:** Electronic sanitary and phytosanitary information exchange, customs cooperation, trusted-trader arrangements and risk-management systems are strengthening the infrastructure for regional trade. Their practical effects remain uneven, however, as businesses continue to encounter inconsistent recognition, repeated controls and administrative requirements.
- **Free Movement of Services:** Professional-recognition arrangements, sector-specific measures and digital transaction frameworks are expanding the basis for cross-border service provision. The operational participation of Albania, Montenegro and North Macedonia in the Single Euro Payments Area (SEPA) provides a concrete example of how closer European integration can reduce payment costs and transaction times. Regulatory differences, administrative requirements and recognition barriers nevertheless continue to constrain wider cross-border services activity.
- **Horizontal Trade Measures:** Green Lanes, SEED+ information exchange and cooperation with neighbouring EU Member States are advancing trade facilitation. Business feedback indicates, however, that improvements in border waiting times and procedural predictability remain uneven, reflecting bottlenecks across the wider trade process.
- **Human Capital Development:** Selected regional occupational standards are being translated into national qualifications and curricula, while regional commitments on social-security coordination provide a framework for improving the portability of social rights. The practical use of skills and qualifications across borders nevertheless remains constrained by recognition and administrative barriers.

- **Business Enabling Environment and Competitiveness:** Regional frameworks for investment facilitation and sustainable finance have been further developed. Their contribution to productive investment, firms' access to finance and participation in regional and European value chains will depend on effective implementation and business uptake. Among surveyed firms, regional engagement has progressed further than improvements in operating efficiency and supply-chain performance.
- **Digital Transformation:** Connectivity, electronic signatures, trust services and digital-identity cooperation are creating foundations for a more integrated digital market. National digitalisation is advancing faster than cross-border interoperability, limiting businesses' ability to use electronic documents and conduct digital transactions consistently across economies.

Business experience highlights the gap between regional commitments and everyday market conditions. Among respondents able to assess the respective areas, half report limited or no progress in reducing border waiting times; more than half report limited or no progress in cross-border service provision; and around seven in ten report limited or no progress in cross-border digital transactions. Delays, paperwork, differing requirements and recognition problems remain recurring concerns.

These findings do not diminish the institutional progress achieved under CRM 2.0. Rather, they suggest that the reach and practical effects of regional measures remain inconsistent. Across the assessment, a “missing middle” emerges between regional commitments and results on the ground. Translating regional agreements into effective domestic procedures, ensuring institutional coordination, strengthening implementation capacity and maintaining sustained follow-through remain critical to closing this gap.

The assessment also highlights the interdependence of CRM measures. Digital commerce, for example, depends on effective payment and delivery systems; professional mobility depends on qualifications that can be recognised and used across borders; and trade facilitation depends on coordinated controls and reliable information exchange. Progress in one area can therefore be constrained by unresolved barriers elsewhere. A functioning regional market ultimately depends not only on individual measures being in place, but also on their ability to work together as part of a coherent cross-border system.

Four priorities emerge for the remainder of the implementation period:

1. **Strengthen domestic delivery of regional commitments,** addressing gaps between agreed measures and national procedures and practices.
2. **Improve the end-to-end cross-border process,** focusing on how trade, services, payments, qualifications and digital transactions function together rather than addressing individual measures in isolation.
3. **Support business uptake of regional opportunities,** particularly by making available instruments and arrangements more accessible and usable for SMEs.
4. **Strengthen results-oriented monitoring,** linking formal adoption and operational implementation with evidence on costs, processing times, reliability and beneficiary experience.

Within its existing mandate and cooperation arrangements, WB6CIF can contribute to this transition by further developing its role as a regional business platform. Its chamber network can help identify and substantiate cross-border barriers, bring evidence from businesses into structured dialogue with competent authorities, and sustain attention to implementation issues

that are difficult to address through national channels alone. Policy decisions and implementation, however, remain the responsibility of the competent authorities.

The next phase of CRM 2.0 should therefore place greater emphasis on turning established regional frameworks into consistent and usable outcomes for businesses. Progress should increasingly be assessed not only by the adoption of commitments and the establishment of systems, but also by whether businesses can use these arrangements reliably across borders. Effective implementation will be critical to translating regional integration into stronger business relationships, greater competitiveness and improved preparedness for participation in the EU Single Market.

1. Introduction

The Common Regional Market (CRM) is the Western Balkans' framework for building a more integrated regional economic area and advancing the region's gradual integration into the European Union Single Market. It brings together Albania, Bosnia and Herzegovina, Kosovo, Montenegro, North Macedonia and Serbia around a shared objective: enabling goods, services, capital and people to move more easily across the region, while progressively aligning rules, standards and market conditions with those of the EU. Building on the first CRM Action Plan, the CRM 2025–2028 Action Plan seeks to deepen this process, with increasing emphasis on translating regional commitments into effective implementation and practical results.

The economic rationale is significant. Individually, the six Western Balkan economies represent relatively small markets; greater regional integration can expand the effective market available to firms, reduce the costs and administrative barriers associated with cross-border activity, strengthen regional value chains and create better conditions for investment, innovation and business growth. At the same time, the CRM is intended to serve as a bridge towards the EU Single Market, enabling businesses and citizens to benefit progressively from closer economic integration as the region advances on its EU integration path. Its promise therefore extends beyond the creation of a larger regional market: regional integration can also prepare economies and businesses for participation in the wider European economic space.

The private sector has a direct stake in whether this ambition translates into practice. Businesses experience CRM implementation through border and customs procedures, transport operations, access to services and payments, recognition of qualifications, availability of skills, digital connectivity, regulatory requirements and opportunities to participate in regional and European supply chains. Business experience therefore provides an important perspective on whether formally agreed measures are producing practical improvements in the conditions for operating across the region.

The Western Balkans 6 Chamber Investment Forum (WB6CIF) provides a regional platform for this private-sector perspective. Established by the chambers of commerce and industry of the six Western Balkan economies, WB6CIF brings together their business communities around common regional economic interests and supports private-sector participation in the regional integration process. Its engagement in CRM monitoring follows directly from this mandate: chambers and their member companies are both intended beneficiaries of a more integrated market and an important source of evidence on how regional measures function in practice. Through its regional business networks and monitoring structures, WB6CIF can therefore complement institutional reporting by connecting implementation progress with the experience of companies operating, trading and seeking to expand across the Western Balkans and into the EU market.

1.1 Purpose and Scope

This report assesses progress in implementing the Common Regional Market 2025–2028 (CRM 2.0) across the Western Balkans. It provides a broad overview of the CRM undertaking and its implementation to date, while concentrating analytical attention on the measures and areas that most directly affect the private sector and the functioning of the regional market.

The report seeks to establish how far agreed CRM commitments have progressed towards operational implementation and, where evidence permits, whether they are producing

tangible results in practice. It therefore considers both implementation progress and results experienced by businesses, providing a perspective that extends beyond the adoption of regional agreements, decisions and frameworks to their practical application and effects.

The assessment is regional in scope, with particular attention to measures that can reduce the costs, time and administrative burden of doing business across borders, improve access to regional markets, strengthen competitiveness and facilitate firms' integration into European markets and value chains. In this way, it also considers how implementation in areas of direct relevance to businesses contributes to the wider objective of progressively integrating the Western Balkans with the EU Single Market.

The report aims to provide a clear picture of where implementation stands, where practical results are becoming visible, where significant gaps remain, and which areas require priority attention going forward. It does not seek to rank individual Western Balkan economies or provide an exhaustive compliance assessment of every action contained in the CRM Action Plan. Rather, it offers a regional assessment of the extent to which CRM 2.0 is progressing from agreed commitments towards functioning regional arrangements and meaningful results for businesses.

1.2 CRM 2.0 in the Regional and EU Integration Framework

Regional economic integration in the Western Balkans has progressively become an integral part of the region's path towards the European Union. Over the past decade, regional cooperation has evolved from an instrument for strengthening economic links among neighbouring economies into a broader framework for preparing the region for closer participation in the European economic space. This evolution reflects an increasingly important principle of the EU integration process in the Western Balkans: deeper cooperation within the region and closer integration with the EU are complementary processes, both contributing to economic convergence and preparation for eventual EU membership.

The Berlin Process has provided the principal political framework for advancing this agenda. Launched in 2014, it brought the Western Balkan Six, EU Member States and EU institutions together around a common agenda of regional cooperation, connectivity, economic integration and support for the region's European perspective. Over successive summits, the process has provided political impetus for agreements and initiatives intended to bring the economies of the region closer together while strengthening their links with the EU. Regional economic integration has consequently developed as one of the central dimensions of the Berlin Process.

The framework itself has evolved in stages. The Multi-annual Action Plan for a Regional Economic Area (MAP REA), endorsed at the Berlin Process Summit in Trieste in 2017, provided an initial structured agenda for regional cooperation in trade, investment, mobility and digital integration. It was followed by the Common Regional Market Action Plan 2021–2024, endorsed by the Western Balkan leaders at the Sofia Summit in 2020, which broadened and deepened this approach around a common regional market based on EU rules and standards. The Common Regional Market Action Plan 2025–2028 (CRM 2.0), endorsed at the 10th Berlin Process Summit in Berlin in October 2024, represents the current phase of this evolving regional integration agenda.

The strategic context in which CRM 2.0 operates has, however, changed significantly. With the launch of the Growth Plan for the Western Balkans in 2023, the European Union placed greater emphasis on accelerating socio-economic convergence and enabling the Western

Balkans to benefit progressively from closer integration with the EU Single Market before accession. The Growth Plan brought together four closely connected dimensions: gradual integration with the EU Single Market, deeper regional economic integration through the Common Regional Market, acceleration of fundamental reforms, and increased EU financial support linked to reform progress.

This gives the Common Regional Market a particularly important position within the current EU approach to the Western Balkans. Regional integration is no longer viewed only as an objective in its own right, but also as part of a wider pathway towards gradual integration into the EU Single Market. CRM 2.0 provides the regional dimension of this process, while the Growth Plan connects regional cooperation more directly with EU market opportunities, reforms, economic convergence and financial support. The EU accession process remains the overarching framework, with alignment with the EU acquis and fulfilment of membership requirements ultimately determining the region's path towards full participation in the Union.

These frameworks are therefore complementary rather than separate. The Berlin Process provides the high-level political platform for regional cooperation and commitments; CRM 2.0 provides the structured framework for regional economic integration; the Growth Plan links deeper regional integration with gradual access to the EU Single Market, reforms and accelerated convergence; and the EU accession process provides the broader institutional and regulatory trajectory towards membership. Together, they place regional economic integration within the wider strategic objective of bringing the Western Balkans progressively closer to the European Union.

CRM 2.0 reflects this orientation across a broad range of policy areas. Its measures cover the regional movement of goods, services, capital and people, alongside transport and connectivity, payments, digital integration, human capital, investment, competitiveness and the integration of businesses into regional and European value chains. Across these areas, EU rules, standards and systems provide an important reference point, reinforcing the connection between the development of the regional market and preparation for participation in the EU Single Market.

Responsibility for taking this agenda forward is shared across several levels. The governments and public administrations of the six Western Balkan economies hold primary responsibility for implementing the commitments undertaken under CRM. At regional level, the Regional Cooperation Council (RCC) coordinates the broader CRM framework, while CEFTA provides the principal legal and institutional framework for trade-related integration. The Transport Community supports the transport and connectivity dimension and alignment with the relevant EU framework. Other regional organisations contribute within their respective mandates, while the Western Balkans 6 Chamber Investment Forum (WB6CIF) provides an organised regional interface with the private sector and supports the participation of the business community in the regional integration process.

The European Commission supports this architecture within the broader enlargement and Growth Plan framework, including through policy guidance, alignment with EU rules and standards, technical cooperation and financial support. The CRM Action Plans are developed through cooperation between the Western Balkan administrations, RCC, relevant regional organisations and the European Commission, while political ownership is expressed through their endorsement by the Western Balkan leaders within the Berlin Process.

CRM 2.0 should therefore be viewed within this wider trajectory of regional cooperation, economic convergence and progressive European integration. Its significance derives not

only from the regional agenda itself, but from its position within an increasingly interconnected framework linking the Berlin Process, the Growth Plan, gradual integration into the EU Single Market and the longer-term accession perspective.

Against this broader strategic and institutional framework, the following section examines the economic context in which CRM 2.0 is being pursued, including the region's convergence trajectory and the principal impact indicators associated with the Common Regional Market.

1.3 Regional Economic Context and Convergence with the EU

The Western Balkans have made significant economic progress over the past two decades. However, a substantial convergence gap with the European Union remains. Economic growth, trade and investment have brought the region progressively closer to European markets and living standards, but the pace of convergence remains relatively slow. According to the OECD, average GDP per capita in the Western Balkans, measured in purchasing power parity, increased from around 27% of the EU average in 2003 to approximately 41% in 2024.¹¹ This represents meaningful progress, but also illustrates the distance that remains to be covered.

The central economic challenge is therefore increasingly one of accelerating and improving the quality of convergence. Sustained growth remains necessary, but faster catch-up will also depend on stronger productivity, investment and competitiveness. The OECD Economic Convergence Scoreboard for the Western Balkans 2025 confirms that, despite overall progress, convergence with the EU remains uneven across several important dimensions of economic development, including infrastructure, skills, the business environment, digitalisation and the green transition. Labour productivity remains a particular constraint, at only around 40% of the EU level.²² These structural gaps continue to limit the region's capacity to move towards higher-value economic activity and compete more effectively in European markets.

Western Balkans convergence with the EU across key structural dimensions

OECD Economic Convergence Scoreboard for the Western Balkans 2025

Dimension	2014-16	2017-19	2020-23	Change 2014-16 to 2020-23
Overall convergence	48	47	49	+1
Infrastructure & connectivity	33	31	39	+6
Skills	34	37	38	+4
Business environment	66	67	66	0
Digital transformation	—	—	53	—
Greening	58	53	47	-11

Note: Cluster scores show Western Balkan performance relative to the EU benchmark (EU = 100). Digital transformation has no comparable cluster score for the earlier periods.

Source: OECD (2025), Economic Convergence Scoreboard for the Western Balkans 2025, Table A A.1, p. 116 (printed page; table appears on PDF page 117). Simplified presentation based on OECD cluster-level scores.

Figure 1: Western Balkans convergence with the EU across key structural dimensions

¹ OECD, *Economic Convergence Scoreboard for the Western Balkans 2025*, OECD Publishing, 2025

² Ibid.

The broader development environment has also become considerably more complex. The region's convergence with the EU is taking place amid heightened geopolitical tensions, greater uncertainty in global trade, pressures on energy and commodity markets, and changing patterns of investment and supply chains. Russia's war against Ukraine, instability in the Middle East and wider geopolitical and trade tensions have increased uncertainty for European and global economic activity. The World Bank's Spring 2026 assessment identifies geopolitical tensions and related external risks as important factors affecting the Western Balkans outlook and projects regional growth of 2.8% in 2026.³

These developments are particularly relevant for the Western Balkans because of the small size and openness of their economies and their close links with European markets. External shocks can be transmitted through demand for exports, energy and commodity prices, investment flows, financing conditions, tourism and supply chains. At the same time, the changing geopolitical environment is placing greater emphasis on economic resilience, secure and diversified supply chains, reliable transport and energy connections, and the ability of economies to adapt to changes in European and global markets. The region's development challenge therefore increasingly combines the long-standing objective of economic convergence with the need to strengthen resilience and competitiveness in a less predictable external environment.

Investment and productivity are central to meeting this challenge. The Western Balkans continue to attract significant foreign investment, but stronger productive investment will be required to generate the sustained productivity gains necessary for faster convergence. The challenge is not only to attract capital, but to create conditions in which investment contributes to technology transfer, innovation, productive capacity and higher-value economic activity. The quality of the business environment, infrastructure, access to finance and skills, together with firms' ability to participate in regional and European value chains, will therefore remain important determinants of the region's development prospects.⁴

Human capital represents another important structural constraint. Demographic decline, outward migration and emerging labour shortages are placing increasing pressure on the region's productive capacity, while important parts of the available workforce remain underutilised. Skills mismatches further constrain the capacity of businesses to expand, innovate and adopt new technologies. The region consequently faces a dual challenge: making better use of its existing human capital while developing and retaining the skills required by an increasingly competitive, digital and green European economy.⁵

At the same time, the Western Balkans are already deeply connected to the European economy. The EU is the region's principal trading partner and an important source of investment, finance and technology. According to the European Commission, trade in goods between the EU and the Western Balkans reached more than €87.7 billion in 2025, increasing by approximately 5.2% compared with the previous year.⁶ The strategic issue is therefore increasingly not whether the Western Balkans are economically connected to the EU, but the depth and quality of that integration: the ability of regional firms to participate more extensively in European supply chains, move towards higher-value activities and compete successfully under EU market conditions.

³ World Bank, Western Balkans Regular Economic Report No. 29, Spring 2026

⁴ OECD, Economic Convergence Scoreboard for the Western Balkans 2025

⁵ Ibid.

⁶ European Commission, Directorate-General for Trade and Economic Security

Convergence also extends beyond traditional measures of income, investment and trade. Infrastructure and connectivity influence how efficiently goods, services and people can move within the region and towards EU markets. Digital connectivity has expanded considerably, but gaps remain in digital skills and the productive adoption of digital technologies. The green transition is likewise becoming increasingly relevant to competitiveness and investment. Although progress has been made, the OECD continues to identify significant differences between the Western Balkans and the EU across these structural dimensions.⁷ As EU market requirements increasingly incorporate digital, environmental and sustainability considerations, progress in these areas will become more closely connected to the capacity of regional firms to invest, export and participate in European value chains.

Taken together, these developments define the economic setting in which CRM 2.0 is expected to operate. The Western Balkans have become more prosperous and substantially more integrated with the European economy, and convergence with the EU is continuing. However, the income and productivity gap remains significant, while constraints related to investment, human capital, infrastructure, digitalisation and the green transition continue to limit the speed of catch-up. At the same time, geopolitical and global economic developments are making the external environment more uncertain and increasing the importance of resilience, connectivity and deeper economic integration.

CRM 2.0 therefore enters its implementation phase in a region that is already strongly connected to the EU and gradually converging towards it, but which continues to face significant structural gaps and a more demanding external environment. In this context, deeper regional integration acquires additional strategic relevance—not as a substitute for integration with the EU, but as part of the region's wider effort to strengthen competitiveness, resilience and preparedness for deeper participation in the EU Single Market.

⁷ OECD, Economic Convergence Scoreboard for the Western Balkans 2025

2. Assessment Approach and Evidence Base

CRM 2.0 is a broad and complex undertaking. Its implementation involves multiple policy areas, institutions and levels of responsibility, ranging from regional agreements and frameworks to domestic regulatory and administrative measures and their application in practice. Considerable information on these processes is already generated by the institutions responsible for CRM implementation. The purpose of this assessment is not to replicate that monitoring, but to bring together the available evidence and examine it through a consistent implementation and private-sector perspective.

The assessment therefore combines institutional and operational evidence with independent analysis and direct insight from the business community. This allows the report to examine not only whether commitments have been adopted or implementation steps formally completed, but also whether regional arrangements are becoming operational and, where evidence is available, whether their effects are becoming visible to businesses and other intended beneficiaries.

2.1 Assessment Objective and Level of Ambition

The assessment is regional, selective and implementation-oriented. It focuses on CRM 2.0 measures with a significant bearing on the functioning of the regional market and the conditions under which businesses trade, invest, provide services and expand across the Western Balkans and towards the EU market.

Its ambition is deliberately to look beyond formal adoption. Regional agreements, decisions and policy frameworks represent important milestones, but they do not necessarily demonstrate that the corresponding arrangements have been implemented, become operational or generated practical effects. The assessment therefore follows an implementation continuum, from formal commitment and institutional or regulatory implementation, through operational application, to observable results in practice. This allows the analysis to establish how far individual measures have progressed and where gaps remain between formal progress and effective implementation. Where sufficiently robust evidence is available, the assessment also highlights CRM Results in Practice—cases where implementation has advanced beyond formal adoption and is producing tangible benefits for businesses, workers or citizens.

The assessment is consequently selective in scope but deeper in its treatment of implementation. It is not intended as an exhaustive legal compliance review, an evaluation of the entire CRM Action Plan or a ranking of individual Western Balkan economies. Nor does it seek to attribute broader economic developments directly to CRM. Rather, it provides a regional assessment of selected priorities, drawing together institutional, operational and beneficiary evidence to establish how far implementation has progressed, whether measures are becoming operational and producing observable results, and where significant gaps and outstanding milestones remain.

2.2 Scope and Analytical Framework

The substantive analysis follows the six priority areas of the CRM 2025–2028 Action Plan: Free Movement of Goods; Free Movement of Services; Horizontal Trade Measures; Human Capital Development; Business Enabling Environment and Competitiveness; and Digital Transformation. This provides a direct link between the assessment and the official CRM 2.0 framework, including its objectives, measures, responsible actors and implementation timelines.



Figure 2: Common Regional Market 2025–2028 Priority Areas

Within this structure, the analysis focuses on selected measures of particular relevance to regional market functioning and the private sector, taking into account their economic relevance, implementation timeframe and maturity, and the availability of credible evidence. The approach does not seek to cover every Action Plan measure uniformly. Instead, it gives greater analytical attention to areas where implementation progress, operational application and emerging results can be meaningfully assessed.

Using the Action Plan architecture also provides a clear and externally recognisable structure for presenting the findings, while allowing relevant links across priority areas to be reflected where they are important to the assessment.

2.3 Evidence Base and Stakeholder Input

The assessment draws on a broad and diverse evidence base, combining extensive desk research with direct input from businesses and other stakeholders across the six Western Balkan economies. This combination reflects the complexity of CRM implementation, which spans different policy areas, institutions and stages of delivery and cannot be adequately assessed through any single source of evidence.

The desk research covered the CRM policy framework as well as a wide range of implementation, operational and analytical sources. These included documentation and data from the Regional Cooperation Council, CEFTA, Transport Community, European Commission, national authorities and other institutions involved in specific CRM measures. This evidence was complemented by

analysis and quantitative data from institutions such as the World Bank and OECD. Particular attention was given to implementation decisions, operational arrangements, utilisation data and measurable results that could help establish how far agreed commitments have moved into practical application.

Direct stakeholder evidence was gathered from four main groups: businesses, National Coordinators from the WB6 Chambers of Commerce, Government Focal Points, and members of the six WB6CIF thematic groups. These perspectives provide complementary insight into different aspects of CRM implementation.

The business survey provides the principal source of evidence on how regional market integration and CRM implementation are experienced in practice. It captures firms' assessments of cross-border procedures, administrative requirements, transport and logistics, recognition issues, digitalisation, costs and other operational barriers. National Coordinators provide a broader business-institutional perspective, while Government Focal Points contribute insight from the public-administration and implementation perspective. Members of the six WB6CIF thematic groups—goods and services, road transport facilitation, trade barriers, human capital, competitiveness and supply chains, and digital transformation—provide additional sector-specific knowledge and practical experience.

Bringing these perspectives together allows the assessment to consider CRM implementation from complementary angles: institutional implementation, operational delivery and beneficiary experience. This is particularly important for identifying situations in which formal or institutional progress has occurred but is not yet fully reflected in operational conditions or business experience.

2.4 Business Survey Profile and Interpretation

The business survey covers companies from all six Western Balkan economies and includes firms of different sizes, sectors and operational profiles. This diversity is relevant to the assessment because exposure to CRM measures and cross-border barriers can differ substantially according to company size, sector and degree of engagement in regional markets.

The sample includes micro, small, medium-sized and large companies, with particularly strong representation from manufacturing and industry, logistics and transport, trade and import-export activities, and agri-food production. Other represented sectors include services, digital and ICT activities, energy, financial services and professional business services. The resulting sample therefore captures businesses operating across several areas directly affected by regional market integration.

Profile of business survey respondents (%)

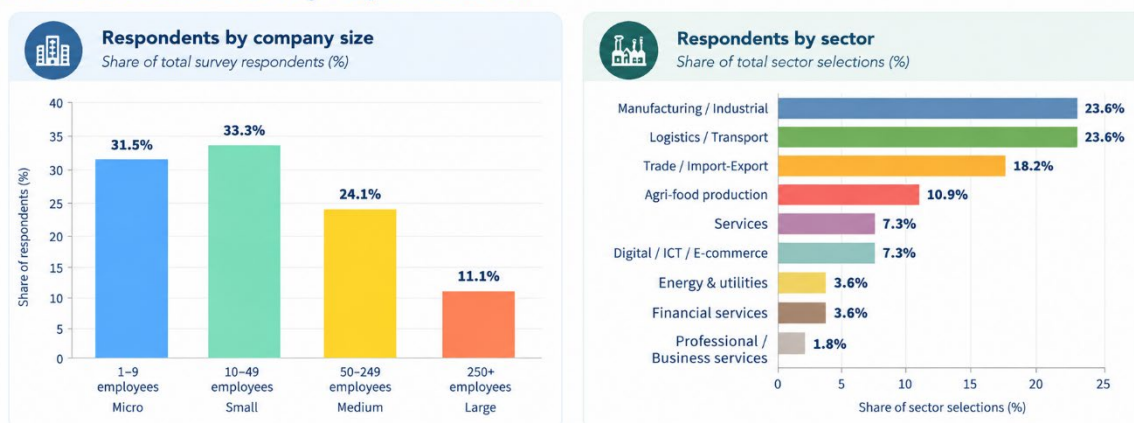


Figure 3: Profile of business survey respondents

Importantly, a substantial proportion of surveyed businesses have direct experience of cross-border and regional operations. Around three out of four engage in cross-border or regional business activity, with more than half doing so regularly. The survey therefore captures the experience of companies that are directly exposed to the regional market and to many of the procedures and measures that CRM seeks to facilitate. This strengthens its relevance as a source of beneficiary-level evidence on the practical functioning of regional integration.

Business feedback represents a distinctive and particularly valuable element of the evidence base, while requiring appropriate interpretation. The businesses consulted do not constitute a statistically representative sample of the Western Balkan private sector, and their responses are therefore not used to make region-wide estimates or comparisons between economies. Rather, they provide indicative, experience-based evidence that can reveal practical effects, persistent barriers and implementation issues that may not be visible from formal sources alone.

A central feature of the assessment is therefore the triangulation of evidence. Business and stakeholder insights are examined alongside official implementation reporting, operational and administrative data, and independent quantitative and analytical evidence. Progress identified in institutional sources is assessed, where possible, against evidence of operational use and the experience of market participants. This helps distinguish between formal progress, effective implementation and observable results in practice.

3. CRM 2.0 Implementation Assessment

CRM 2.0 marks a shift from building the regional integration framework towards making it work in practice. With the main architecture of the Common Regional Market now established, the central challenge is increasingly to translate regional commitments into functioning arrangements that reduce market fragmentation, facilitate cross-border economic activity and progressively connect the Western Balkans more closely with the EU Single Market.

The emerging picture is one of tangible but uneven progress. Across several areas, regional cooperation has advanced beyond policy commitments towards common systems, operational mechanisms and closer integration with EU frameworks. In others, implementation remains dependent on the completion of domestic procedures, stronger institutional coordination or more consistent application across the six economies. The critical issue is therefore no longer only whether regional measures have been agreed, but how far they have become operational and whether their benefits are becoming visible in practice.

This chapter assesses that transition across the six priority areas of CRM 2.0, bringing together implementation developments with the experience of businesses and other stakeholders. Particular attention is given to the areas where implementation is producing tangible results, as well as to the remaining gaps that continue to limit the emergence of a more integrated, predictable and competitive regional market.

3.1. Free Movement of Goods



Implementation developments

Implementation of the Free Movement of Goods agenda has continued to advance, particularly through digitalisation of sanitary and phytosanitary procedures, customs cooperation, trusted-trader arrangements, risk management and the development of regional recognition mechanisms. Together, these developments are strengthening the institutional and technical infrastructure needed to facilitate trade and progressively connect procedures and systems across the Western Balkans.

Progress in sanitary and phytosanitary (SPS) procedures has been particularly visible. By December 2025, all CEFTA Parties were exchanging bilaterally agreed veterinary certificates through the Trade Control and Expert System New Technology (TRACES NT), while the Systematic Electronic Exchange of Data (SEED) Notification System for phytosanitary measures had been launched. Work also continued on wider exchange of phytosanitary certificates, gradual adoption of fully electronic veterinary and phytosanitary certificates and the regulatory framework for veterinary notifications.

Progress has also continued towards regional recognition of conformity-assessment results for industrial products. At the December 2025 CEFTA Joint Committee, the Parties committed to finalising the Decision on Recognition of Conformity Assessment Results for Industrial Products, with implementation of the first recognition programme identified as a priority for 2026. This represents an important step towards wider regional acceptance of conformity-assessment results, including certificates, testing and inspection results.

Customs cooperation has advanced through the Authorised Economic Operator (AEO) framework. The regional framework for recognition of AEO programmes has been established, supported by validation and recognition work among CEFTA Parties. More than 150 authorised operators are listed in CEFTA's regional AEO database, providing an expanding base of trusted traders around which customs facilitation can be developed.

A further development was the adoption in December 2025 of the CEFTA Customs Risk Management Strategy 2025–2028, strengthening the regional framework for coordinated and risk-based customs controls. This has been accompanied by pilot implementation of the electronic system for risk management in trade in goods and work on automatic exchange of inspection data. The direction of reform is towards greater use of information exchange, data analysis and targeted controls, allowing customs administrations to concentrate resources on higher-risk transactions while facilitating legitimate trade.

Overall, these developments demonstrate continued movement from regional commitments towards common systems, procedures and operational cooperation, with the strongest advances visible in digital SPS and customs cooperation.

Business and stakeholder perspective

Business perceptions indicate that progress in this area remains uneven. The overall picture suggests that advances in regional frameworks and cooperation mechanisms have not yet translated into consistently easier trading conditions across the regional market.

FREE MOVEMENT OF GOODS AND SERVICES

Key findings from the business perspective



Figure 4: Free Movement of Goods- Key Findings

This is particularly visible in the recognition of certificates and testing. Limited progress is the most frequently reported assessment (29.6%), while businesses reporting limited or no visible progress together account for almost half of responses. The practical barriers identified by firms help explain this perception. Excessive controls and border delays are among the most prominent constraints, alongside non-recognition of certificates and documents and repeated testing and inspections. The pattern points to a broader issue than border crossing alone: firms continue to encounter friction in the recognition and application of regulatory, technical and conformity-related requirements across economies.

The administrative dimension adds further depth to this picture. Procedural delays (66.7%), excessive paperwork (55.6%) and limited digitalisation (53.7%) stand out as the dominant constraints, while differences in requirements across economies are also reported by one third of businesses. The findings suggest that simplification, digitalisation and administrative cooperation have not yet translated into sufficiently consistent reductions in the burden experienced by firms.

The practical significance of these findings is illustrated by the example below. Even where regional arrangements are in place, additional national requirements or controls can introduce

further steps for businesses operating across borders. The example shows how the remaining implementation gap can arise not only from the absence of common rules, but also from differences in how regional arrangements are applied at national level.

 EVIDENCE FROM PRACTICE



Concrete example — non-tariff barrier

A TG1 respondent identifies **dosimetric testing applied during import into Serbia** as a national requirement that creates an additional cross-border control and is perceived as a non-tariff barrier (NTB).

The perspective of other stakeholders broadly corroborates this picture. Regulatory differences, uneven application of procedures, institutional coordination gaps and capacity constraints continue to affect the practical functioning of the regional goods market. Particular concerns relate to the consistency of recognition and conformity-assessment procedures and the capacity of the underlying quality infrastructure.

Taken together, the evidence points to a common underlying issue: the remaining friction increasingly lies in the consistency with which regional arrangements are applied across economies and institutions, rather than solely in the absence of regional mechanisms.

Overall, Free Movement of Goods is at an intermediate stage of the implementation continuum: regional commitments are increasingly translating into institutional and operational arrangements, but these have not yet generated sufficiently consistent results across the regional market. The strategic challenge is therefore shifting from establishing common mechanisms to ensuring their effective and consistent application, with further progress ultimately demonstrated through observable improvements in the conditions under which businesses trade across the WB6.

3.2. Free Movement of Services



Implementation developments

Implementation of the Free Movement of Services agenda has continued to advance through greater regulatory cooperation, professional recognition, sector-specific services measures and frameworks supporting digital and cross-border transactions. Building on CEFTA Additional Protocol 6 on Trade in Services, the agenda is increasingly moving towards addressing specific regulatory and administrative barriers affecting businesses seeking to provide services across the regional market.

Progress in professional services is particularly important. Regional agreements now provide for recognition of professional qualifications covering seven professions—doctors of medicine, dentists, architects, nurses, veterinary surgeons, pharmacists and midwives—and have been ratified by all six Western Balkan economies. The framework enables recognised professionals in covered areas to make greater use of their qualifications across the region, including through temporary provision of services. Work is continuing on a broader system for recognition of professional qualifications and on removing work-permit requirements for professional activities under Additional Protocol 6. Current work is focused on broadening the recognition framework beyond the professions already covered, further aligning regulated professions with EU rules and developing the arrangements needed for more consistent recognition and cross-border professional service provision across the region.

The regional services agenda is also advancing across specific service sectors and cross-border business models, including tourism services, e-commerce and parcel delivery. Current

implementation is focused on operationalising the regional frameworks already established in these areas, improving the conditions under which businesses can provide services and reach customers across borders. Particular attention is being given to facilitating cross-border e-commerce and parcel delivery and reducing regulatory restrictions affecting access to online goods and services.

Further progress has been made in the infrastructure supporting digital provision of services and transactions. CEFTA Decisions adopted in 2025 established frameworks for digital cooperation and the recognition of advanced electronic signatures, electronic seals and qualified trust services. Implementation moved forward in 2026 through work on the technical requirements and methodologies needed for cross-border recognition. These arrangements provide an important foundation for paperless contracting, documentation and service delivery across the regional market, although full operational recognition remains under development.

Progress in cross-border payments provides a particularly tangible example of deeper regional and EU market integration. The operational participation of Albania, Montenegro and North Macedonia in SEPA has integrated their euro payments more closely with European financial infrastructure and significantly reduced the cost and time of cross-border business transactions.

Overall, these developments demonstrate continued movement from regional commitments towards more concrete arrangements for cross-border service provision, including market access, professional recognition, sector-specific measures and digital transactions, with cross-border payments already demonstrating the practical business gains that deeper regional and EU market integration can produce.

Business and stakeholder perspective

Business perceptions indicate that these advances have not yet translated into consistently easier conditions for providing services across the regional market.



Figure 5: Key barriers to movement of services

More than half of businesses report limited or no progress in cross-border service provision. The barriers identified by firms help explain this assessment. Different regulations across economies are the most frequently reported constraint (50.0%), followed by administrative burden (35.2%), excessive paperwork (25.9%) and non-recognition of licences, certificates or qualifications

(24.1%). The pattern suggests that the remaining friction is not confined to formal market access: businesses continue to encounter differences in the regulatory and administrative conditions governing how services can actually be provided in another WB6 economy.

Professional services illustrate the importance of recognition particularly clearly. Regional agreements have established recognition mechanisms for selected professions, but businesses continue to identify licences, certificates and qualifications as barriers to cross-border service provision. Recognition is therefore not only a matter of professional mobility; it is also an important condition for businesses to provide regulated services across regional markets.

The wider stakeholder perspective helps explain why these barriers persist. Differences in regulatory frameworks, fragmented procedures, administrative complexity and coordination gaps among responsible institutions can limit the practical use of regional recognition arrangements. The challenge is therefore increasingly to ensure that the frameworks already established translate into simpler, more predictable and consistently applicable conditions for cross-border service provision.

Taken together, the evidence points to a common underlying issue: the regional framework for services integration is becoming broader and more operational, but practical market access remains fragmented by differences in regulation, administration and recognition across economies.

CRM RESULTS IN PRACTICE

SEPA Delivers Measurable Savings for Businesses

Integration into the Single Euro Payments Area (SEPA) provides a concrete example of how regional and EU market integration can translate into measurable benefits for businesses. **Albania, Montenegro and North Macedonia** became operational participants in SEPA **in October 2025**, enabling faster and significantly cheaper cross-border euro payments.

Early World Bank evidence indicates a substantial reduction in transaction costs. Average business-to-business cross-border payment costs fell **approximately tenfold** following SEPA operationalisation. In Montenegro, the average cost per transaction declined from **€73.40** in 2024 under correspondent banking to **€6.15** for SEPA transactions between October 2025 and January 2026—almost twelve times lower.

The impact is also visible at firm level. An Albanian distribution company documented by the World Bank reported savings of approximately **€2,500 per month** on cross-border payments and used the resulting resources to support business expansion and hire two additional sales employees.

SEPA therefore represents a tangible **CRM result in practice**: regulatory and institutional alignment has progressed beyond formal adoption to operational integration with European financial infrastructure, generating measurable reductions in transaction costs for businesses. It also illustrates the wider CRM 2.0 objective of using regional reforms as a pathway towards progressive integration into the EU Single Market.

Source: World Bank, March 2026.

Overall, Free Movement of Services is at an intermediate stage of the implementation continuum. Regional frameworks are increasingly being translated into practical arrangements, although their effects are not yet equally visible across the wider services market. The experience with SEPA shows what this transition can deliver when implementation reaches the operational level: tangible reductions in costs and clear benefits for businesses. Extending this progress across market access, professional recognition and administrative procedures will be critical to making cross-border service provision progressively easier and more predictable across the WB6.

3.3. Horizontal Trade Measures



Implementation developments

Implementation of Horizontal Trade Measures has advanced through the expansion of Green Lanes, electronic exchange of customs information, digitalisation of border procedures, risk-based controls and stronger mechanisms for resolving trade disputes. These measures are strengthening regional trade-facilitation systems and progressively connecting them with neighbouring EU Member States.

Green Lanes are becoming an increasingly operational regional trade-facilitation system. The Comprehensive Green Lanes Roadmap is being implemented through 10 EU–Western Balkans and six intra-CEFTA project fiches, covering improvements in procedures, infrastructure and inter-agency coordination, including alignment of procedures and optimisation of working hours. The December 2025 CEFTA Joint Committee reaffirmed full implementation of the Roadmap and its project fiches as a priority for facilitating trade flows within CEFTA and with the EU.

Implementation has increasingly extended towards the WB6–EU interface. Electronic exchange of pre-arrival customs information with neighbouring EU Member States is expanding, enabling earlier risk analysis and preparation of clearance procedures. New arrangements between Albania and Greece and North Macedonia and Bulgaria in December 2025 were followed by a Serbia–Bulgaria Memorandum of Understanding on electronic data exchange through SEED+ in March 2026. The June 2026 High-Level Conference of Customs Directors General in Athens reinforced this direction, identifying interoperability, real-time electronic data exchange, coordinated risk management and stronger cooperation among border agencies as central

elements in the further operationalisation of Green and Blue Lanes between CEFTA Parties and the EU.

Digitalisation increasingly underpins these trade-facilitation mechanisms. SEED+ supports electronic exchange of pre-arrival information between customs and other border authorities, facilitating advance processing and preparation of controls. Together with wider moves towards electronic veterinary and phytosanitary certification and paperless border procedures, this is strengthening the digital infrastructure supporting cross-border information exchange.

Risk management is developing alongside this digital infrastructure. The CEFTA Customs Risk Management Strategy 2025–2028 provides the regional framework for strengthening information exchange, data analysis and risk-based customs controls. Combined with electronic pre-arrival information and closer cooperation among customs administrations, this supports better targeting of controls according to risk. Coordinated risk management is also being developed as part of closer customs cooperation between CEFTA Parties and neighbouring EU Member States.

The framework for resolving trade disputes is also being strengthened. CEFTA Additional Protocol 7 on Dispute Settlement establishes procedures for consultations, mediation, dispute-settlement proceedings and compliance. Its implementation forms part of the Horizontal Trade Measures agenda, together with the development of electronic communication arrangements to support dispute-settlement proceedings.

Business and stakeholder perspective

Business feedback shows that improvements in trade facilitation are not yet being experienced consistently in day-to-day cross-border operations.



Figure 6: Horizontal Trade Measures- Key Findings

The clearest message concerns border crossing times. Half of respondents report limited or no progress in reducing waiting times, compared with around one fifth reporting moderate or significant progress. This suggests that, from the business perspective, faster and more predictable border crossings remain one of the most visible gaps in implementation.

The findings on Green Lanes point in the same direction. More than half of respondents report limited or no progress, while positive assessments remain relatively limited. The key message is not that Green Lanes are absent, but that their benefits are not yet sufficiently consistent or visible to businesses across the regional market.

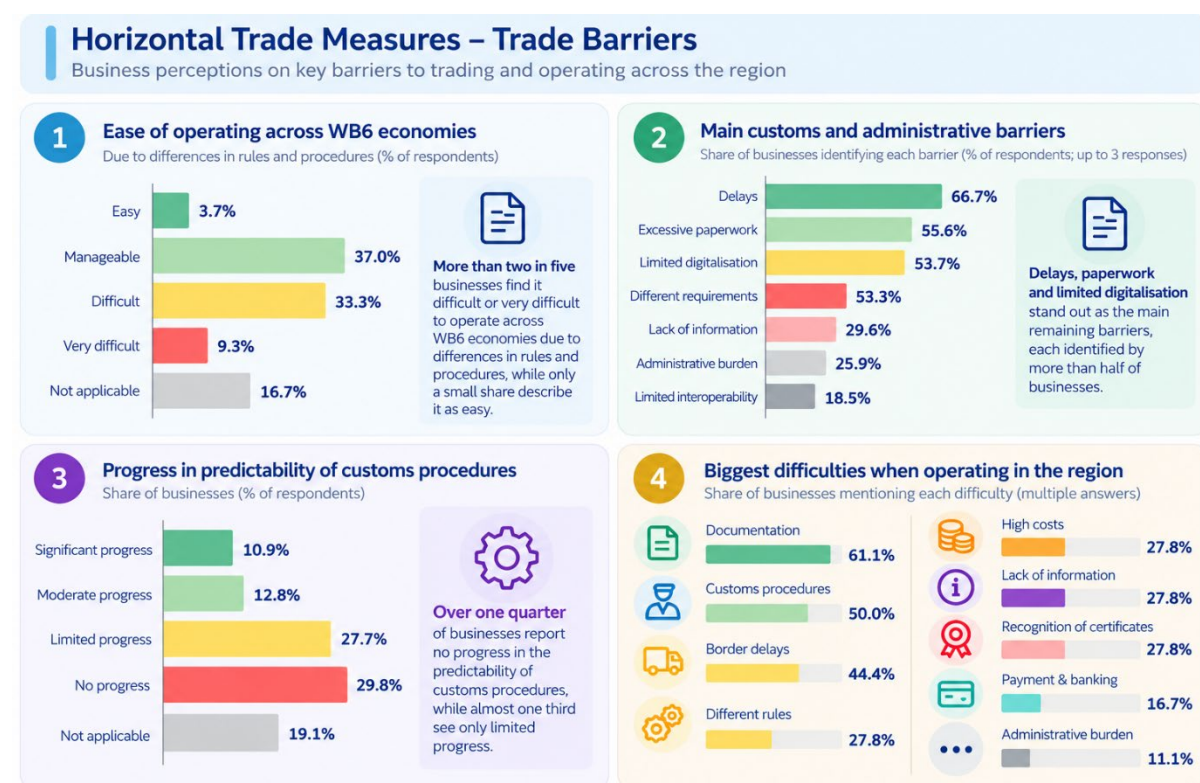


Figure 7: Horizontal Trade Measures-Trade Barriers

The constraints extend beyond border waiting times to the wider administrative environment for regional trade. Delays (66.7%), excessive paperwork (55.6%) and limited digitalisation (53.7%) are the most frequently reported customs and administrative barriers. Businesses reporting limited or no progress in the predictability of customs procedures also substantially outnumber those reporting moderate or significant progress, while documentation, customs procedures and border delays remain among the most frequently reported difficulties when operating across the region. The findings point to cumulative friction across the trade process rather than a single border bottleneck.



EXPERT INSIGHT



From reporting barriers to closing cases

The effectiveness of CRM trade-barrier mechanisms should ultimately be judged not by how many barriers are reported or discussed, but by whether reported barriers are **resolved, enforced and demonstrably removed in practice.**

Stakeholder feedback provides further context for this pattern. Coordination gaps between neighbouring authorities, duplicated controls and documentation, differences in the application of procedures, mismatched working hours, capacity constraints and incomplete information exchange can compound delays. Trade barriers can also remain unresolved where their removal requires coordinated action across several authorities or economies.

CRM RESULTS IN PRACTICE

Green Lanes — From Emergency Measure to a Regional System



What began in **2020** as an emergency response to keep essential goods moving during the COVID-19 pandemic has developed into one of the most operational forms of regional cooperation in the Western Balkans. Supported by the **SEED/SEED+** electronic data-exchange infrastructure, Green Lanes enable customs and other border authorities to receive information before goods arrive, undertake risk analysis earlier and better target controls.



The system has progressively expanded from intra-regional crossings towards the EU. Electronic customs-data exchange and closer cooperation with neighbouring EU Member States are extending the model along important **WB6–EU** corridors, while the Green Lanes Roadmap provides the framework for further improvements in procedures, infrastructure and inter-agency coordination. In **June 2026**, customs administrations from the Western Balkans and EU Member States identified interoperability, real-time data exchange and coordinated risk management as central to the further operationalisation of Green and Blue Lanes and their role in gradual integration with the EU Single Market.



Green Lanes therefore demonstrate how a regional facilitation mechanism can evolve into **practical infrastructure supporting deeper integration with the EU market.** Their significance extends beyond individual reductions in waiting time to the development of a common model based on pre-arrival information, digital data exchange, risk management and coordinated border procedures. The remaining challenge is to make these benefits consistently visible across the regional network through shorter and more predictable crossing times.

Sources: CEFTA; Transport Community, Green Lanes implementation updates and Athens High-Level Conference of Customs Directors General, 2025–2026.

Overall, Horizontal Trade Measures are moving towards increasingly operational and EU-connected trade-facilitation systems, particularly through Green Lanes, SEED+ and risk-based border cooperation. The strategic challenge is now to ensure these mechanisms function consistently as an integrated system, translating implementation progress into shorter waiting times, simpler procedures and more predictable cross-border trade.

3.4. Human Capital Development



Implementation developments

Implementation of Human Capital Development is advancing through measures aimed at better aligning skills with labour-market needs and making skills and workers more portable across the regional market. Recent developments are most visible in regional occupational standards and vocational education and training, alongside the establishment of a regional framework for social-security portability.

Concrete progress has been made in aligning vocational education and training (VET) with common regional labour-market needs. Cooperation coordinated by the Education Reform Initiative of South Eastern Europe (ERI SEE) has established a regional methodology through which common occupational needs are translated into occupational and qualification standards and subsequently into national curricula. Under the Enhancements in the Quality of Education and Training in South Eastern Europe (EQET SEE) project, completed in December 2025, regional standards in agriculture and the metal sector supported the development of 12 national occupational standards, 10 national qualification standards and 12 national curricula across participating economies.

Within CRM 2.0 implementation, this regional approach is being further developed as a mechanism for improving the relevance of VET to labour-market needs. In May 2026, regional occupational standards and their translation into VET curricula were identified as an implementation priority for 2026–2028. This provides a practical pathway from common identification of occupational skills needs to their incorporation into national education and training systems, with business involvement in defining the skills required by the labour market.

The need for this alignment is reinforced by the region's changing skills profile. The Western Balkans Digital Economy and Society Index (WB DESI) 2025, published in April 2026, reports that 33% of the population had at least basic digital skills in 2023, compared with 56% in the European Union, while information and communication technology specialists accounted for 3% of WB6 employment in 2024 compared with 5% in the European Union. More recent RCC analysis identifies continuing shortages of technical and transversal skills and weaknesses in education-industry alignment. These indicators are not CRM results in themselves, but provide an important benchmark for the implementation of measures intended to improve the supply and relevance of skills.

A second major development concerns regional labour mobility and social protection. On 16 October 2025, the WB6 endorsed the Leaders' Declaration on the Coordination and Portability of Social Security, establishing a common regional framework for improving the portability of social rights for people moving and working across the Western Balkans. The next implementation stage is to translate this commitment into the legal, administrative and digital arrangements required for effective coordination between social-security systems.

These measures are becoming more important as labour supply tightens across the region. World Bank analysis published in October 2025 projected that, if current demographic and labour-market trends continue, the Western Balkans could face a shortfall of more than 190,000 workers over the following five years.

Overall, implementation is moving towards a more connected approach linking skills development, labour-market relevance and regional mobility. Regional occupational standards provide the clearest evidence of progress towards practical implementation, while social-security portability establishes an important new framework whose translation into operational arrangements is a key next step.

Business and stakeholder perspective

From a business perspective, an important test of regional human-capital integration is whether companies can use skills and professional expertise across WB6 economies. This depends not only on the availability of qualified professionals, but also on whether their qualifications, licences and certificates can be recognised and used effectively across the regional market.

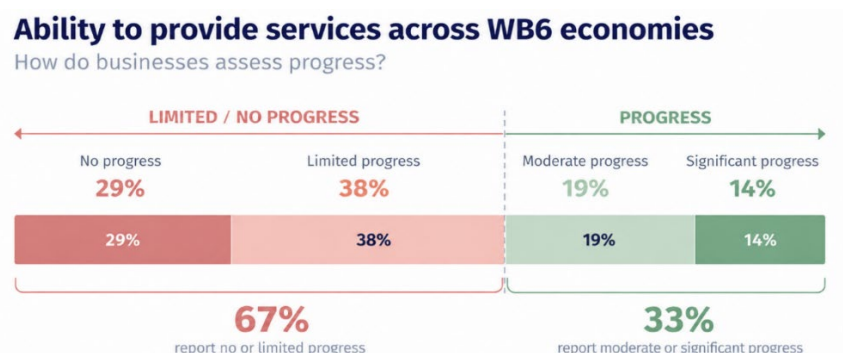


Figure 8: Service provision across WB6 economies

Business perceptions indicate limited progress in cross-border service provision. Among businesses able to assess developments, limited or no improvement is reported considerably more often than moderate or significant progress. The lack of recognition of licences, certificates and qualifications is also identified as a remaining barrier. The findings point to a wider Human Capital challenge: developing skills alone is insufficient if qualifications and professional expertise cannot be readily used across the region.

Recognition of licences, certificates and qualifications remains a practical barrier



A concrete business experience captured through the assessment illustrates how difficulties with recognition can directly affect the ability of qualified professionals to operate across borders.

EVIDENCE FROM PRACTICE

Engineering licences/authorisations

“Not recognizing the engineering licenses and authorizations between countries. Significant non-respect of the reciprocity rule.”

Business survey respondent

Stakeholder consultations provide further insight into these constraints. Respondents identify differences in regulatory frameworks, fragmented recognition procedures, weaknesses in the recognition of prior learning, complex labour-mobility processes and insufficient institutional coordination. Together, these factors can make it more difficult for businesses to recruit from a wider regional talent pool and deploy qualified staff across economies.

The evidence therefore points to a practical implementation challenge: turning the region's available skills and qualifications into human capital that can be effectively used across the WB6. More effective and consistent recognition and mobility arrangements would expand businesses' access to qualified professionals and strengthen the practical benefits of regional labour-market integration.

Overall, Human Capital Development is moving from regional cooperation and common frameworks towards early operational implementation. Progress is most tangible where common occupational needs are being translated into regional standards, national qualifications and curricula, while social-security portability has established an important framework for deeper

labour mobility. Business and stakeholder evidence nevertheless shows that the practical use of skills across borders remains constrained by recognition, regulatory and procedural barriers. The strategic challenge is therefore to connect skills development with effective regional mobility, so that businesses can increasingly draw on a wider WB6 talent pool and workers can use their qualifications and expertise more easily across the regional market.

3.5. Business Enabling Environment and Competitiveness



Implementation developments

Implementation of the Business Enabling Environment and Competitiveness priority has advanced through measures aimed at creating a more attractive regional investment environment, expanding sustainable finance and strengthening the capacity of Western Balkan businesses to compete in regional and European markets. Recent developments show increasing regional coordination around the quality of investment and the conditions needed for businesses to access finance and integrate into wider value chains.

A significant step was taken in October 2025 with the endorsement of a regional package for sustainable investment and investment facilitation. It includes the Recommendation on Sustainable Foreign Direct Investment, the Sustainable Foreign Direct Investment Policy Toolkit, Model Clauses for Sustainable Investment, and Joint Principles for Investment Facilitation. Together, these instruments establish a common regional approach to improving investment conditions, increasing transparency and predictability, and strengthening the contribution of foreign investment to sustainable economic development.

Importantly, this marks a shift from focusing primarily on the volume of foreign direct investment (FDI) towards its quality and integration into the domestic economy. The regional framework promotes stronger links between foreign investors and local firms, greater opportunities for small and medium-sized enterprises (SMEs) to participate in investment value chains, more sustainable investment incentives and closer alignment with European Union standards. The next stage is the translation of these regional principles into national investment policies, facilitation mechanisms and stronger linkages between investors and domestic businesses.

A second area of progress is the development of a regional sustainable-finance framework. In October 2025, the WB6 endorsed the Western Balkans Six Green Bond Standard, establishing common requirements for green investments, reporting and external verification. This was complemented by the Whitelist for Eligible Green Activities, the first component of the Regional Sustainable Finance Taxonomy, which establishes common criteria for identifying environmentally sustainable activities and provides a pathway towards closer alignment with the EU sustainable-finance framework. These instruments create regional infrastructure through which sustainable investment can increasingly be identified, financed and monitored.

The broader competitiveness agenda is also increasingly connected to the ability of Western Balkan firms to participate in regional and European value chains. Measures supporting investment, access to finance, innovation and sustainability are intended to strengthen firms' capacity to meet the requirements of larger and increasingly integrated European markets. This is particularly relevant as EU–Western Balkans economic integration continues to deepen: bilateral trade in goods reached €87.7 billion in 2025, 5.2% higher than in 2024. Available evidence does not yet establish that CRM 2.0 measures have produced a measurable increase in WB6 firms' participation in European industrial value chains, however.

The investment context itself remains mixed. FDI inflows declined to approximately 4.1% of regional GDP in 2025, from around 5.4% in 2024. This should not be interpreted as a direct CRM outcome, since investment flows are strongly influenced by wider economic and geopolitical conditions. It nevertheless reinforces the importance of the CRM objective of making the Western Balkans more attractive as an integrated regional investment space, with greater regulatory predictability, stronger links between domestic and foreign firms and closer connections to European value chains.

Business and stakeholder perspective

From a business perspective, an important test of the Business Enabling Environment and Competitiveness priority is whether firms can use the Western Balkans as a more integrated market and translate that market access into greater efficiency and competitiveness. The business evidence presents a clear pattern: regional commercial activity is relatively strong, but the operational benefits expected from deeper integration remain more limited.

Taken together, the four indicators reveal a notable gap between market participation and market performance. Businesses are already making substantial use of the regional market, both through cross-border commercial activity and increasingly through digital channels. This provides a strong foundation for deeper regional business integration and demonstrates that firms see economic opportunities beyond their domestic markets.



Figure 9: Business Enabling Environment and Competitiveness-Key Findings

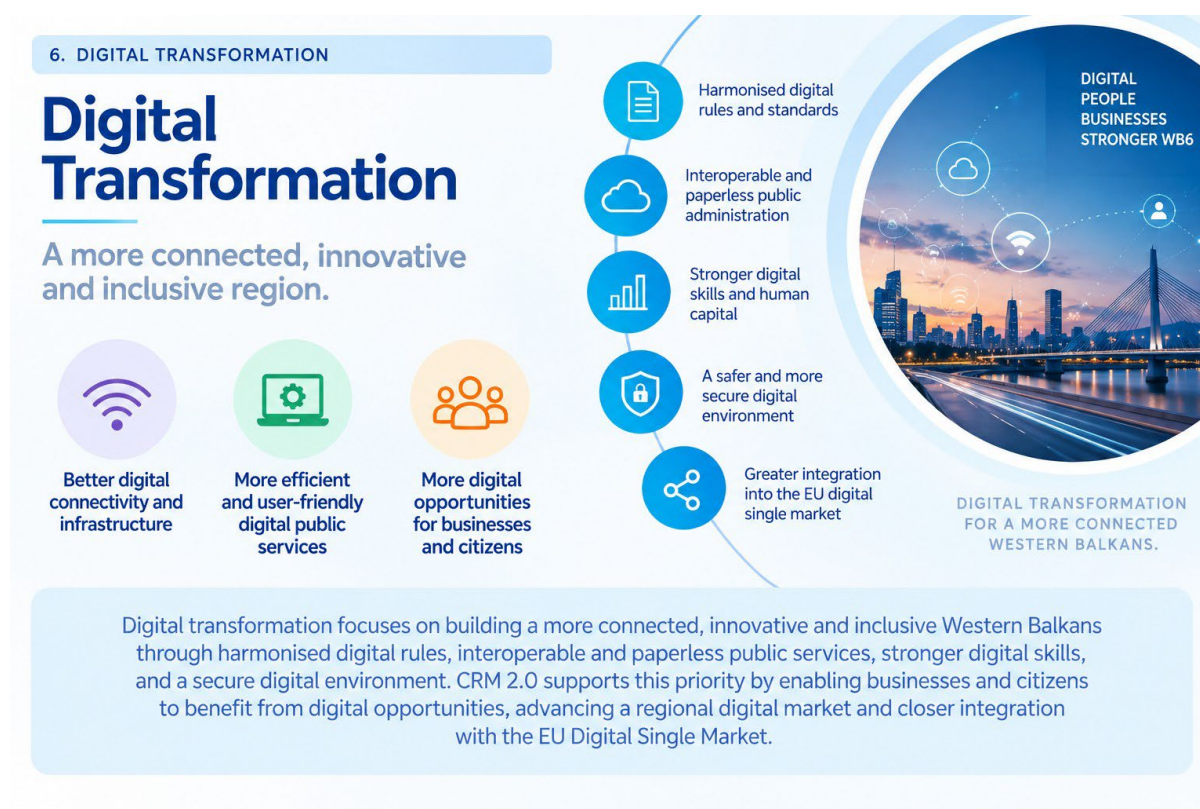
The benefits of this integration, however, are not yet equally visible in firms' day-to-day operations. Improvements in delivery speed and reliability, operating costs and time requirements remain comparatively modest. The evidence therefore suggests that expanding the geographical reach of businesses has progressed further than improving the conditions under which they operate across the region. For firms seeking to develop stable supplier relationships, manage production and inventories, or participate in wider value chains, the efficiency and predictability of the regional business environment remain critical.

Stakeholder consultations reinforce this picture. Respondents point particularly to implementation and enforcement, together with institutional coordination and business engagement, as areas requiring further attention. They also identify limited SME access to finance and support and insufficient integration into regional value chains as constraints on firms' ability to invest, expand and develop stronger cross-border business relationships.

The evidence therefore points to a shift in the implementation challenge: from expanding regional market participation towards making that participation more productive and competitive. Businesses are already active across the Western Balkans; deeper integration now depends increasingly on whether this translates into more efficient supply chains, lower transaction and operating costs, stronger access to finance and deeper participation in regional and European value chains.

Overall, regional market integration is advancing faster than the competitiveness gains experienced by businesses. The next stage is to translate deeper integration into greater efficiency, stronger investment and financing opportunities, and deeper participation of Western Balkan firms in regional and European value chains.

3.6. Digital Transformation



Implementation developments

Digital Transformation is increasingly moving from the development of national digital capabilities towards regional interoperability and gradual integration with the EU Digital Single Market. Progress is visible across connectivity, digital identity and trust services, participation in EU digital frameworks, and cybersecurity, creating the foundations for a more integrated regional digital economy. The European Commission increasingly places these developments within the wider process of gradual EU integration, with telecommunications and trust services among the areas where this process is already advancing.

Digital connectivity and integration with the EU telecommunications market have advanced. Regional initiatives are supporting the expansion of high-capacity connectivity, while the roaming agenda has progressed from regional liberalisation towards deeper integration with the EU framework. The European Commission's move in 2026 towards negotiations on extending the EU Roam Like at Home regime to the Western Balkans represents an important next step in this process. At the same time, initiatives such as WiFi for Western Balkans are extending access to digital connectivity across the region.

A second important development is the emergence of a regional framework for trusted and interoperable digital transactions. Decisions on electronic signatures, seals and trust services, together with the 2025 regional commitment to interoperable digital identity wallets, are establishing the regulatory and technical foundations for businesses and citizens to use digital identities, documents and services across borders. This process is intended to lead from national

digital identity systems towards regional interoperability and a Balkan Digital Identity Wallet, increasingly aligned with the EU digital identity framework.

The Western Balkans are also becoming more closely connected to the EU digital innovation ecosystem. Participation in the Digital Europe Programme and access to European Digital Innovation Hubs provide a stronger institutional bridge to EU technologies, expertise and support for business digitalisation. This is occurring alongside continued growth in the underlying digital economy: WB DESI 2025 shows increasing digital adoption among businesses, including 59% of WB6 SMEs reaching at least basic digital intensity and 24% selling online. More advanced technology adoption remains less developed, indicating that the next stage of digital convergence will increasingly depend on deeper business use of advanced digital technologies.

Finally, cybersecurity is becoming an integral component of regional digital integration. Regional cooperation has strengthened around cyber resilience, closer engagement with EU cybersecurity structures and alignment with EU standards. This is increasingly important as digital services, identities and cross-border transactions become interconnected across the region and with the EU.

Taken together, these developments point to a broader transition: from digitalisation within individual economies towards an interoperable regional digital market increasingly connected to EU systems and rules. Connectivity provides the infrastructure, digital identity and trust services enable cross-border use, EU programmes support technological convergence, and cybersecurity provides the necessary foundation for secure integration.

CRM RESULTS IN PRACTICE

Roaming — From Regional Integration towards the EU Single Market



Roaming is one of the clearest examples of regional integration producing a benefit that citizens can experience directly. Since July 2021, people travelling across the Western Balkans have been able to call, message and use mobile data without additional regional roaming charges.



The change is visible in how people use their phones. According to the latest monitoring by the Body of European Regulators for Electronic Communications (BEREC), **average roaming data consumption per user within the Western Balkans increased by a further 20% between Q3 2024 and Q3 2025**, with growth recorded in five of the six economies. Four years after roaming charges were removed, regional data use was therefore still increasing — a tangible sign that cross-border digital connectivity has become part of everyday life.



The next step is to extend this benefit towards the EU. Data-roaming prices between participating Western Balkan and EU operators have already been progressively reduced since 2023. In **June 2026, the Council of the EU authorised negotiations with all six Western Balkan partners on joining the EU Roam Like at Home area**. Once the necessary agreements are concluded and EU roaming rules are implemented, citizens could eventually travel between the Western Balkans and the EU and use their mobile services without additional roaming surcharges.



Roaming shows the integration pathway in practice: a regional barrier was removed, citizens used the opportunity increasingly, and a functioning regional arrangement is now providing a bridge towards the EU Single Market.

Sources: BEREC, 32nd International Roaming Benchmark Data and Monitoring Report – Western Balkans Annex, March 2026; European Commission, 25 February 2026; Council of the European Union, 4 June 2026.

Business and stakeholder perspective

From a business perspective, the key question is whether digital transformation is making cross-border activity easier in practice. The findings point to progress in the digitalisation of individual procedures, but a weaker transition towards digital systems that work seamlessly across the region. Around two thirds of surveyed businesses report limited or no progress in the digital exchange of documents, while electronic submission of documents is assessed somewhat more positively. The distinction is important: putting procedures online is advancing faster than enabling information and documents to move effectively between businesses, institutions and economies.

Progress in cross-border digitalisation and functionality

Business perceptions across key areas

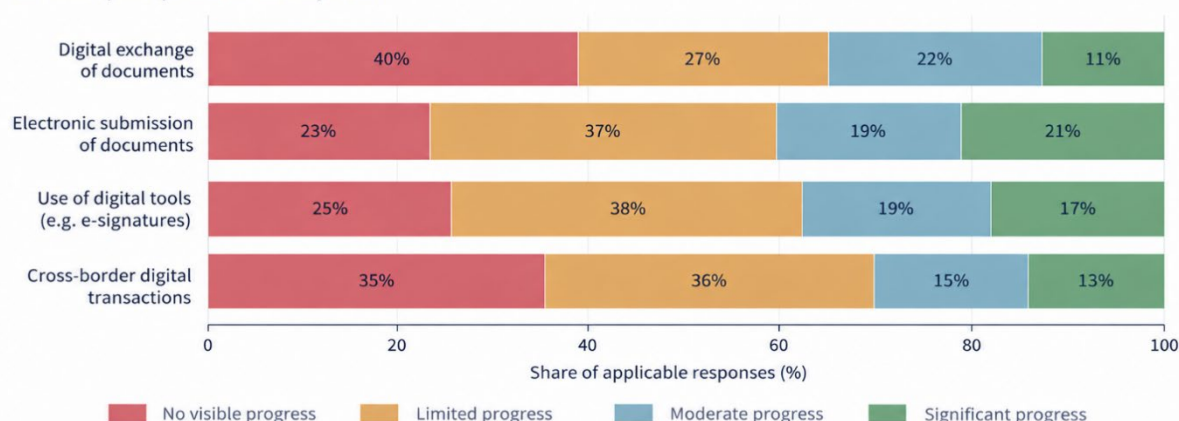


Figure 10: Perceptions in cross-border digitalisation

The same pattern is evident in cross-border digital transactions. While businesses report some progress in the use of tools such as electronic signatures, around seven in ten respondents report limited or no progress in cross-border digital transactions. Taken together, these findings point to interoperability and mutual recognition as the critical next step. The issue is increasingly not whether a digital tool exists, but whether businesses can use the same digital process, document or authentication mechanism effectively when dealing with institutions and counterparts in another WB6 economy.

The limitations become even more visible when digitalisation is considered in terms of actual market activity. Among businesses for which cross-border online sales are applicable, 69% report limited or no progress. Their experience also shows that digitalisation alone cannot create an integrated online market. High delivery and shipping costs (56%), difficulties with returns and customer support (50%), long delivery times (41%), and legal, customs or tax requirements (39%) are the most frequently identified constraints.

Cross-border e-commerce: progress and remaining barriers

Business experience shows limited progress in online sales, with logistics and regulatory frictions dominating the barrier profile.

69%
limited or no progress
in cross-border online sales

31%
moderate or significant progress
in cross-border online sales

41%
reported online sales as
not applicable

Main barriers to cross-border e-commerce

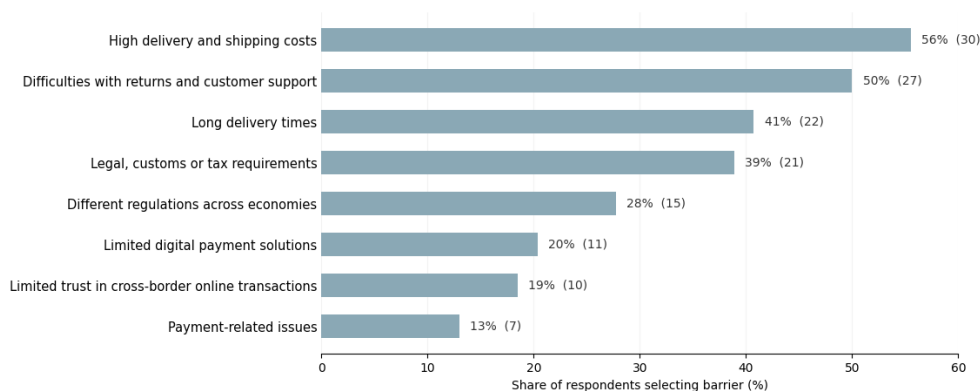


Figure 11: Perceptions of progress and barriers

These results reveal an important interaction between the digital and physical dimensions of the regional market. Businesses may increasingly be able to reach customers digitally, but completing a cross-border transaction still depends on payments, delivery, returns, customs and regulatory requirements. The practical gains from digitalisation will therefore remain limited unless digital market integration is accompanied by a more efficient environment for cross-border commerce.

Institutional perspective

Stakeholder feedback reinforces this picture. Digital platforms, electronic services and enabling frameworks are developing across the region, but fragmented systems, uneven service availability and limited mutual recognition continue to restrict their cross-border use. Stakeholders therefore identify a practical “last-mile” implementation gap: digital solutions may exist at national level, but their value is reduced when systems cannot exchange information, electronic documents are not consistently recognised, or businesses must revert to separate procedures when operating across borders.



EVIDENCE FROM PRACTICE



Digital documents not consistently accepted in practice

“Although electronic documents are legally valid and issued through national e-government systems, they are not always accepted by institutions and other actors in practice, limiting their use in cross-border processes.”

Business survey respondent

Overall, Digital Transformation is moving from national digitalisation towards regional interoperability and integration with the EU Digital Single Market. The foundations are increasingly in place, but cross-border functionality remains uneven. The strategic priority is therefore to make existing digital systems, identities, documents and services work seamlessly across WB6 borders, translating digital progress into tangible benefits for businesses and citizens.

4. Cross-Cutting Implementation Challenges

Across the six CRM 2.0 priority areas, a common implementation challenge emerges: regional frameworks and mechanisms are advancing faster than their consistent application and practical results. The next phase of CRM implementation is therefore less about establishing additional mechanisms and increasingly about ensuring that existing arrangements work effectively across economies, institutions and borders.

This gap is visible across the regional market. Recognition mechanisms for goods are developing, but businesses continue to encounter differences in requirements and controls. Regional arrangements for professional qualifications and mobility are expanding, while their practical cross-border use remains constrained. Green Lanes and electronic customs information exchange are advancing, but border delays and procedural unpredictability persist. Digital services and systems are developing rapidly, while cross-border interoperability remains more limited. Similarly, growing regional business activity has not yet translated consistently into lower costs, more efficient supply chains and stronger business performance.

These common patterns point to a **“missing middle”** in the implementation chain between regional commitments and results in practice. In terms of the implementation continuum used in this report, the main challenge lies in moving consistently from institutional and regulatory implementation to operational application and ultimately to observable results. This transition depends on sustained ownership and accountability, effective institutional coordination, translation of regional commitments into national processes, adequate implementation capacity, and systematic monitoring and follow-through.



Figure 12: The missing middle

The first common thread is consistent operationalisation. Many CRM measures have moved beyond regional agreement, but their application remains uneven. Common arrangements are not always translated into aligned procedures or applied consistently across the WB6, leaving businesses exposed to different requirements and administrative practices. The challenge is therefore to move from agreed regional frameworks to predictable and consistent application across the regional market.

A second common thread is mutual recognition and interoperability. A regional market can function effectively only when rules, documents and systems work across borders. This remains uneven, particularly in the recognition of certificates and professional qualifications and in the ability of digital systems to exchange information and support cross-border procedures. The challenge is to move from parallel national arrangements towards connected and mutually recognised systems that function as part of an integrated regional market.

A third common thread is institutional coordination and implementation capacity. Many CRM measures depend on several institutions working together, within each economy and across the region. This requires clear responsibilities, effective coordination and timely information exchange, as well as sufficient expertise, human resources and infrastructure. Where coordination is weak or capacity is uneven, implementation becomes slower and less consistent.

The final common thread is turning implementation into tangible results. Establishing regional mechanisms is an important step, but their value ultimately depends on whether they improve how the regional market works. Green Lanes should contribute to shorter and more predictable border crossings; recognition arrangements should allow qualifications and certificates to be used across borders; and digital systems should enable cross-border procedures to be completed electronically. More broadly, deeper regional integration should make it easier, faster and less costly for businesses and people to operate across the WB6.

This places greater importance on monitoring and follow-through. As CRM implementation matures, monitoring should increasingly distinguish between measures that have been agreed, those that have become operational, and those that are producing observable results. Where implementation problems persist, follow-through is needed until the underlying obstacles are addressed. The focus should therefore progressively shift from implementation outputs towards the actual performance of regional mechanisms and their effects on businesses, workers and citizens.

The strategic challenge for the next phase of CRM 2.0 is to strengthen the missing middle and accelerate the transition from regional commitments to results in practice. This requires shifting the focus from establishing frameworks towards their consistent application, cross-border functionality and effective delivery. As the CRM architecture matures, progress should increasingly be measured by whether regional arrangements work across borders and deliver tangible improvements in the functioning of the regional market.

5. Overall Assessment of CRM 2.0 Implementation

The overall assessment points to tangible but uneven progress in implementing CRM 2.0. Across the six thematic areas, regional cooperation has produced a stronger base of common frameworks, systems and implementation arrangements. Selected measures have progressed into operational use and are beginning to generate practical benefits, while others remain at the stage of regulatory development, early implementation or limited uptake.

CRM 2.0 is therefore situated at an important stage of the implementation continuum. The principal regional architecture is increasingly in place, but the transition from formal commitments to consistent cross-border functionality remains incomplete. Business and stakeholder evidence shows that implementation advances are not yet reflected uniformly in simpler procedures, greater predictability or lower costs across the regional market.

This gap is partly explained by the interconnected nature of regional integration. A measure applied effectively in one economy, institution or part of a transaction has limited regional effect if businesses encounter different procedures, recognition practices, digital capabilities or implementation standards elsewhere. The overall performance of CRM consequently depends on how consistently individual measures function across economies and how effectively they operate together as parts of the same regional market.

The benchmark for assessing progress should therefore increasingly be the quality and consistency of the regional market experienced in practice. Evidence of further implementation should be visible in fewer administrative and regulatory frictions, more predictable procedures, effective mutual recognition and interoperability, lower transaction costs and improved conditions for cross-border economic activity.

On this basis, CRM 2.0 can be assessed as having established a stronger foundation for regional economic integration, while its wider benefits remain only partially realised. This overall assessment provides the basis for the strategic conclusions and way forward presented in the following chapter.

6. Strategic Conclusions and Way Forward

6.1. Strategic Conclusions

The assessment points to tangible but uneven progress towards a functioning Common Regional Market. Regional cooperation is producing operational arrangements in selected areas, while other measures remain at the stage of regulatory preparation or early implementation. These advances provide a stronger foundation for integration, but improvements in the everyday conditions for cross-border business remain less consistent. The central conclusion is that CRM's potential is increasingly evident, while its benefits are still only partially realised.

The next stage depends on how effectively individual reforms work together. The thematic assessments reveal strong interdependencies: digital trade depends on reliable payments, delivery and recognised electronic documents; professional mobility depends on usable qualifications and workable administrative procedures; and trade facilitation depends on cooperation across the full sequence of border controls. Progress in one area can therefore be constrained by unresolved obstacles elsewhere. This makes the continuity of cross-border transactions an important test of regional integration.

A larger accessible market must also become a more productive economic space. Surveyed businesses already demonstrate substantial regional engagement, yet report more modest improvements in operating costs, delivery reliability and time requirements. The strategic opportunity is to turn this commercial activity into stronger supplier relationships, investment and competitiveness. Access to skills, finance and effective business support remains important if firms, particularly SMEs, are to make fuller use of regional and European market opportunities.

These findings also clarify CRM's contribution to gradual EU Single Market integration. More predictable regional procedures and compatible systems can strengthen firms' readiness to operate under European market conditions. The payment developments examined in the report illustrate how operational integration can generate direct business benefits. Wider gains will depend on extending practical functionality across the interconnected areas of the regional market.

6.2. Way Forward: Consolidating Implementation and Results

For the remainder of the CRM 2025–2028 implementation period, the strategic focus should be on consolidating operational progress and bringing agreed frameworks into effective use. The assessment identifies four connected priorities, to be pursued within the mandates, measures and timelines already established under the CRM Action Plan 2025–2028.

Strengthen the connection between regional commitments and domestic delivery. Regional measures depend on their effective translation into national procedures and administrative practice. Greater consistency requires sustained coordination, adequate implementation capacity and follow-through where application remains incomplete. Particular attention is

needed where implementation involves several authorities or cooperation between neighbouring economies.

Improve the functioning of the complete cross-border process. Progress should be assessed through the full experience of trading, providing services, moving workers or completing transactions across borders. Simplification, mutual recognition, interoperability and digitalisation need to operate together so that improvements at one stage are not undermined by duplicated documentation, incompatible systems or inconsistent procedures elsewhere. The barriers repeatedly identified by businesses provide a practical basis for focusing implementation attention.

Support business uptake of regional opportunities. The value of regional arrangements ultimately depends on whether businesses understand and can use them. Clear information, accessible guidance and relevant support can help firms convert improved market access into commercial opportunities. For SMEs, this includes strengthening the capacity to meet market requirements, develop supplier relationships and participate more effectively in regional and European value chains.

Use evidence of practical results to guide implementation follow-up. Monitoring should distinguish between formal adoption, operational implementation and observable results. Evidence on processing times, transaction costs, uptake, reliability and user experience can help establish where measures are working and where obstacles remain. Combining institutional reporting with structured business feedback would support more focused follow-up and provide a clearer account of the benefits delivered to businesses, workers and citizens.

Taken together, these priorities reflect the central requirement for the next phase of CRM 2.0: to translate the regional frameworks already established into consistent cross-border functionality and demonstrable improvements in how the regional market operates.

6.3. A More Engaged Role for WB6CIF

The findings suggest scope for WB6CIF to develop further as a regional business platform supporting practical CRM implementation. Bringing together the six chambers and their business communities gives it a valuable perspective on issues that extend across economies. This is particularly relevant where barriers affect businesses in several markets and are difficult to address through national channels alone.

Building on its existing engagement, WB6CIF could help bring a limited number of shared business concerns into more focused regional dialogue. Evidence gathered through its chamber network could clarify the practical effects of these barriers, inform proposals for improvement and support exchanges with the relevant institutions. Where appropriate and within available capacity, this could include facilitating discussion between affected businesses and institutional partners, with follow-up through existing cooperation arrangements.

The potential added value lies in connecting perspectives and sustaining attention to issues that require cooperation across borders. Where differing administrative practices or fragmented

procedures make resolution difficult, a regional business platform can help identify common economic interests and clarify where coordinated attention is needed. Such engagement could support practical solutions while recognising that decisions and implementation remain with the competent authorities.

This approach would build on WB6CIF's representative and convening role, complementing established institutional processes. Its contribution could develop selectively, according to business demand, the relevance of particular issues and opportunities for cooperation with implementation partners. Keeping participating businesses informed of developments would also strengthen the connection between consultation, dialogue and practical experience.

Over time, this could position WB6CIF as an increasingly effective link between the experience of businesses and the processes shaping regional market integration. Alongside communicating emerging opportunities, it could help establish whether improvements are reaching firms and where further dialogue is warranted. This would give the private-sector perspective a more sustained place in CRM implementation and the region's gradual integration into the EU Single Market.

The assessment concludes that CRM 2.0 has created a stronger foundation for integration, but its wider value depends on consistent application and benefits in practice. A focused, collaborative contribution from WB6CIF could help translate this foundation into a regional market in which businesses can trade, invest and cooperate with greater confidence.

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