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Strengthening Cybersecurity and Digital Payment Literacy for Swiss SMEs Expanding into South Africa: A Train-the-Trainer Approach

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Agenda

1. Background
2. Theoretical Framework
3. Results
4. Discussion
5. Conclusion & Limitations

Background

- SMEs rely on secure digital infrastructure when entering international markets — yet country-specific cybersecurity regulations and digital payment systems (DPSs) remain a major challenge.
- South Africa is economically appealing to Switzerland as one of Africa's lion economies (FDFA, 2021), but its payment ecosystem — physical banks alongside digital payments (TymeBank, MTNMoMo), cryptocurrencies, and cross-border value exchange — differs markedly from Switzerland's.
- Swiss SMEs going into South Africa must be equipped with digital payment knowledge, regulatory requirements, and cyber risks in South Africa.
- Existing Swiss internationalisation support (Innosuisse, Switzerland Global Enterprise) provides limited training on DPSs and cybersecurity regulation.

99%

of companies in Switzerland are SMEs (Seco, 2025)

9.6%

of Swiss businesses already have a presence in South Africa

17,849

ransomware detections reported in South Africa in 2024 (Interpol, 2025)

RESEARCH QUESTION

How can a Train-the-Trainer model be designed to strengthen cybersecurity and digital payment literacy among Swiss SME internationalisation trainers supporting market entry into South Africa?

Theoretical Framework (1/3)

Internationalisation and Swiss SMEs

- Internationalisation means having a presence abroad, scaling up and expanding into other countries (Yakovlieva & Orlenko, 2025).
- About one-third of Swiss SMEs are active internationally and generate over three-quarters of revenue abroad (HEG, 2024).
- ~9.2% of Swiss companies operate in North, East, West and Central Africa; ~9.6% are present in South Africa.
- Main challenges: local regulations, competition, cultural differences, adapting to local payment ecosystems (WARC, 2024), and cybersecurity.

EXISTING SWISS SUPPORT PROGRAMS

Swiss Business Hub Southern Africa

Market analysis, legal clarification, partner search, trade fairs

Switzerland Global Enterprise (S-GE)

Export consulting, webinars, business travel support, Academy

Swiss-African Business Circle (SABC)

Events connecting Swiss and African stakeholders

SABII (until 2024)

Enabled science-based startups to explore African markets

Swissnex

Go-to-market support for founders (not Africa-focused)

Gap: Internationalisation support programs in Switzerland do not focus on payment ecosystem, related regulations, and cybersecurity

Theoretical Framework (2/3)

SMEs and Cybersecurity Capacity

- A review of ~40 scholarly publications since 2022 shows SMEs have a weak cybersecurity posture: they underestimate cyber risk and overlook required measures (Chidukwani, Zander & Koutsakis, 2022).
- SMEs' weaknesses stem from inadequate resources and low cybersecurity awareness (Benjamin et al., 2024); tech companies likewise struggle to develop secure digital products without sufficient knowledge (Lindkvist et al., 2025).
- Their challenges also include financial and prioritisation constraints.
- To overcome these challenges, SMEs must acknowledge they can be targeted (Tetteh, 2024) and combine technological and procedural measures with employee training (Lindkvist et al., 2025; Chidukwani et al., 2022).

1 in 3

Swiss SMEs have already experienced a cyberattack (Seco, 2026)

As of 2024, 4% of 25 companies reported experiencing cyberattacks in previous years — yet more Swiss SMEs than before feel less confident in their cybersecurity capacity (Digital Switzerland, 2025).

Theoretical Framework (3/3)

Train-the-Trainer as a Capacity-Building Approach

The Train-the-Trainer (TtT) model enables less experienced business trainers to gain new skills, building a pool of trainers who can transfer knowledge to others (CDC, n.d.). It has been implemented successfully in healthcare, education, and clean energy.

Cybersecurity education

Six-phase TtT turned faculty, researchers, and students into trainers, closing the cyberinfrastructure and data-skill gap (Purwant et al., 2025).

Struggling readers

A TtT framework supported readers across 16 English primary schools via recruitment, pilot selection, delivery and evaluation (Cockerill et al., 2025).

Hydrogen safety

A TtT programme for safety responders across ten European countries developed, tested and disseminated training materials (Brennan et al., 2024).

Mental health

A TtT programme for recovery college trainers covered recruitment, delivery of modules and ongoing support (Vallarino et al., 2026).

Evidence: trainers report increased confidence delivering content (Cockerill et al., 2025; Purwant et al., 2025); TtT improves knowledge, skills and practice for trainers and trainees alike (Nexø et al., 2024).

Overall Synthesis and Existing Gap

- Existing Swiss internationalisation support programs show an absence of focus on the payment ecosystem, related regulations,and cybersecurity.

- SMEs — including those already in Switzerland — face cyber threats that also put their internationalisation plans to South Africa at risk and need familiarity with the region's digital payment systems.

- Prior studies (Ojala et al., 2026; African Union, 2020; Hasan et al., 2021) confirm training improves cybersecurity awareness, validating training as a route to build these competencies — though not yet applied as a Train-the-Trainer model in this context.

To complement existing offers in Switzerland — particularly focused on South Africa — we propose and demonstrate a Train-the-Trainer model aimed at enhancing trainers' knowledge on cybersecurity, regulations and digital payments.

Results (1/4)

Proposed Train-the-Trainer Model

To operationalise the TtT model, we draw on selected elements of TtT approaches in prior studies (Vallarino et al., 2026; Brennan et al., 2024; Cockerill et al., 2025)

1 — Program Design & Setup

Curriculum design, digital learning platform, trainer recruitment

2 — Content Preparation & Review

CH & ZA experts create and peer-review content for quality

3 — TtT Sessions

Pilot sessions run over a 7-week program with experts from both countries

4 — Pilot Evaluation

Survey evaluates content effectiveness and pilot impact

5 — Integration into Curricula

Trainers supported in integrating content into training and advisory work

OBJECTIVES

- Enhance trainer literacy in DPSs, related regulations, and cyber-risk management
- Enable integration of these topics into broader entrepreneurship and internationalisation curricula
- Foster cross-cultural networks among trainers, SMEs, and experts

PLANNED IMPLEMENTATION

December 2026 – February 2027

Results (2/4)

Target Participants & Training Design

WHO IS INVOLVED

Participants

Business trainers involved in existing Swiss entrepreneurship and internationalisation programs, joined by business trainers from South Africa to enrich the exchange of perspectives.

Delivered by

Program coordinators and guest speakers, including cybersecurity experts, professional lecturers, and entrepreneurs from Switzerland and South Africa.

SESSION FORMAT

1. Input lecture
2. Guest speaker contribution
3. Practical activity — participants work on a dedicated task

Final session

Participants present the results of their supporting work; organisers facilitate a discussion to gather feedback and reflect on the experience.

Results (3/3)

Proposed Curriculum – 7-Week Program

Week	Topics	Activities
1–2	General intro, objectives & expectations · Cybersecurity risks (ZA & CH) · Payment ecosystems overview · Risk simulation (ZA & CH)	Participants get to know each other; pairing; project assignment shared
3–4	Part 1: Payment systems in ZA + guest speaker(s) + regulations & case studies. Part 2: Payment systems in CH + guest speaker(s) + regulations	Class activities and discussions in pairs
5	Panel discussion with experts from CH and ZA on cybersecurity and payment systems	Q&A with panel experts
6	Bringing topics together; cross-comparison of CH and ZA — differences, similarities, opportunities	—
7	Final presentations of participant work; lessons learned and feedback	Participants present their results

Results (4/4)

Expected Contributions

By successfully running the proposed TtT sessions, the model is expected to contribute to the quality and competitiveness of Swiss internationalisation programs and the entrepreneurship ecosystem, with impact at three levels.

LOCAL

- Swiss business trainers become knowledgeable on innovative DPSs, regulations, and cybersecurity across Switzerland and South Africa
- Business and entrepreneurship programs integrate the developed content into their curricula
- Trainers develop new networks — an added value to their own learners

REGIONAL

- Business programs and professional training programs in different Swiss regions adopt the course curriculum and integrate it into their educational structure

NATIONAL

- Swiss SMEs trained by participating trainers using the course package are well-prepared for the risks they may face as they expand into the African region

Discussion

Positioning the Model in Prior Research

- Rather than recruiting trainers from outside current programs, we propose upskilling those who already possess market-entry expertise and established contacts with SMEs.
- The TtT model is a reliable way to upskill business trainers in a particular area, increasing the pool of available trainers.
- Incorporating the material into trainers' own courses demonstrates the sustainability of the proposed intervention.

STAGE ALIGNMENT WITH PRIOR LITERATURE

Trainer recruitment

Cockerill et al. (2025); Vallarino et al. (2026)

Content preparation

Brennan et al. (2024)

Process evaluation

Cockerill et al. (2025)

Curriculum integration

Brennan et al. (2024); Vallarino et al. (2026)

Expected outcomes mirror Hollis et al. (2022) and Cockerill et al. (2025): trainers gain confidence and readiness to cascade knowledge, while SMEs gain a better understanding of DPSs, regulations, and cybersecurity — expanding the pool of individuals with cybersecurity skills.

Conclusion & Limitations

CONCLUSION

This study presents a TtT model aimed at equipping business trainers in existing Swiss market-entry and internationalisation programs with knowledge of digital payment systems, regulations, and cybersecurity.

LIMITATIONS

- The proposed TtT model has not yet been empirically validated through field implementation or quantitative testing — the results and impact discussed remain theoretical.
- Research coverage of all internationalisation programs in Switzerland, including online programs, is limited.

Areas for Further Research

- *Future research should pilot the model, assess its effectiveness, and evaluate how trainers transfer knowledge to SMEs.*

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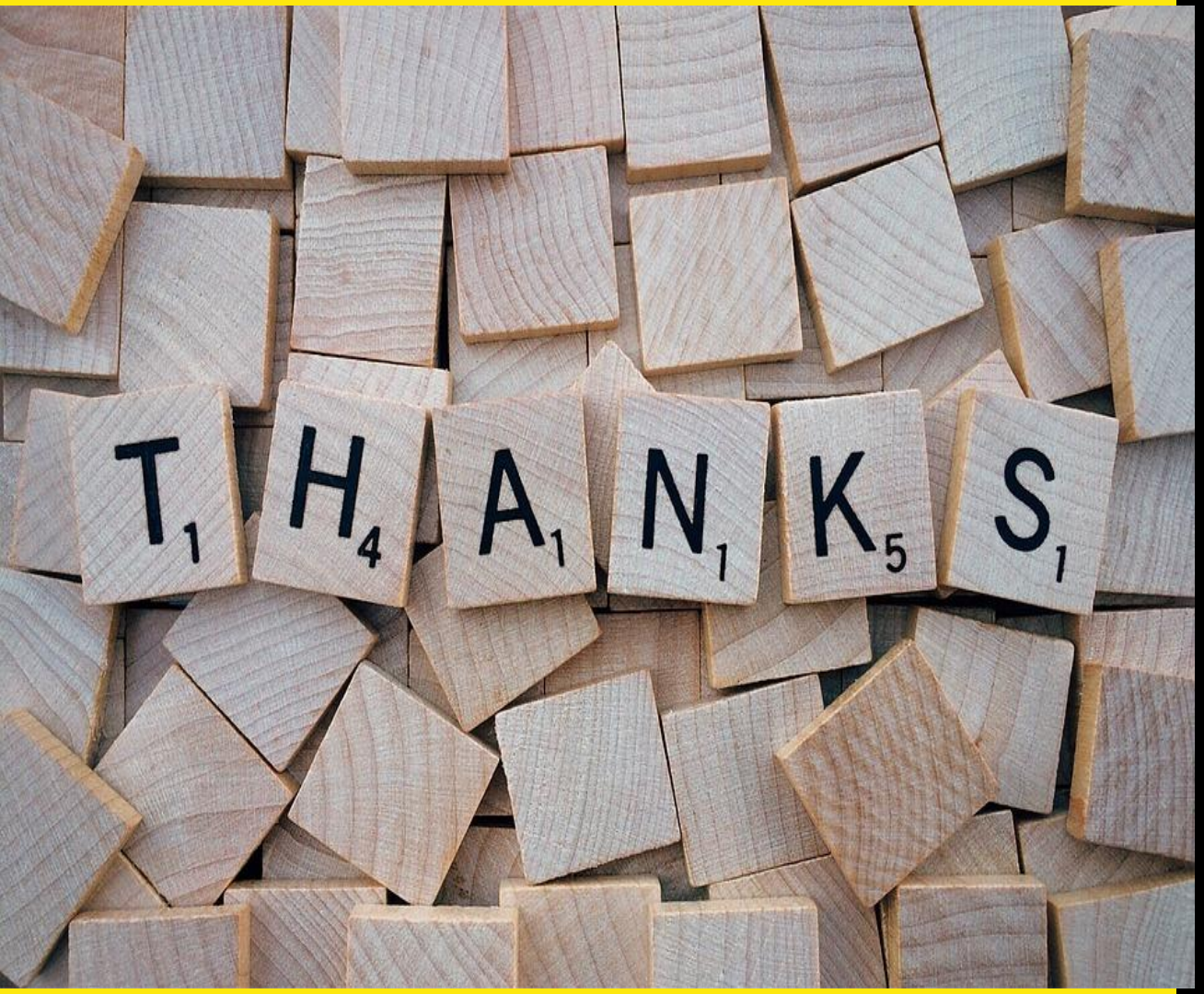

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