

AI in Finnish Business 2026



AI FINLAND

BUSINESS
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To the Reader

AI adoption is in a transition phase, where an increasing number of companies are integrating the technology into their core business, products, and services. *The AI in Finnish Business 2026* review examines the global positioning of Finland's AI ecosystem, as well as the current state of AI development and utilisation within Finnish companies.

The overview consists of perspectives from leading AI experts, an analysis of data concerning frontrunner companies in AI utilisation, and the results of an AI maturity survey analysed and compiled by Digia. It offers insights into a potential near future where AI has rapidly expanded across different sectors of society and has become an integral part of the welfare state's basic infrastructure.

This review was compiled by Demos Helsinki and commissioned by AI Finland and Business Finland. We would like to warmly thank all the experts for their perspectives and contributions to this report.

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Foreword

The reality of AI in Finland appears both promising and concerning. In various comparisons, Finland ranks at the top, sometimes in the middle, and occasionally at the very back. Meanwhile, the impact of AI on business growth and productivity remains a question mark in many areas. Is it possible that we are proficient at understanding, experimenting with, and regulating AI, but slow to industrialise it?

The background of this study involves on the one hand the question of why AI-related reports provide such a contradictory picture of the situation in Finland. On the other hand, we have data at our disposal that allows us to evaluate and shed light on the current state of AI usage in Finnish companies.

The study shows that AI is no longer just an individual tool or an aid for office work. An increasing number of companies are utilising AI at the core of their business. More and more have realised that a competitive edge does not come from purchasing AI licenses for the entire organisation, but from genuinely linking AI to value creation and strategic choices. The direction is therefore correct.

However, most AI utilisation still seems to be fragmented and dependent on individuals. Investments are often small and experimental in nature. This is not just a company-level challenge but a national issue. As many AI thought leaders state in this report: Finland's bottleneck is not understanding, but ambition, the will to invest and make choices, and the ability and courage to scale.

This review makes the direction of development visible – and the fact that AI is increasing the gaps in productivity and competitiveness between companies. Those companies that possess expertise, data, strategic clarity, and the courage to invest are extending their lead over others. Ultimately, the question is not whether AI is used, but who creates the most customer value by daring to use AI ambitiously, genuinely renewing their own logic and that of the industry.

Timo Sorsa, Business Finland
Karoliina Partanen, AI Finland

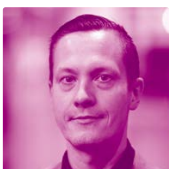
Insights from leading AI experts: Finland's opportunities and obstacles



Henry Tirri CTO, Nokia

What is the single most important change Finland should make in terms of AI? Establish computing and data infrastructure as a national asset. This would involve a permanent and scalable programme extending to 2035, providing Finnish companies, researchers, and public services with predictable access to GPU/AI computing, high-value shared datasets, and secure deployment platforms. It should be based on governance mechanisms that safeguard sovereignty and clear regulations regarding use outside of Finland. Such investments must be long-term, transcending political and even economic cycles.

What is the single biggest bottleneck currently holding Finland back? The lack of a long-term vision regarding the global impact of AI on societies – and specifically on Finland and the EU – as well as the willingness to invest in AI systematically, even when the benefits only materialize in the future.



Pekka Manninen Director, Science and Technology, CSC

What is the single most important change Finland should make in terms of AI? Invest in the necessary competencies with a long-term and determined approach. Add one weekly hour of mathematics to the lower secondary school curriculum. Integrate a course on data analytics and machine learning into the advanced mathematics syllabus in all upper secondary schools. Increase the number of student intake positions in statistics and applied mathematics programmes across all universities offering them. A new cohort of 100 doctoral researchers in machine learning and AI should be initiated immediately. Provide additional funding to hire post-doc researchers in the field at all universities, and establish ten new tenure track positions distributed among different universities.

What is the single biggest bottleneck currently holding Finland back? A lack of investment and major venture capital, particularly in succeeding to attract foreign venture capital. These targeted investments should be directed toward R&D teams and companies developing AI products, rather than data centers.



Risto Siilasmaa Founder, Chair of the Board, WithSecure

What is the single most important change Finland should make in terms of AI? Finland's single biggest change to become a leading AI society would be to execute a radical, system-level talent and capability scaling programme – making AI skills universal and massively increasing top-tier AI expertise in order to increase experimentation, investments and willingness to utilize AI.

What is the single biggest bottleneck currently holding Finland back?

The single biggest bottleneck currently holding Finland back from becoming a leading AI society is insufficient speed and scale of execution – especially in translating strong capabilities into large-scale deployment, companies, and talent attraction. Finland understands AI quite well. Finland pilots AI relatively well. Finland regulates AI somewhat thoughtfully. But Finland does not industrialise AI nearly fast enough.



Katri Harra Professional Board Member

What is the single most important change Finland should make in terms of AI? Finland should develop the job market so that we are ready and willing to maximise the use of AI in different parts of the society as soon as possible without disruption in society.

What is the single biggest bottleneck currently holding Finland back?

The single biggest bottleneck is the willingness to invest in AI and innovation at the levels of society, companies, and individuals alike.



Tommi Vilkamo Director, RELEX AI

What is the single most important change Finland should make in terms of AI? Finland should assume the role of a global leader in the transformation towards an agentic society. Operative work at businesses and in the public sector will move to machines that execute at machine speed, low cost, and increasingly at superhuman performance. In this world, the human role shifts to developing, directing, and evolving the systems that operate the world; the systems that build systems.

Being early, we can win in the global race.

This is not a vision, it is the new reality. At RELEX, new code is already almost entirely written by agents, and all other types of operative workflows are moving to agents and automation at an increasing pace. For Finland to win in business and to address the unsustainable national debt, we need to be among the first to adapt our businesses, public sector, education, and policy to be native with this new reality. Also, we need to help people to have a growth path from their current operational work to a new kind of role of improving the systems that run the operations.

What is the single biggest bottleneck currently holding Finland back?

Our legacy structures are holding us back. If you simply buy everyone AI assistants or build workflow automations as point-solutions, but don't change the end-to-end system of how value is created and delivered, you get a false illusion of benefits. On a system level you get 2–10% instead of 2–10X.

To win with AI, we must redesign our processes, organisational structures, business models, public services, and ways of working to be agent and automation centric. Not layering AI on top of what existed before.



Laura Ruotsalainen Professor, Computer Science, University of Helsinki; Vice-Chair, ELLIS Institute Finland

What is the single most important change Finland should make in terms of AI? I believe we need much stronger links between academia and industry. The current pace of development is so rapid that the traditional process, where scientific results transition into industrial implementation and reach the market only after ten years, is far too slow. Therefore, companies should be deeply integrated into the actual scientific ecosystem through measures such as co-supervised and co-funded Master's theses, doctoral dissertations, and postdoctoral research.

In my view, we should adopt the "Scientific Lab" model used in Amsterdam. In this model, a company or a group of companies funds several doctoral researchers (approximately five) and supervising postdocs (approximately two) to work on a topic of interest, while academia provides the professors (approximately two) to

oversee the work. This allows companies to access results immediately without having to wait for slow publication processes.

What is the single biggest bottleneck currently holding Finland back? The funding to support academia and industry collaboration is very limited and aimed for the short term. The bottleneck is that research results in Finland are not put into practice quickly enough: it is too difficult for companies to adopt them if they are brought in only when the research is fully finalised. Furthermore, project-based funding is often so short-term that collaboration ends before it has truly begun.

Additionally, I believe the discussion in Finland currently focuses too much on the efficiency gains achievable through generative AI. Instead, we should focus more on the large-scale impact we could achieve for sustainability and resilience through AI. Such a shift in communication could also encourage our established industries to modernize their processes and generate significant impact through those avenues.



Peter Sarlin Director, Silo AI

What is the single most important change Finland should make in terms of AI? Stop spreading resources across many small initiatives and concentrate on a few bold bets. Finland has the research depth and engineering talent. The Paris ecosystem emerged through a few moonshots and concentrated efforts, and by pooling public and private resources. Finland needs to make that same choice.

What is the single biggest bottleneck currently holding Finland back?

Ambition. Finland is the happiest country, but are we too complacent to win in the future? While Finland produces strong technology and talented people, we should aim higher, raise the bar, and be willing to take risks. This requires bold bets, with the risk of failure, out of which moonshots eventually may happen.

Guest Column: Public administration as part of Finland's AI landscape

The AI transformation is progressing in public administration through six core themes: agents and automation, data and interoperability, ICT and shared solutions, expertise and change management, investment steering and productivity, and regulation and responsibility. The work involves hundreds of experts from ministries, agencies, municipalities, and wellbeing services counties, with the focus shifting from pilots to production and scaling.

An Agentic Finland – the extensive utilisation of AI agents and automation – will accelerate productivity in public administration. Implementation is bolstered by a 10 million euro investment, targeting central government processes where agentic automation yields the highest productivity impact.

Data and interoperability form the foundation. This work defines common API principles, improves data quality, and enables risk-based utilisation. Shared components and procurement models support the replication of solutions. Regarding ICT, progress is being made toward shared solutions and procurement models that support solution replication and digital sovereignty.

Investment steering is a key lever for change. Public administration spends hundreds of millions of euros annually on system development and maintenance, but without a shared direction, the impact remains fragmented. Funding must be allocated to scalable solutions, measurable productivity, and the reduction of redundant development.

A successful AI transformation requires an “AI-regulation-ready” Finland that enables the broad utilisation of AI while securing fundamental rights and accounting for the EU framework. Simultaneously, expertise and change management are strengthened to ensure AI integrates into daily work.

The effects are significant. Even moderate success can yield an annual productivity impact of hundreds of millions for public administration. However, determined implementation should lead toward annual benefits in the billion-euro range during the 2030s.

This work is conducted within an international context. Finland's position relative to other countries is systematically analyzed to ensure solutions are competitive and exportable. The entity will be consolidated into the “AI Transformation 2036” (Tekoälymuutos 2036) vision, to be published in November 2026.

Aleksi Kopponen

Secretary General, Leading Specialist
Ministries' Generative AI Cooperation Group, Ministry of Finance



AI in Finnish Business 2026

In the utilisation of AI, a transition is underway from the experimentation and process efficiency stage to a phase where an increasing number of companies are integrating AI into their core business, as well as their products and services.¹ At the same time, AI applications and use cases are diversifying across a growing number of industries.

Among companies in the European Union with at least ten employees, one in five already utilises AI in their business operations. Between 2024 and 2025, AI adoption increased by 6.5 percentage points. In Finland, the growth was as high as 13.5 percentage points.² Utilisation is increasing across all industries, though significant differences between sectors remain.³

The most digitally advanced nations have moved from AI strategies to practical actions, such as the implementation of regulation and national investment and support programmes.⁴ At the time of writing, technological development and commercial solutions are concentrated in the United States. Finnish companies play a key role in defining the position of Finland and Europe in the global AI transformation, within the framework set by the international operating environment.

In the analysis sections of the review, the Finnish AI ecosystem and Finnish companies are examined through international metrics, AI Finland's data concerning frontrunner companies in AI utilisation, and AI Finland's survey data from 2026 analysed by Digia. The analysis consists of four chapters. The first examines the positioning of Finland and Finnish companies based on international benchmarks. The second deepens the analysis of Finnish companies using data representing Finland's frontrunner companies in AI utilisation. Chapter three presents the results of survey data on AI maturity analysed by Digia, and chapter four presents the Top AI Enablers listing – companies that facilitate the AI transformation for Finnish businesses.

1 Stanford HAI. (2025).

2 In companies with over 10 employees. Eurostat (2025a).

3 Stanford HAI. (2025). See also OECD (n.d.b).

4 Oxford Insights (2025).

How the review was conducted

Implementation and background *AI in Finnish Business 2026* review was conducted by the think tank Demos Helsinki⁵, commissioned by AI Finland and Business Finland during the spring of 2026. Digia⁶ provided a section for the review based on Digia's AI maturity model, with the 2026 data collected from companies as part of AI Finland's AI 1000 coaching programme.

Background material Finland's standing in a global and European context was examined through international and national statistics, previous studies, and reports. Reference materials included Stanford University's AI Index 2025 and the Global AI Vibrancy tool, The Observer's indices, data from Eurostat and Statistics Finland, the results of the Spring 2026 SME Barometer, and reports previously produced by AI Finland in collaboration with other stakeholders.

Data The overview's situational picture is based on AI Finland's extensive data on Finnish frontrunner organisations in AI utilisation and data from a survey analysed by Digia for AI Finland. The data regarding frontrunner organisations in AI utilisation consists of 89 AI Gala 2025 competition applications, 47 seed funding applications for AI projects from Technology Industries of Finland, and 76

descriptions from AI Finland's [National Library of AI Success Cases](#), referred to here as AI Finland's library of AI use cases. Some of the cases in the library of use cases overlap with other parts of the data. In total, the data covers 159 companies of various sizes (startups, SMEs, and large corporations) and 12 public or third-sector actors.

The AI maturity survey analysed by Digia was answered by 74 organisations participating in AI Finland's AI 1000 coaching programmes between May 2025 and February 2026.

The data was utilised in different parts of the report as follows:

- **Chapter 2** analysed 173 separate organisations (89 AI Gala candidates, 47 seed funding applications, and 37 companies from the library of use cases).
- **Chapter 2.2** examined all 159 companies in the data, with the exception of specific analysis-related refinements.
- **Chapter 2.3** limited its analysis to AI Gala candidates and seed funding applications, with the exception of specific analysis-related refinements.
- **Chapter 3** presents the results of the survey data analysed by Digia.
- **Chapter 4** is based on all 76 use case descriptions from the library of AI use cases.

⁵ [Demos Helsinki](#) is an internationally operating, non-profit think tank that works in over 30 countries through more than 100 annual projects.

⁶ [Digia](#) is a trusted European partner for intelligent business. As a consulting, software, and service company, it helps clients build, maintain, and develop intelligent business operations. Digia brings the benefits of AI to everyday processes, products, and services throughout their entire lifecycle. Digia is an international organisation of approximately 1,600 people, operating in close proximity to its customers. In 2025, Digia's revenue was 217.0 million euros. The company is listed on Nasdaq Helsinki (DIGIA).

Key findings:

1. **The Finnish corporate landscape is splitting in two regarding AI utilisation, and the middle ground is disappearing.** The share of advanced companies has more than quadrupled in two years, but at the same time, over half of organisations remain stuck in the assessment and preparation phase. The previously broad middle category has almost entirely vanished. This division is also evident between different industries and company sizes.
2. **AI is moving from individual tools to core business operations.** Nearly half of the frontrunner companies in the data are productising AI for their customers or have integrated it into their products. These companies invest more and measure success more systematically than those aiming only for internal process or customer service development.
3. **There is particular potential in physical AI.** Health technology and the manufacturing industry stand out in the initiatives and investments of frontrunner companies. These companies utilise computer vision, predictive analytics and digital twins, which are technologies whose competitive advantage cannot be replaced by code alone.
4. **Research collaboration, a key strength of the Finnish AI ecosystem, remains underutilised.** Companies engaged in research collaboration productise AI solutions significantly more often than others, yet even among the most advanced projects in the data, only one in five involves direct R&D collaboration with universities or research institutes.

1 Finland in global and European AI development

By 2026, AI has become established as a force shaping the structures of society and the economy, with effects extending from energy infrastructure to labour markets. Competition to develop, utilise, and govern the technology is intensifying. Based on indicators, Finland has strong potential to emerge as a leading AI society.

Chapter 1 analyses Finland's positioning within global and Nordic AI development, as well as the state of the domestic AI ecosystem. The chapter describes the AI maturity of Finland's business sector and society from three perspectives: **key global shifts, observations on development in Western Europe, and Finland's internal progress.** The background is primarily based on information from 2024–2025, supplemented with data from early 2026.

1.1 From adoption to tangible benefits — Finland is close to the frontrunners

AI utilisation has moved into a phase where it is no longer predominantly about marginal point solutions, **but a central mechanism for value creation within companies.**⁷ Utilising advanced AI in business has become possible for an increasing number of companies due to lowered costs and the evolution of models.⁸

Nevertheless, the majority of companies are still in the experimentation or pilot phase of AI utilisation. Of the companies responding to McKinsey's global survey, only one-third reported having started to scale AI experiments across the entire enterprise.⁹

7 Stanford HAI. (2025).

8 Stanford HAI. (2025).

9 McKinsey (2025).

The use and applications of AI are expanding rapidly. According to Eurostat, approximately 20 per cent of companies in the European Union utilised one or more AI technologies in their business in 2025.¹⁰ Similarly, in the United States, about one in five companies with more than ten employees uses AI regularly.¹¹ **In Finland, as many as 38% of companies with over 10 employees utilise AI in their business operations.**¹²

The proliferation of AI use has been accelerated by improvements in model performance, cost-effectiveness, and reliability, as well as the increased offering of various cloud-based services.¹³ The lowering of the threshold for application has particularly increased the opportunities for SMEs to utilise AI in their business. **In Finland, 45% of small and medium-sized enterprises already see the use of AI as justified for the company's operations, either now or in the coming years.** A year earlier, this view was shared by one in three companies.¹⁴

As the use of AI becomes more widespread, gaining a market advantage through it becomes more difficult. Central to future success is whether companies move from isolated pilots and general-purpose AI tools, such as Copilot, to utilising even more comprehensive AI technologies extensively in the development of new products, revenue models, and processes.

AI is also attracting an increasing amount of investment. **In 2025, the volume of AI investments in the growth company sector rose to record levels,**¹⁵ with 61 per cent of venture capital internationally directed towards AI and data startups (see Chart 1). This amount is double compared to 2022.¹⁶ Finland stands out from other Nordic countries due to the high volume of investments directed at the health, pharmaceutical, and biotechnology sectors. As much as two-thirds of venture capital investments directed at Finland in 2025 went to AI companies in the health, pharmaceutical, and biotechnology industries (Chart 2). On average, in EU countries, most venture capital investments were directed at IT infrastructure and hosting services.¹⁷

10 Eurostat (2025a).

11 United States Census Bureau.

12 Statistics Finland (2025)

13 OECD (2026b).

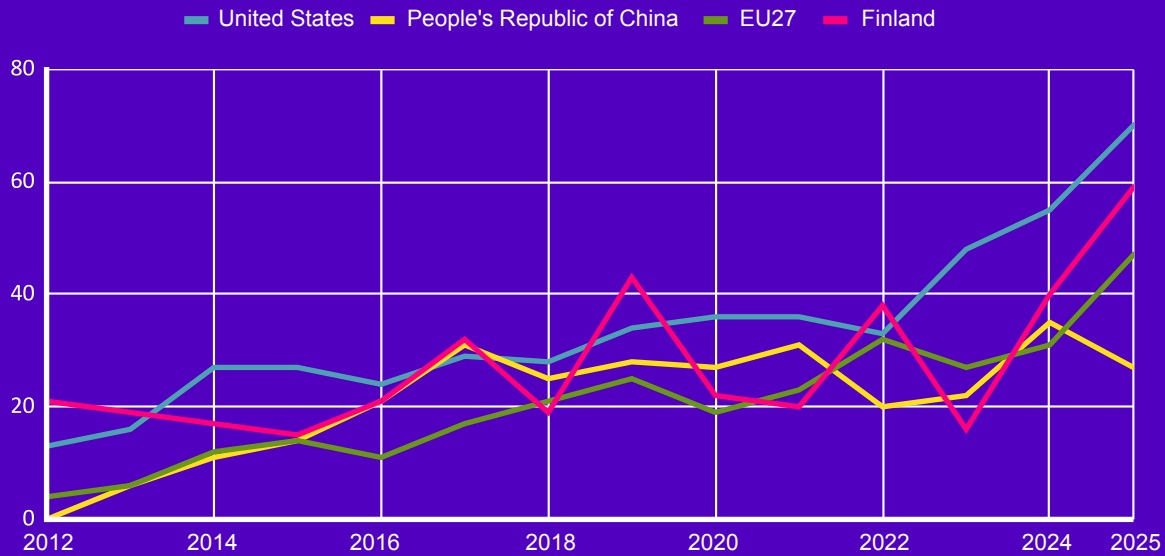
14 Ministry of Economic Affairs and Employment of Finland (2026).

15 OECD (2026c).

16 OECD (2026a).

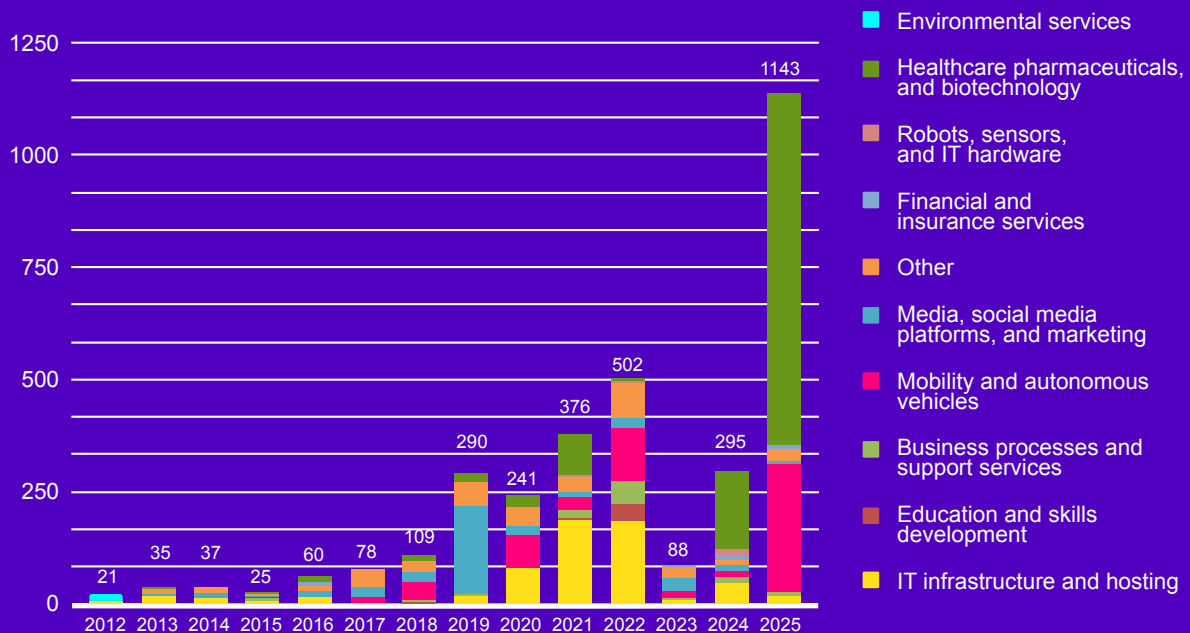
17 OECD (2026c).

Chart 1. Share of venture capital investments in AI (%) by country



Share of AI-related deals in venture capital investment compared to total investment by country.¹⁸

Chart 2. Venture capital investment in AI (%) by sector in Finland (m€)



Source material: *OECD.AI (3/2026)*.¹⁹

¹⁸ OECD (2026c), data from *OpenAlex*, last updated 2026-02-02, accessed on 2026-04-01, <https://oecd.ai/>

¹⁹ OECD (2026c), data from *OpenAlex*, last updated 2026-02-02, accessed on 2026-04-01, <https://oecd.ai/>

The United States leads the metrics assessing AI readiness in governance and the economy, as well as market share,²⁰ and its lead in private funding has been growing for a decade. In 2024, the United States attracted 109.1 billion dollars in AI funding (+51%), while 19.42 billion (+60%) was invested in Europe and 9.3 billion dollars (-2%) in China.²¹ Globally, competition is increasingly concentrating on funding, computing capacity, economies of scale, and model production.

1.2 Finland ranks among the top in Europe — the entire EU has ground to make up against the USA

In comparisons regarding AI adoption and the readiness of society and the AI ecosystem, **Finland typically ranks among the top within Europe and most often among the top 20 countries globally.** Table 1 summarises various metrics that describe Finland's positioning in the global AI competition, as well as the development and strengths of the Finnish AI ecosystem in a global comparison.

Finland's situation as part of Europe is simultaneously strong yet challenging. Although AI is actively utilised and developed in Europe, the gap behind the United States in funding and the development of AI models is significant.²² During 2024, American institutions produced 40 significant AI models, the Chinese institutions produced 15 models, and European institutions produced only 3 models.²³ As a country with a small population, Finland operates within the framework of an AI ecosystem that is smaller than the global leaders. Conversely, when measuring the adoption rate of AI technologies, European companies reach figures similar to those of American companies.²⁴

Finland ranks among the top group of EU countries according to many metrics. According to Eurostat, 38 per cent of companies operating in Finland with at least 10 employees used one or more AI technologies regularly in 2025. This result is the second highest in the EU after Denmark (42%). In Finland, the adoption rate rose by 13.45 percentage points from 2024.²⁵

The use cases for AI in Finland, the EU, and North America are very similar: AI tools are utilised particularly in marketing, data analysis, software development, and the customer interface.²⁶ According to Statistics Finland, the most common AI technol-

20 Oxford Insights (2025).

21 Stanford HAI. (2025).

22 Observer (2025)

23 Stanford HAI. (2025).

24 See Census Bureau US (2026); Stanford HAI (2025).

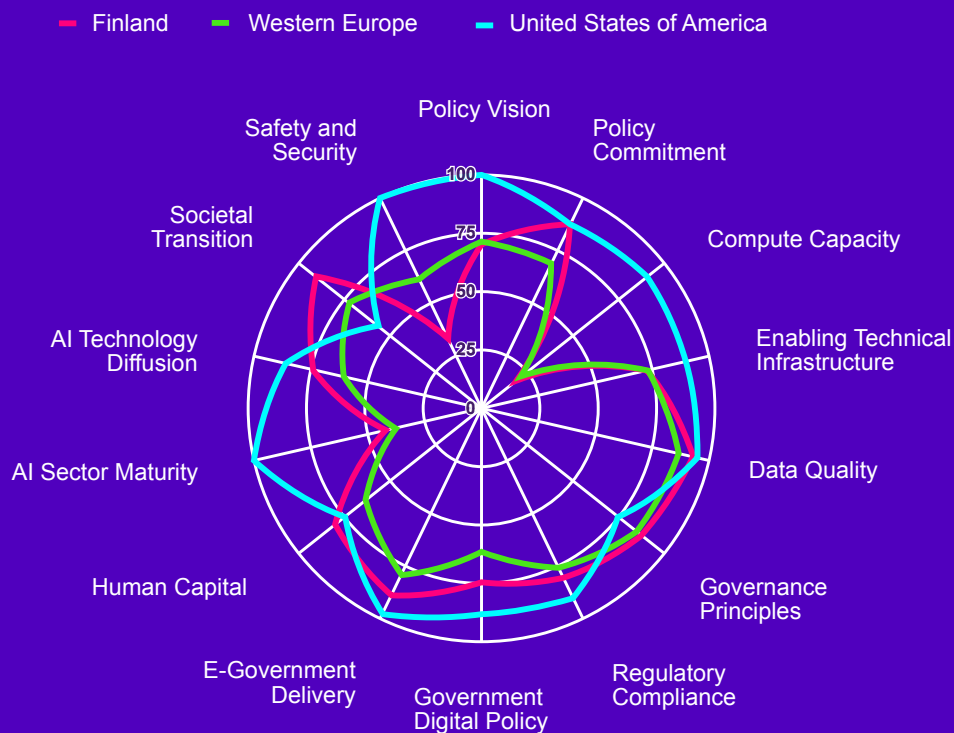
25 Eurostat (2025a).

26 Stanford HAI (2025).

ogies used by Finnish companies in 2025 were text analysis (29% of companies), the generation of images, videos, and audio (22%), and code generation (20%).²⁷ According to the EIB, Finnish companies utilised generative AI most in internal processes, marketing and sales, and customer service.²⁸

Finnish society is among the world and European leaders in terms of AI readiness, although it remains outside the absolute top tier. According to the Digital Intensity Index (2024), which measures the digital maturity of companies that provides a foundation for AI use, 93% of Finnish SMEs achieve at least a basic level of digital intensity, which is the highest figure in the EU (cf. EU average of 73%).²⁹ In the Oxford Insights Government AI Readiness Index, which globally assesses the AI readiness of the state, public sector, and society, Finland ranked 18th in 2025 (Chart 3). Finland's strengths include good and predictable governance as well as the extensive adoption of AI within the public sector. Finland lags behind the global leaders, particularly the United States, in terms of AI infrastructure and the development of new AI technologies.³⁰

Chart 3. The Government AI Readiness Index 2025 scores nations based on their AI readiness. Comparison between Finland, Western Europe, and the United States.



Source material: Oxford Insights (2025).³¹

²⁷ Statistics Finland.

²⁸ European Investment Bank (2025).

²⁹ Eurostat (2025b).

³⁰ Oxford Insights (2025).

³¹ Oxford Insights Government AI Readiness 2025.

Table 1. Finland's rankings across different metrics

Indicator and reference year	Finland's ranking on the metric	Description of the metric
EIB Investment Survey (EIBIS 2025) Reference year: 2025	1st place in the EU: In Finland, 66% of companies used generative AI in 2025; the EU average was 37%.	EIBIS measures corporate investment, digitalisation, innovation, and finance. Regarding AI, the 2025 round specifically measures the use of generative AI in companies.
Eurostat Digital Intensity Index (DII) Reference year: 2024	1st place in the EU for companies: In Finland, 93% of companies achieved at least a basic level of digital intensity in 2024; in Denmark, the share was 91%. Additionally, Finnish companies led the EU in ICT training provided to employees.	DII measures the digital maturity of companies, rather than direct AI use. The index is based on the use of 12 digital technologies; "at least basic digital intensity" describes a minimum level of digital readiness.
Eurostat: Use of AI in enterprises Reference year: 2025	2nd place in the EU: In Finland, 37.8% of companies used AI technologies in 2025. Finland was preceded by Denmark (42.0%) and followed by Sweden (35.0%).	Harmonised EU business statistics measuring the use of at least one AI technology in companies with at least 10 employees.
Observer Global AI Index Reference year: 2025	15th place in the 2025 index. In sub-rankings, Finland placed 11th in the section measuring AI product development (patents, innovations) and 12th in the section measuring the quality of AI research.	A global AI competitiveness index measuring countries' readiness through investment, innovation, and implementation. The 2025 index is built on 108 indicators.
Oxford Insights Government AI Readiness Index Reference year: 2025	18th place , total score 62.00.	An index measuring the readiness of governments and public sector to enable, utilise and govern AI for public benefit. The 2025 index assesses 195 countries.
Stanford AI Index 2025 & Global AI Vibrancy Tool 2024 Reference year: 2023	18th place in the 2024 Global Vibrancy Tool comparison; 6th when adjusted for population .	The Stanford AI Index measures, among other things, private AI investment, organisational AI use, significant AI models, research, regulation, and education. Stanford's Global Vibrancy Tool is a separate country comparison tool covering 36 countries, 23 indicators, and 7 pillars.

1.3 Finland performs well for its size in expertise and infrastructure

Innovation capability and ICT expertise are among Finland's key strengths in the utilisation of AI. Finland performs well in comparisons measuring innovation capability³² and the PIAAC measuring workplace skills of the working-age population³³, which provides a favourable foundation for innovation activity and the broad-based development of AI capabilities in companies.³⁴ Nearly 82% of Finland's working-age population possess at least basic digital skills. In 2023, the share of ICT specialists in the labour force was the second highest in Europe, after Sweden and Luxembourg.³⁵

Finland's technical infrastructure is also strong: connectivity is reliable and high-quality data is available. Finland is home to the European Union's second ELLIS Institute dedicated to top-level AI research. The research and development infrastructure is further reinforced by the LUMI supercomputer, which enables high-performance computing for smaller research units and companies as well.^{36 37}

Finland's strong base in digital skills provides a solid starting point for competing in an increasingly intensive environment and for turning AI from a tool for efficiency into a source of significant economic value. However, maintaining Finland's skills base requires continuous attention. The rate of higher education attainment in Finland is below the OECD average.³⁸ In addition, in Finnish companies with more than 1,000 employees, just over half of employees (56%) have received fewer than four hours of AI training, and only 1% have received more than 80 hours of AI-related training.³⁹ In an ageing society such as Finland, investing in skills development and in attracting and retaining top AI talent is becoming increasingly important.

Another challenge for Finland is the extent to which AI investments translate into revenue growth or measurable savings. For example, according to a 2026 study by Boston Consulting Group, only 3% of large and medium-sized Finnish companies have achieved significant economic benefits from their AI investments.⁴⁰ The same phenomenon can be observed globally.⁴¹ The AI maturity survey (see Chapter 3) provides a significantly brighter picture of the situation; already more than a fifth of

32 WIPO (2025).

33 OECD. (2024).

34 European Commission (2025)

35 Eurostat (2025b)

36 CSC - IT Center for Science

37 ELLIS Institute Finland.

38 OECD (2025)

39 Ernst & Young (2025).

40 Boston Consulting Group (2026).

41 Challapally, A. ym. (2025).

the Finnish companies that responded to the survey are able to actively utilise AI outputs and as many as 93 per cent feel they have gained some degree of benefit from it.

The Finnish business landscape has also become divided between companies that make use of AI and those that adopt a more cautious approach. Going forward, physical factors such as power generation capacity, chip capacity, and data volume, may also limit AI development in the future and increase the gap between companies as AI utilisers.⁴² Finland's affordable and clean electricity production is a significant competitive advantage in AI utilisation; however, the sufficiency of electricity generation and power grid capacity create uncertainties for investment.⁴³

42 OECD (2026b).

43 Fingrid (2026).

2 AI in Finnish companies

This chapter of the review examines the Finnish business landscape through the frontrunners of AI utilisation. The material analysed consists of data collected by Statistics Finland, descriptions of the candidates for AI Finland’s 2025 AI Gala, AI Finland’s library of AI use cases, and approved seed funding applications for AI projects from Technology Industries of Finland member companies.

The review is primarily based on information and materials collected during 2025. It serves as a unique cross-section of the period just before the latest leap in AI development: the agentic breakthrough. The adoption of systems such as Claude Code, OpenAI Codex, and OpenClaw, particularly in early 2026, has already led to significant changes in the business world and enabled considerably more autonomous work processes in areas such as programming.

2.1 AI use in Finnish companies is increasing and use cases are becoming more diverse — frontrunners gain the greatest benefits

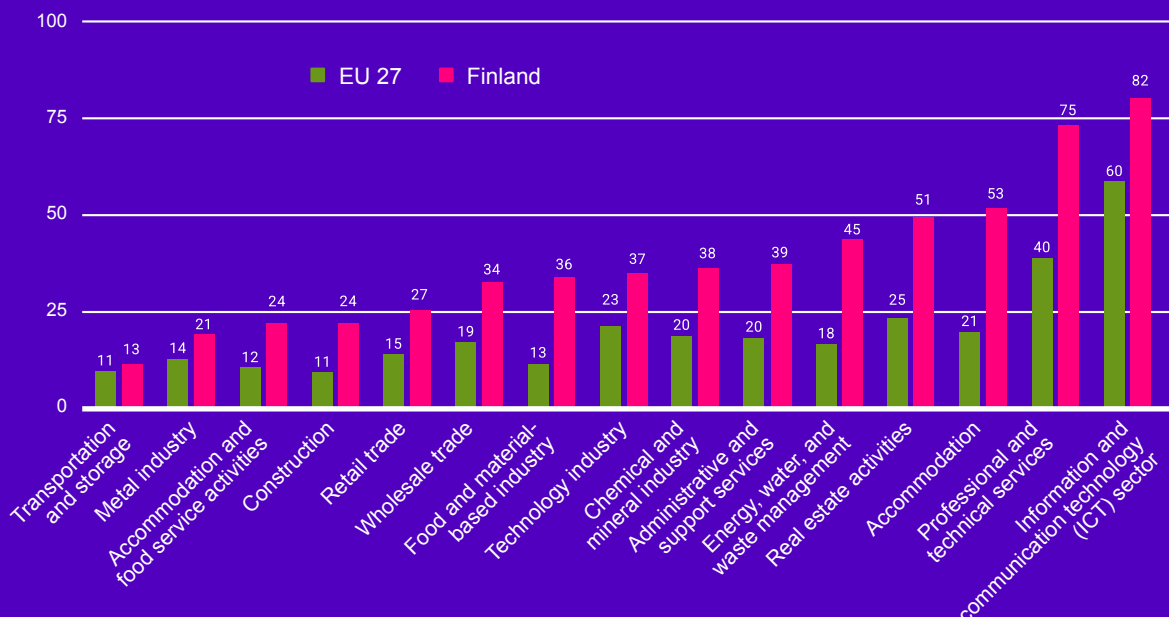
The use of AI is increasing across all sectors, yet those at the forefront are demonstrating the most significant advantages. In 2026, the critical determinant is whether AI will remain merely as an intermittent instrument or whether it will constitute a strategically embedded capability within organisational processes and service offerings. Results of the AI Maturity survey data analysed by Digia indicate a growing propensity among companies and organisations to consider AI adoption. However, for reasons that are still unknown, the divide between those that approach AI cautiously and the frontrunners has widened.⁴⁴

This divide is also evident in Statistics Finland’s data across industries and company sizes:

⁴⁴ Results of the survey are presented in Chapter 3.

1. At a general level, the utilisation of AI has grown across all company size categories. According to Statistics Finland, 68% of companies employing at least 100 people in Finland utilised AI technologies in 2025. The share for the entire business sector was 38% in 2025.⁴⁵
2. The use of AI is clearly concentrated in information- and expertise-intensive sectors and large companies. AI use is most common in the information and communication technology sector (see Chart 4). In 2025, the sectors utilising AI the least were transportation and storage (13%), construction (24%), and accommodation and food service activities (24%), where the proportion of small and medium-sized enterprises is high.⁴⁶ For small companies in particular, the barriers to AI adoption are a lack of expertise and the costs of implementation.⁴⁷
3. There are significant differences between Finnish companies in the organisation and management of AI use. In 2025, only 15% of companies had documented guidelines or procedures related to the use of AI.⁴⁸ Large companies organise and manage the use of AI more precisely than SMEs.
4. The AI technologies used also vary by industry and company size. Large companies with over a hundred employees utilise self-driving robots and vehicles that perceive their environment, as well as software robotics for automating work processes and supporting decision-making, more frequently than others.

Chart 4. Share of companies utilising at least one AI technology by sector in 2025 (%)



Source material: Eurostat (2025)⁴⁹

⁴⁵ Statistics Finland (2025).

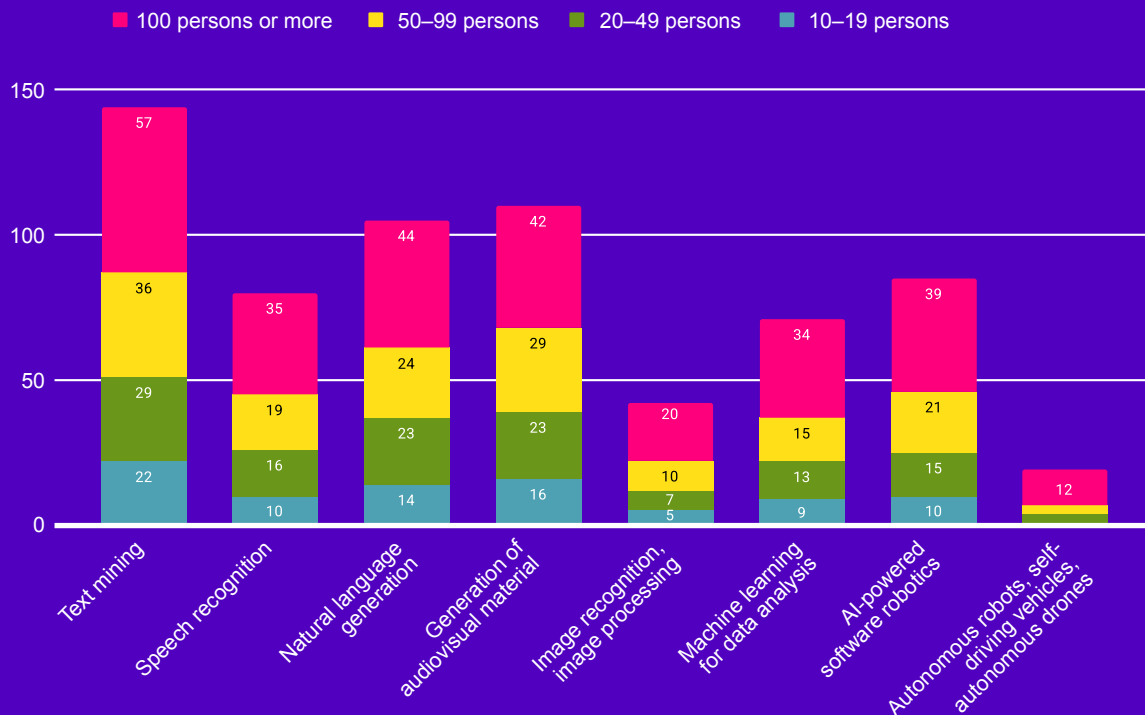
⁴⁶ Eurostat (2026).

⁴⁷ Ministry of Economic Affairs and Employment of Finland (2026).

⁴⁸ Statistics Finland (2025).

⁴⁹ Eurostat (n.d.). (Retrieved Apr 1, 2026).

Chart 5. Use of AI in companies by technology used, % of companies



Source material: [Statistics Finland \(n.d.\)](#)⁵⁰

Based on the statistics, the Finnish business landscape is stratified. At the forefront are AI-enabled growth companies and large enterprises that have integrated the technology into their products, services and strategy. The clearest sectoral leaders are information-intensive companies in ICT, research and professional services. Small companies with fewer than 50 employees lag behind and primarily use AI for low-threshold applications such as information retrieval, translations, marketing and content production.

However, the results of the AI maturity survey (see Chapter 3) indicate that AI integration is progressing across the board, albeit at different speeds. 63 per cent of the companies that responded to the survey report that AI has also been incorporated into the organisation's objectives in some way in most cases. Prior research still suggests that the early adopters who possess the necessary expertise will increase their lead relative to other actors. The adoption of digital technologies – specifically high digital intensity (DII) – has been observed in Finland, at least in the private service sector, to correlate with a company's higher revenue, added value, and labour productivity.⁵¹

⁵⁰ Statistics Finland (n.d.). (Retrieved Apr 3, 2026).

⁵¹ Kuosmanen, N. et al. (2026).

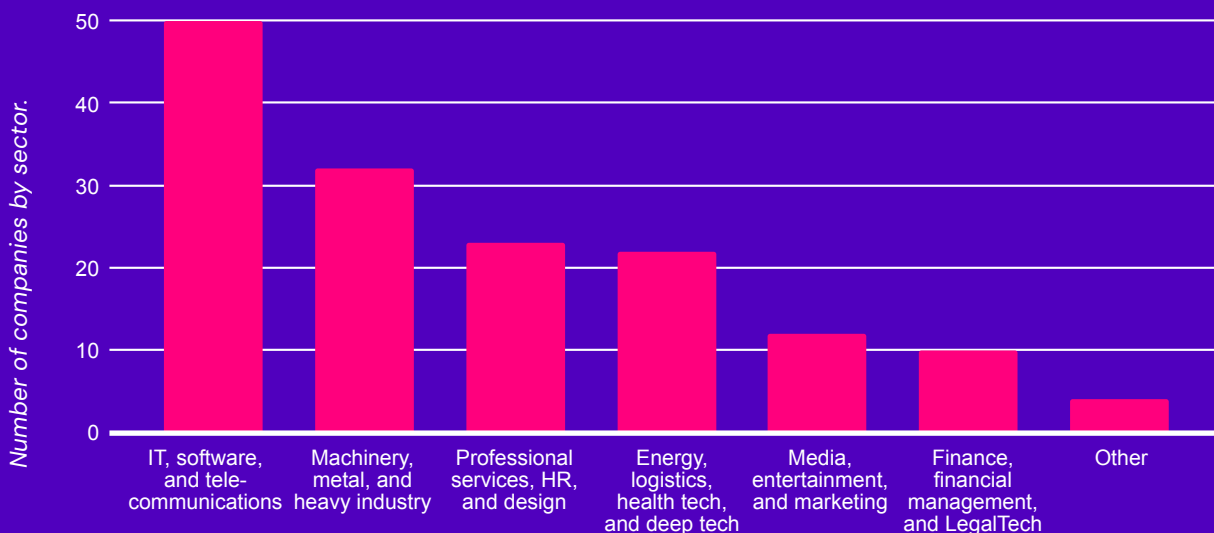
2.2 A cross-section of leading AI companies: sectors, technologies, and investments

Chapters 2.2 and 2.3 present an overall picture emerging from the material collected by AI Finland from the perspective of Finnish companies leading the way in AI use. The chapters examine a) how companies utilising AI use AI tools; b) how companies seek to generate business benefit from AI; and c) how companies utilise research and development collaboration.

The status overview presented in this chapter comprises 89 candidates from the 2025 AI Gala, 37 cases from AI Finland's library of AI use cases, and 47 seed funding applications from Technology Industries of Finland. The analysis includes a total of 159 companies, of which 77 are SMEs, 40 are startups, and 42 are large enterprises. Section 2.3 focuses on AI Gala nominees and seed funding applications, with the exception of specific analytical refinements. The number of companies included in individual figures and analyses varies according to the data available in the datasets.

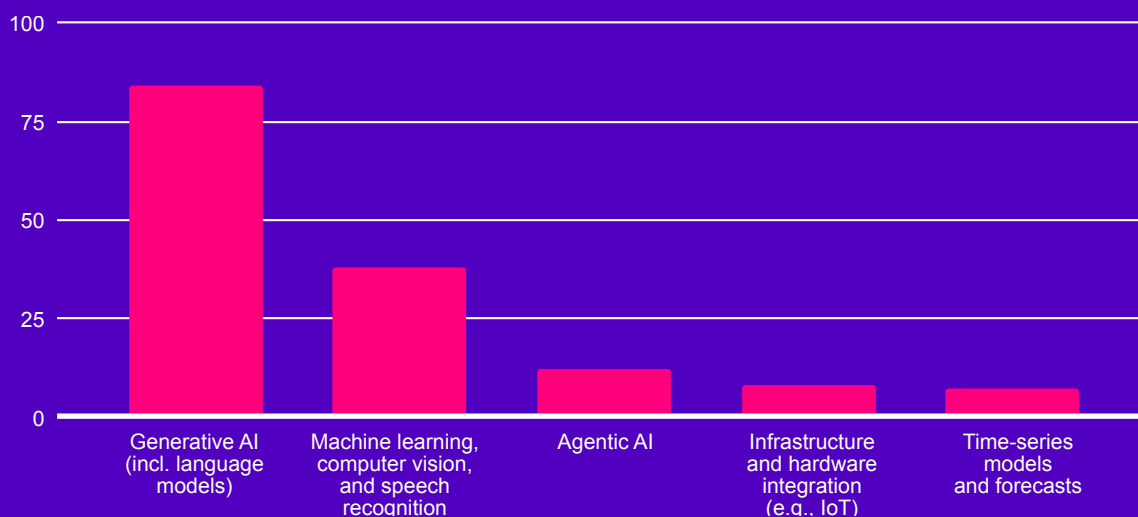
1. **The material supports the observation of the lead held by information- and expertise-intensive sectors, but also provides indications of the increasing industrial use of AI.** In the material analysed, alongside the IT and software sector (50 companies), the machinery and equipment industry (32 companies) is highlighted. The large share of the machinery and equipment industry is partly explained by the fact that the seed funding applications were limited to member companies of Technology Industries of Finland.

Chart 6. Sector distribution of the data



2. **The use of generative AI and large language models (LLMs) has become the norm for companies in Finland and is often the starting point for AI development.** LLMs and RAG (Retrieval-Augmented Generation) search engines dominate the internal projects of the companies in the material. In 2026, the adoption of agentic AI has also accelerated further. Alongside these, other forms of machine learning, computer vision, edge AI utilising sensor data, and production optimisation models are prominent. Finnish companies are closely tied to global cloud service providers, with the Microsoft ecosystem and the services of OpenAI and Google being the most popular. There are only a few actors in Finland building computing infrastructure or data processing. The startup Verda, which develops European computing power, is a valuable exception to this observation.

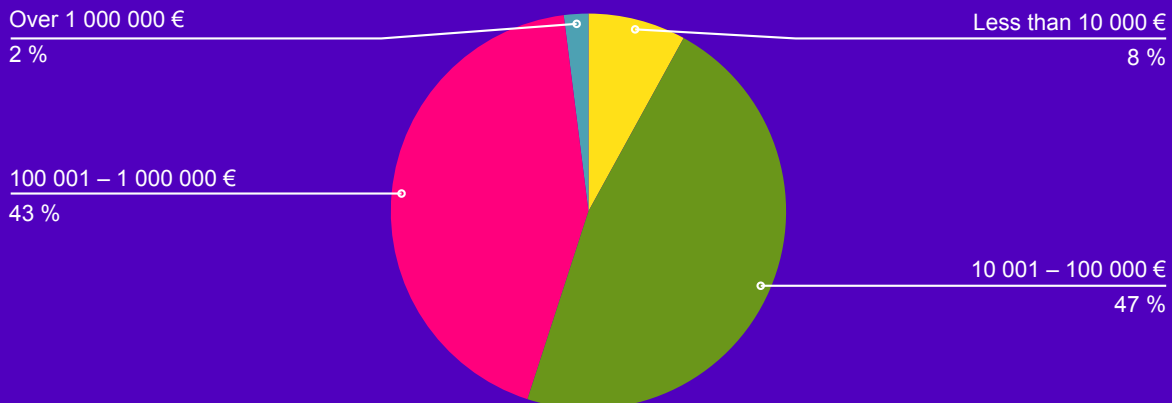
Chart 7. AI technologies used by companies



Aggregate number of AI technologies used

3. **Based on the material, the general investment level of companies can be considered moderate. However, companies creating new business with AI are more prepared for large investments than others.** A typical AI project remains under 100,000 euros, and even in larger investments, costs are weighted toward the lower end of the scale, with the average being approximately 350,000 euros. There are only two investments exceeding one million euros in the material. Projects aimed at product development and innovation have significantly larger budgets than those focusing on enhancing internal operations: 53 per cent of projects promoting product development and innovation exceed the 100,000 euro limit, while the corresponding share for operational efficiency is only 39 per cent. Investments by SMEs and startups are smaller than those of large enterprises.

Chart 8. Size of AI investments per company (€)



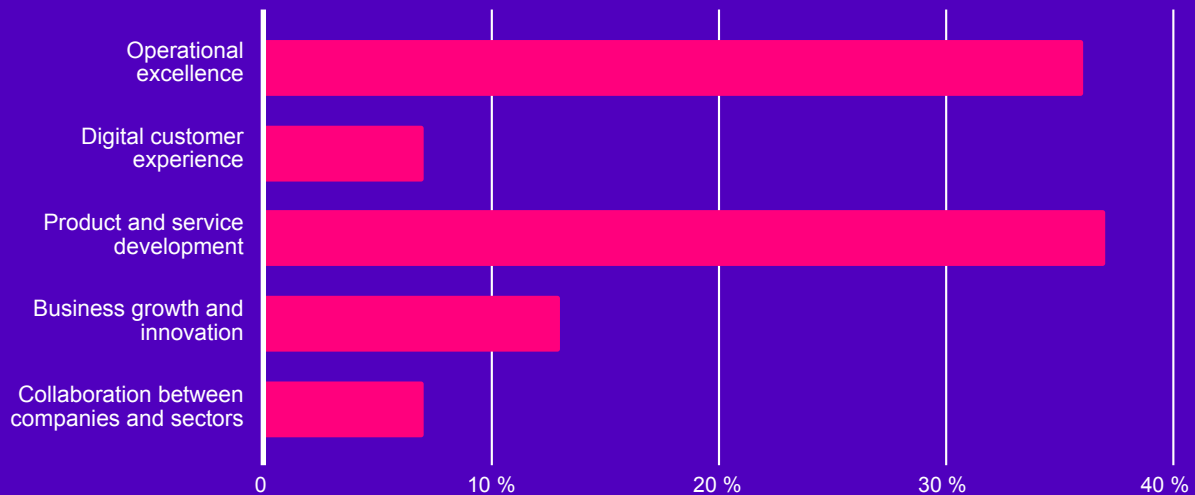
The scale of AI investments reported by companies that applied for seed funding and those in the library of AI use cases.

4. **AI is utilised across the entire business field in Finland, but the manner of use varies according to company size.** Startups lead the way in business model renewal by seeking new, scalable business through AI. Large enterprises have the readiness to incorporate AI into product and service development alongside internal routines. Of the large enterprises that submitted seed funding applications, 78 per cent had clear objectives and metrics for integrating the technology into their offering. SMEs apply AI more cautiously and, more frequently than other companies, for the purpose of enhancing and automating routines. Roughly half of the SMEs in the material use AI for product and service development or business growth, whereas an average of 68 per cent of large enterprises and startups do so.

2.3 AI in practice: how Finnish companies productise AI, enhance operations, and utilise R&D collaboration

In the analysis, AI application areas are divided into five categories based on their purpose: operational excellence, digital customer experience, product and service development, business growth and innovation, and collaboration between companies and sectors. Among the companies in the material that applied for seed funding or participated in the AI Gala, **product and service development** (37% of companies) and **operational excellence** (36% of companies) are most prominent (see Chart 9).

Chart 9. Distribution of AI applications in the material

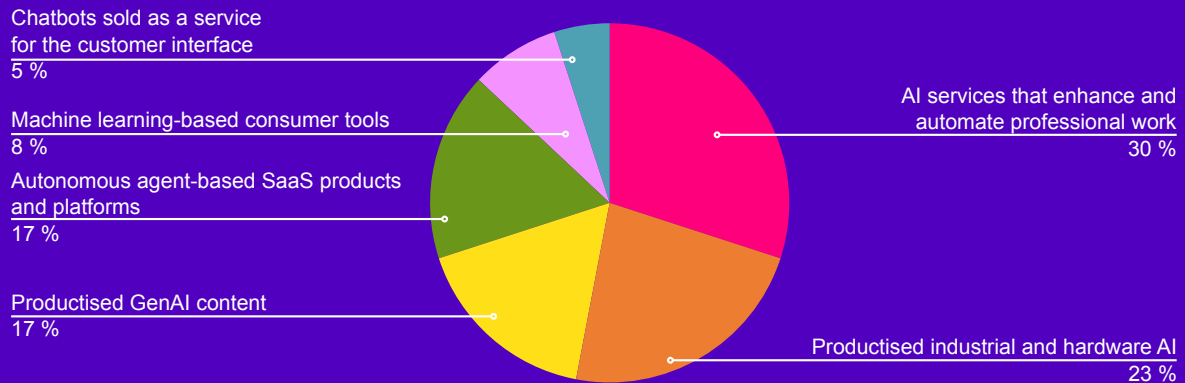


Companies that participated in the AI Gala or applied for seed funding.

The ways in which companies apply AI can be divided into three categories:

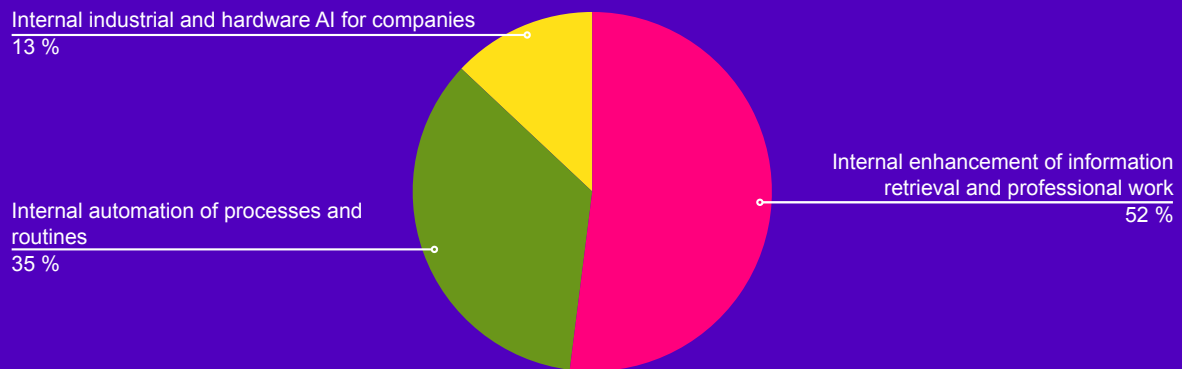
1. **Productisation for external customers.** Nearly half of the companies in the material (47%) productise AI for external customers or use it as a significant part of existing products. A large portion of these companies offer AI tools that enhance and partially automate professional work, such as information management, coding, or cost calculation. Some actors develop autonomous, agent-based B2B SaaS platforms capable of performing task chains independently. This category also includes services based entirely on generative content, consumer applications, and AI tools integrated into industrial equipment and healthcare diagnostics.
2. **Enhancing internal processes.** Approximately 36 per cent of the companies in the material use AI to improve their internal processes. Typical solutions include RAG search engines and AI assistants built on the company's own data. AI is used to automate repetitive routines, such as order processing and bid calculation. These solutions typically rely on off-the-shelf language models or those built from ready-made tools. In industrial environments, enhancing internal processes also includes computer vision and machine learning solutions used for internal quality assurance or diagnostics. **About 7 per cent of the analysed companies utilise AI to develop customer service.**
3. **Ecosystem services.** About **one in ten companies in the material build their business by providing ecosystem services to support the large-scale AI transformation of other companies.** These companies address the challenges, questions, and opportunities that AI use creates for organisations by offering the heavy computing infrastructure required for AI, training services, or regulatory-related services.

Chart 10. Companies productising AI for external customers



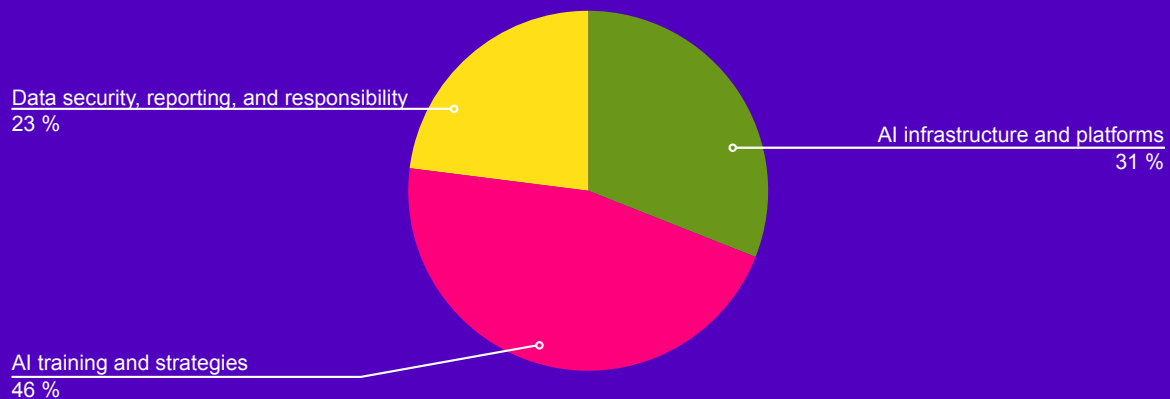
The category covers 47 % of the companies that participated in the AI Gala or applied for seed funding.

Chart 11. Companies utilising AI to enhance internal processes



The category covers 36 % of the companies that participated in the AI Gala or applied for seed funding.

Chart 12. Companies providing ecosystem services



The category covers 10 % of the companies that participated in the AI Gala or applied for seed funding.

1. **Productised GenAI tools** (new business opportunities)

AlliveSim A finalist in the 2025 AI Gala, AlliveSim takes generative AI beyond text and image production into industrial product development. The company utilises AI and synthetic data to build intelligent and adaptive virtual environments that enable the testing of autonomous systems, such as aviation and maritime equipment.

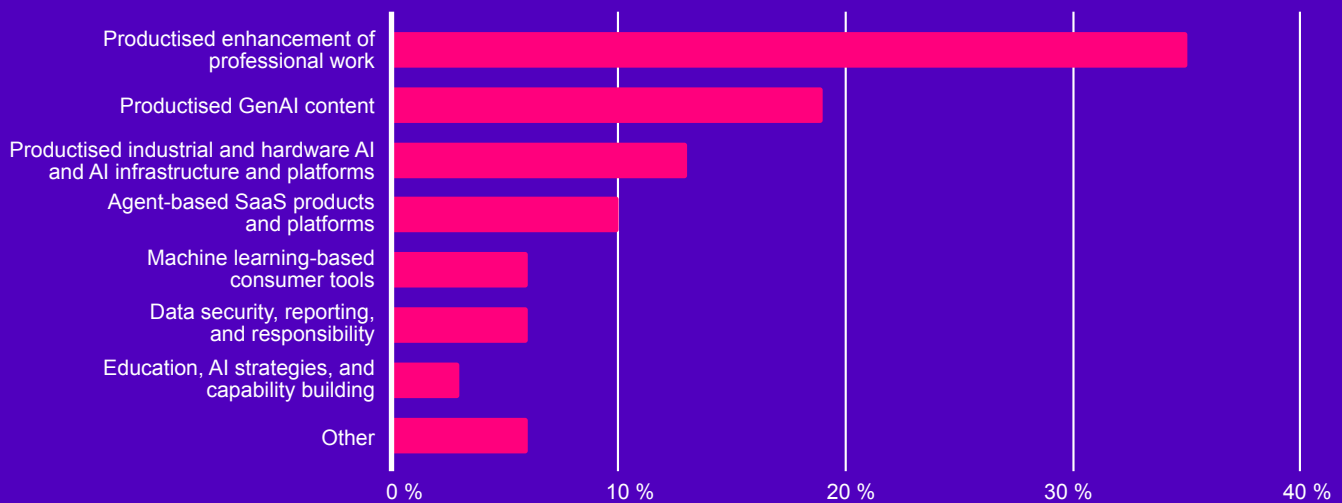
2. **Internal enhancement of information retrieval and professional work** (operational efficiency)

OP Financial Group OP has shifted to an “AI First” era, where AI is a part of every employee’s daily work. In 2025, over 15,000 OP Financial Group employees use AI tools in their daily routines. The number of M365 Copilot licenses has grown by 2,400% in a year, with a 96% utilisation rate for these licenses.

3. **AI infrastructure and platforms** (supporting other organisations)

Verda Verda (formerly DataCrunch), one of the AI Gala finalists, is building European cloud computing power specialized in training and running AI models, utilizing the latest GPU technology and renewable energy. Verda addresses the global market demand for independent and sustainable computing capacity.

Chart 13. AI application areas in startups



Companies that participated in the AI Gala or applied for seed funding.

2.3.1 Startups create business by productising automation

Over three out of four (77 %) of the startups in the data productise AI as a product or a service. The remaining 23 per cent of startups create business by creating ecosystem services for other companies, in addition to which individual startups use AI for the internal development of processes. For the seven AI startups that reported their turnover, the average annual turnover growth was as high as 260 per cent.

The application area of the Finnish AI startup field is broad, and individual application areas do not stand out. Startups target their offering particularly at automation and efficiency services for professional work sold to companies. Solutions range from lightweight AI assistants to extensive multi-agent systems. Startups also distinguish themselves from other companies by creating productised GenAI content. They develop, for example, platforms for generating software code, simulating autonomous devices or producing content that replaces the work of marketing teams.

Notably, the data indicates that a significant proportion of startups do not differ much from traditional SMEs or large companies in terms of the technology used: the startups listed in the data utilise, for example, deep learning-based time-series forecasting and AI agents as much as established companies. On the other hand, the startup field also includes companies whose competitive advantage is based on heavy, self-developed technology and proprietary data.

Examples of AI startups productising AI:

Kuva Space One of the winners of the AI Gala, Kuva Space represents the cutting edge of Finnish deep tech. The company is building an AI-native satellite system that combines its own hyperspectral imaging and cognitive AI for real-time monitoring of the Earth. The solution can be used, for example, to optimise agricultural yields, track greenhouse gas emissions, monitor maritime traffic and assess the damage from environmental disasters.

Inven AI Also a winner at the AI Gala, Inven AI represents an AI-native startup that has built its core product on AI from the ground up. The company develops an AI-based business database to support investment markets and mergers and acquisitions.

Pandatron AI Pandatron develops AI solutions for human resources and change management and is building a change management platform based on AI agents that provides employees with personalised AI coaching. The solution can be used, for example, to support mergers and acquisitions and to provide management with predictive analytics on the state of the organisation using early warning systems.

Chart 14. AI application areas in SMEs and large enterprises



Companies that participated in the AI Gala or applied for seed funding

2.3.2 Established companies at the forefront are finding ways to integrate AI into their products and core operations

Established Finnish companies utilise AI especially for operational efficiency and optimisation. Almost half (48 %) of the SMEs and large corporations in the data use AI for internal business processes. **At the same time, a significant proportion of established companies also utilise AI to create entirely new business value.**

Established companies recognise the value of utilising AI in existing products and business operations. In the education sector, for example, SMEs and large corporations use AI to build digital learning paths that adapt to learners' needs, facilitate coaching sessions interactively and produce large-scale course materials

The productisation of AI and the expansion of business operations require more resources than efficiency projects. Indeed, only 39 per cent of the efficiency projects among the established companies in the data exceed 100,000 euros in size.

In addition to a higher level of investment, companies developing their business or products with AI are linked by a more systematic approach to monitoring success.

Three out of four SMEs and large companies building AI for product and service development or business growth in seed funding applications have clear metrics for evaluating the success of AI, whereas only slightly over half of the companies aiming to improve the efficiency of existing processes had clear metrics.

Most established companies in the data were either unwilling or unable to report the direct impact of AI on the company turnover.⁵²

⁵² In the [State of AI in Finland 2025](#) report, the most typical estimate by established companies regarding the direct impact of AI on turnover growth was 5–10 %. AI Finland (2025).

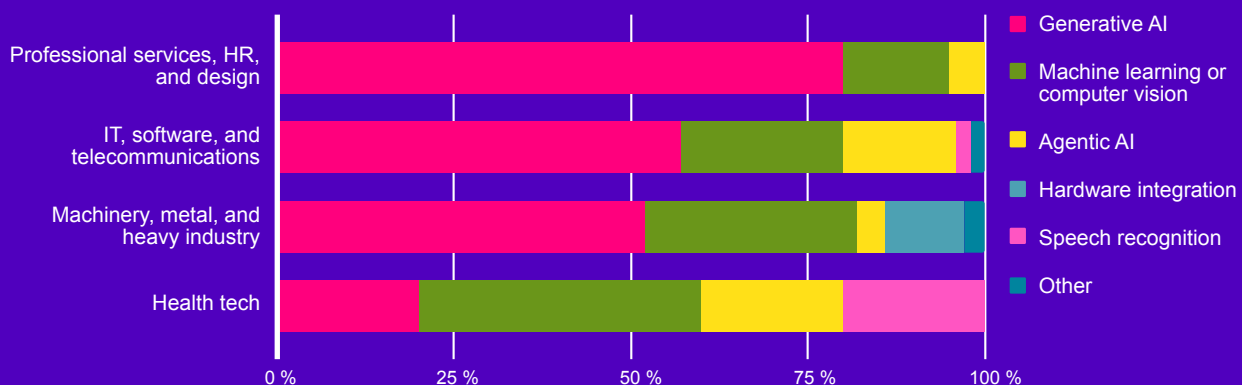
Established Finnish companies have identified, for example, the following entities as work stages to be automated:

Automation of initial production and documentation for specialists In the healthcare sector, doctors' patient consultations are converted into draft entries for the patient information system using AI, such as speech recognition and language models.

Eliminating manual data entry and order processing Companies across various industries utilise AI to read incoming order documents in different formats, such as emails and PDF files, and automatically enter the extracted line data directly into the enterprise resource planning (ERP) system. Some SMEs utilise AI agents to interpret demanding PDF specifications and ERP data during the bidding phase.

Automation of reporting, regulation and certifications An industrial company in the data automates routine work related to ESG reporting and bills of materials using AI. Machine vision is used to identify material data, such as weight and coating, from product images and visual materials, and this information is integrated and enriched as part of the company system.

Chart 15. AI technology used by industry sector



Companies that participated in the AI Gala or applied for seed funding.

2.3.3 The transformation of healthcare creates demand for AI products

The data contains numerous examples of healthcare companies that have successfully productised AI by selling it as a service to public or private sector operators. AI is utilised, for example, in the automatic transcription of patient consultations by doctors and nurses into structured entries, in medical image analysis, as diagnostic support and in the analysis of extensive medical data masses to improve clinical decision-making and medication safety.

Companies developing health technology stand out in the data by emphasising other machine learning methods and machine vision applications instead of generative AI. Machine vision is used, for example, to screen for eye diseases. Machine learning and analytics are utilised, for instance, in identifying health risks by simultaneously analysing both patient information system data and dictation transcripts.

Behind these solutions lies a broader transformation in healthcare, where the capacity crisis, an ageing population and labour shortages drive both public and private operators to seek savings through innovative AI solutions. This pressure for change is reflected in exceptionally close cooperation between the public and private sectors. For example, the national social and health care AI ecosystem (SOTE) coordinated by DigiFinland has brought together over 260 organisations, wellbeing services counties, companies and authorities to pilot and scale AI solutions.⁵³

2.3.4 Physical AI in industrial processes

Finnish SMEs in particular utilise AI integrated into devices, machinery and sensors in their business operations. Approximately 15 per cent of all companies and nearly a quarter of the small and medium-sized enterprises that participated in the AI Gala or applied for seed funding develop or use AI integrated into the physical world or industrial AI.

AI integrated into measuring instruments and sensors enables independent reasoning and the automatic learning of environmental conditions without manual calibration. On production lines, AI-based machine vision and deep learning reform quality control by analysing material flows in real time. The integration of algorithms directly into production computational pipelines enables the fast and reliable identification of surface defects, which reduces material waste and supports sustainability goals. Digital twins built from data and neural networks enable the simulation of fault situations, the anticipation of maintenance needs and the optimisation of production quality regardless of conditions.

53 DigiFinland.

AI in health technology

Grundium Grundium builds microscope slide scanners for medical and veterinary use that combine parallel computing and AI-based software optimisation for the rapid processing of sample images. The solution can be used to speed up the creation of heavy image files, double the efficiency of algorithms, improve the user experience of scanners and support smooth clinical diagnostics.

Physical AI

spogen.ai AI Gala finalist spogen.ai has developed a real-time AI assistant controlled by voice and image that supports device users and maintenance personnel in troubleshooting. The solution integrates extensive machine user manuals and telemetry data into an interactive guide. In pilots, the assistant has been found to shorten maintenance troubleshooting and reduce the number of queries to technical support to a fraction, enabling weekly time savings of hours.

2.3.5 Companies use AI to support regulatory compliance

European Union regulation, such as the AI Act, the cybersecurity directive NIS2 and sustainability reporting requirements like ESG and CSRD, is often seen as an administrative burden that ties up company resources. Some established companies utilise AI to comply with regulation. Companies automate, for example, ESG and material reporting using machine vision and cybersecurity certification using generative AI.

Regulation also creates business opportunities for AI companies. LegalTech and IT companies in particular sell secure AI infrastructure and automate the monitoring of regulatory compliance in the financial sector. In practice, companies offer services such as compliance risk management and cloud-based management platforms that enable the secure scaling of AI experiments across the organisation.

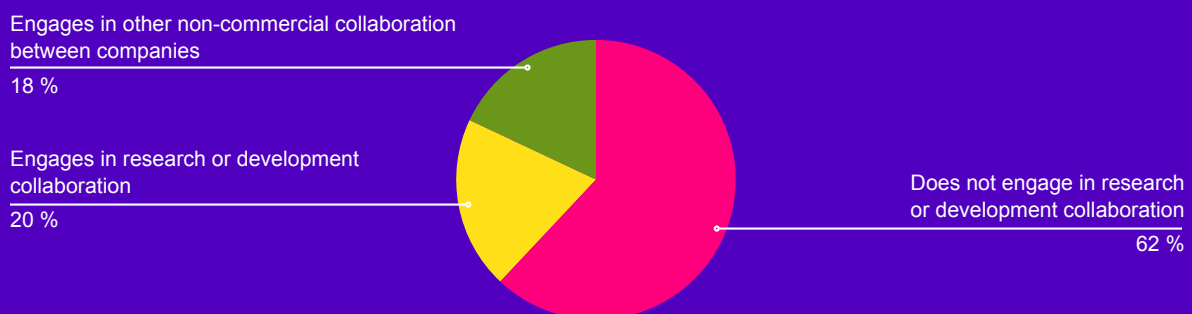
2.3.6 Research and development cooperation as a driver for AI-based product and service development

Finland has an exceptionally strong AI ecosystem that relies on internationally high-level basic research and supporting infrastructure, such as the LUMI supercomputer and the new ELLIS Institute for AI research.

The importance of research and development cooperation in the utilisation of AI is significant. 20 per cent of the companies that applied for seed funding or reported their AI projects to the library of use cases engage in research or development cooperation with universities, research institutes or organisations supporting cooperation, such as CSC – IT Center for Science. 20 per cent of the companies engage in non-commercial cooperation with other companies. **Research and development cooperation is 9 percentage points more common in large companies (27 %) than in SMEs (18 %).**

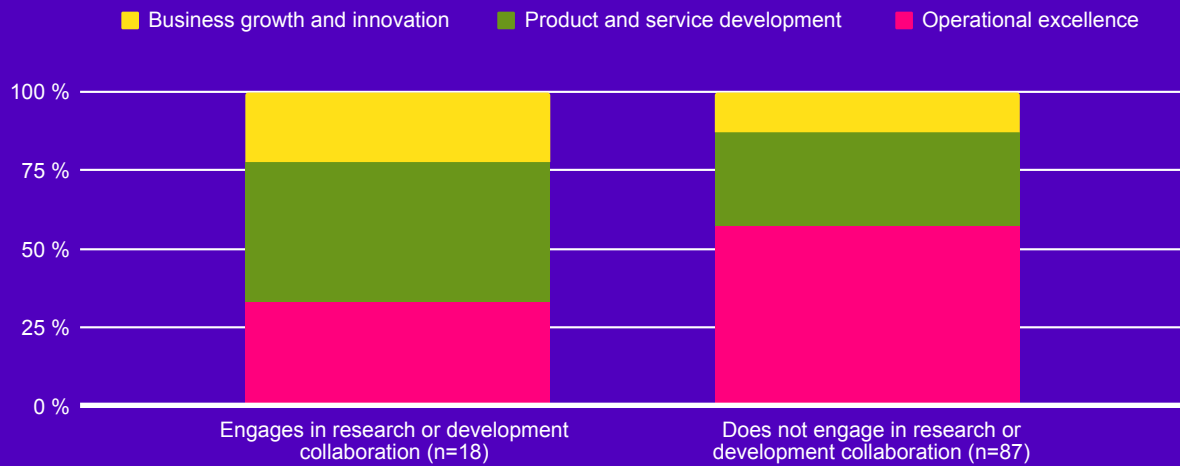
While the data includes instances of large-scale infrastructure collaboration, such as using the LUMI supercomputer for training AI models, it is more common to find smaller, more varied forms of cooperation. These often involve companies working directly with universities, research institutes, or specific research units, sometimes even collaborating with an individual doctoral researcher. Other non-commercial cooperation between companies often relates to the sharing of expertise and experiences either between individual companies or as part of a network such as AI Finland or Business Finland.

Chart 16. Research and development collaboration and cooperation with other companies



Companies that applied for seed funding or are included in the library of AI use cases.

Chart 17. AI application area by type of collaboration (%)



Companies that applied for seed funding or are included in the use case library.

Companies engaging in research and development cooperation utilise AI solutions more often than others as part of product and service development or production. Machine learning and machine vision solutions are emphasised in these projects. For example, the AI company Monad is developing an AI assistant that supports real-time decision-making for air traffic controllers based on air traffic control data and machine learning as part of the joint European TADA research project.

3 AI maturity survey

The AI transformation is accelerating — a strong division among companies

The third chapter of the overview presents the results of the AI maturity survey analysed by Digia for AI Finland based on the AI maturity model created by Digia. The survey, conducted during 2026, shows how the use of AI has changed in a couple of years. It is surprising how companies have divided into two very different groups. The results reveal the areas where the greatest leaps forward have been seen and what the next key development targets are.

1 The biggest change and mystery — companies are divided into two groups

A couple of years ago, over 70 per cent of organisations were only considering or evaluating the use of AI. The situation has now clearly changed. More than half of the studied small and medium-sized enterprises have made at least preliminary plans for the use of AI, and a quarter are already clearly advancing in the utilisation of AI.

The greatest change in the study was seen in the leading group of AI utilisation. The number of such advanced companies more than quadrupled from 9 per cent to 39 per cent.

On the other hand, the results also include a mystery. For some reason, about half of the organisations have remained stuck in the evaluation and preparation phase, and the middle ground between the pioneers and the cautious has almost disappeared. There is no clear explanation for the phenomenon, such as industries or other factors.

2 Management support is strong, and AI is being invested in

In 86 per cent of organisations, management is at least to some extent committed to the utilisation of AI. AI has also been given at least some funding in all organisa-

tions. In a third of the organisations, funding for AI projects is at least fairly good, which is twice as much as a couple of years ago.

AI has most often been brought into the organisation's goals in some way (63 per cent) and often also, for example, into performance reviews. It is no longer just about the experiments of individual visionaries.

3 Benefits are already being generated, even though AI development is only at the beginning

Benefits are being gained from AI surprisingly extensively. **Up to 93 per cent of organisations reported that at least some benefit has been obtained from AI.** More than a fifth are already actively utilising the outputs of AI. It is also promising that benefits have been obtained even though the maturity level of AI utilisation is still quite low.

4 The largest development targets are in management — there is room for improvement in different areas

The greatest development needs in the use of AI in small and medium-sized enterprises seem to be related to management — for example, strategy, the governance of AI use, processes and metrics. For instance, only 12 per cent monitor the achievement of the organisation's AI goals even in some way.

Based on the results, additional investments are needed for the governance of AI use. It is good to note that governance and, for example, the monitoring of compliance with laws and requirements have developed more slowly than the use of AI. This increases risks especially when AI begins to affect decision-making or customer processes.

5 The AI transformation is only at the beginning — moving to the core phase next

When respondents assessed the current significance of AI for business (on a scale of 1 to 9), the average score was only 2.5. The goals were much higher, at an average

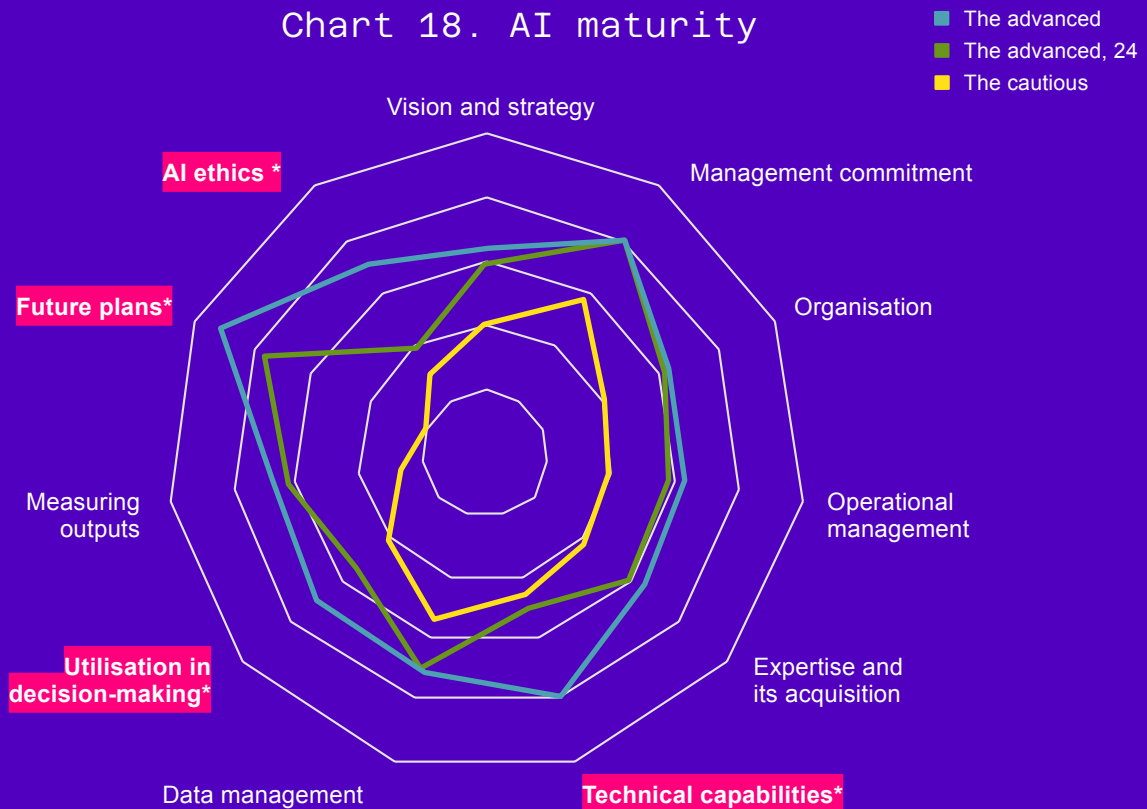
reading of 6.4. In addition, only less than three per cent of respondents said that the vision and implementation of AI are far along or that a comprehensive AI roadmap is in use. All this speaks of a market that is only just developing.

In the next phase of the transformation, suitable use cases for AI will be sought from the company's daily operations and processes. The greatest benefits are also expected from there.

AI maturity survey

The maturity of AI use in organisations that participated in the AI 1000 training sessions by AI Finland was surveyed between May 2025 and February 2026. There were 74 respondents, and they primarily came from organisations with fewer than 500 people. The study used the same questions as [the 2024 study conducted by Digia](#), in which 58 organisations responded. By comparing the results, it can be seen how the use of AI has progressed over a couple of years.

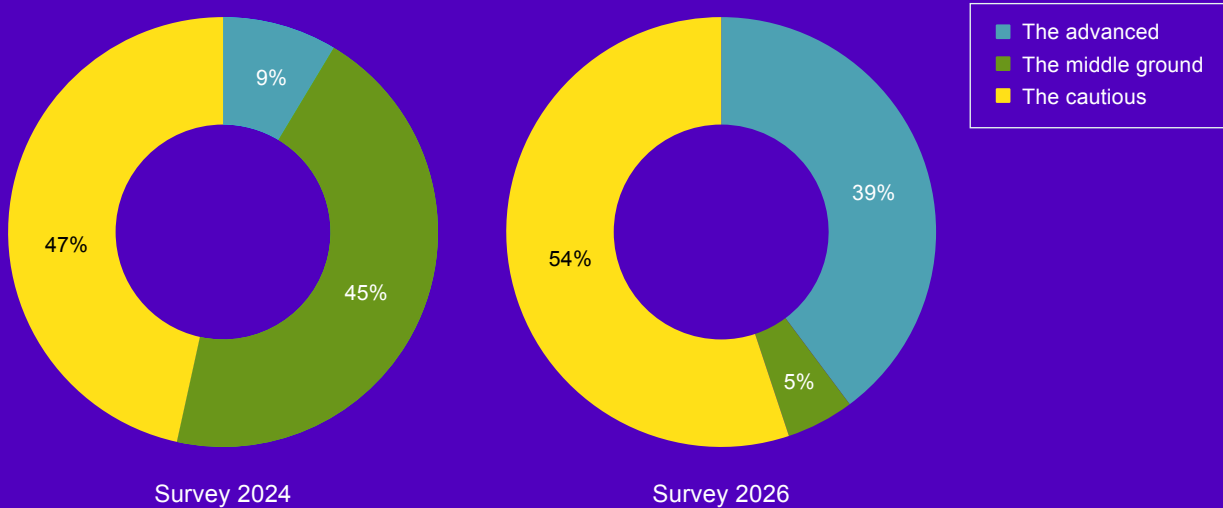
Chart 18. AI maturity



1) Companies were strongly divided into two groups in their use of AI: the advanced and the cautious.

2) The greatest improvements over the two years were seen in these **four areas***.

Chart 19. The progress of companies in the use of AI



- 1) The previous middle ground has shifted almost entirely to the advanced group.
- 2) The cautious have still not managed to get started.

Chart 20. Benefits of AI

Are the outputs of AI and advanced data analysis utilised in decision-making and actions?

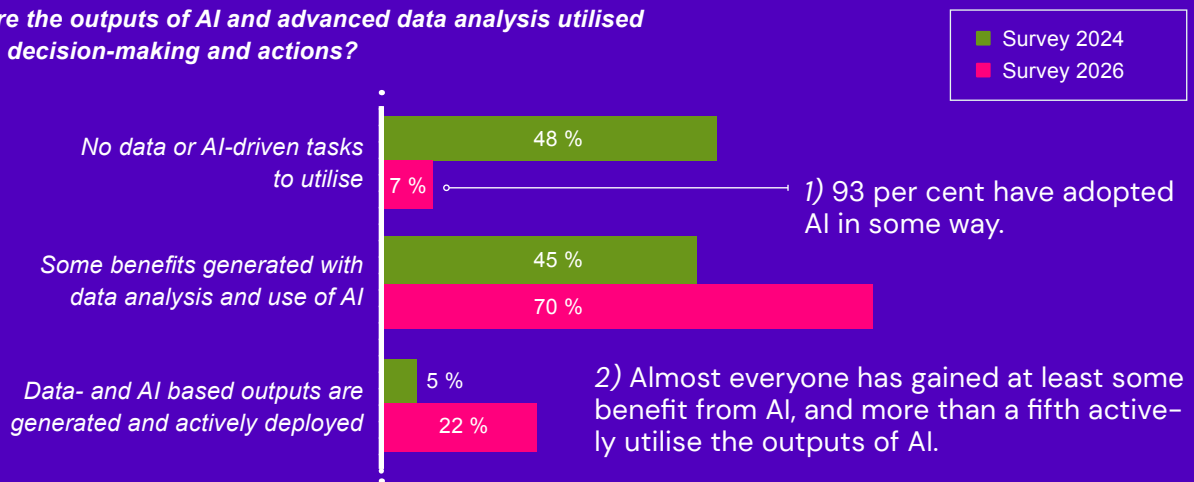
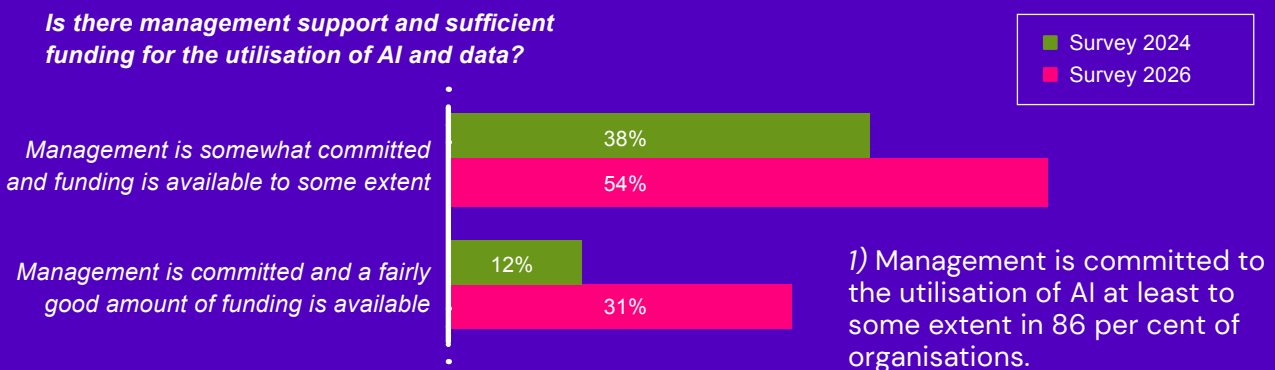


Chart 21. Management support for AI

Is there management support and sufficient funding for the utilisation of AI and data?

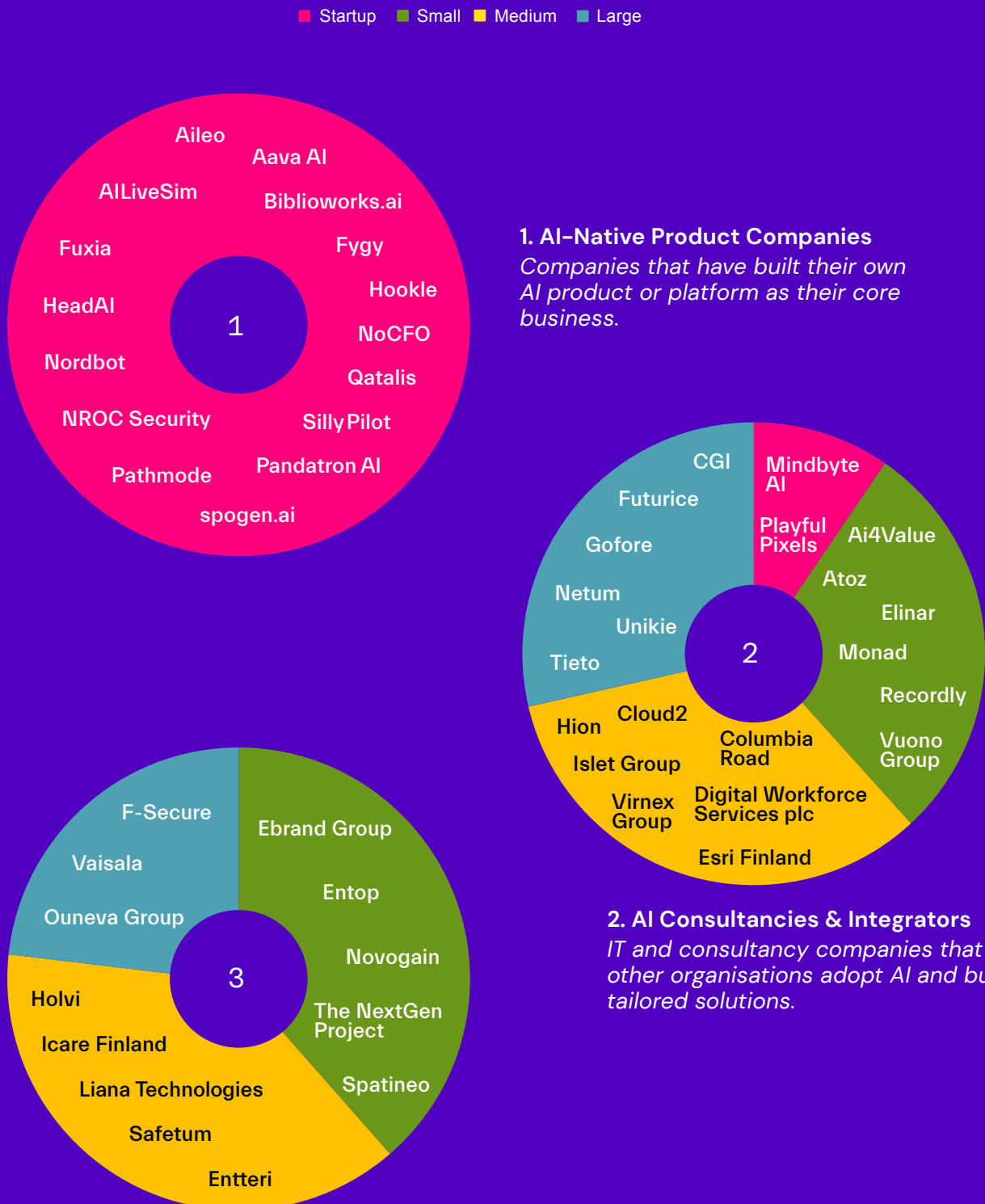


4 Top AI Enablers 2026

Chapter four presents examples of companies and applications selected from AI Finland's library of AI use cases where AI has been utilised successfully. The examples demonstrate the expansion of AI technology utilisation from AI-native companies to frontrunner companies in other industries and as part of their service and product offerings.

1. **AI-Native Product Companies** highlights examples from AI Finland's library of AI use cases of companies that have built their own AI product or platform as their core business.
2. **AI Consultancies & Integrators** highlights IT and consultancy companies that help other organisations adopt AI and build tailored solutions.
3. **Top AI-Powered Businesses** represents frontrunner companies from other industries that have successfully integrated AI into their products, services or processes and offer ready-made products and services based on AI technologies to customers.

Chart 22. Examples from AI Finland's library of AI use cases featuring companies that have successfully leveraged AI



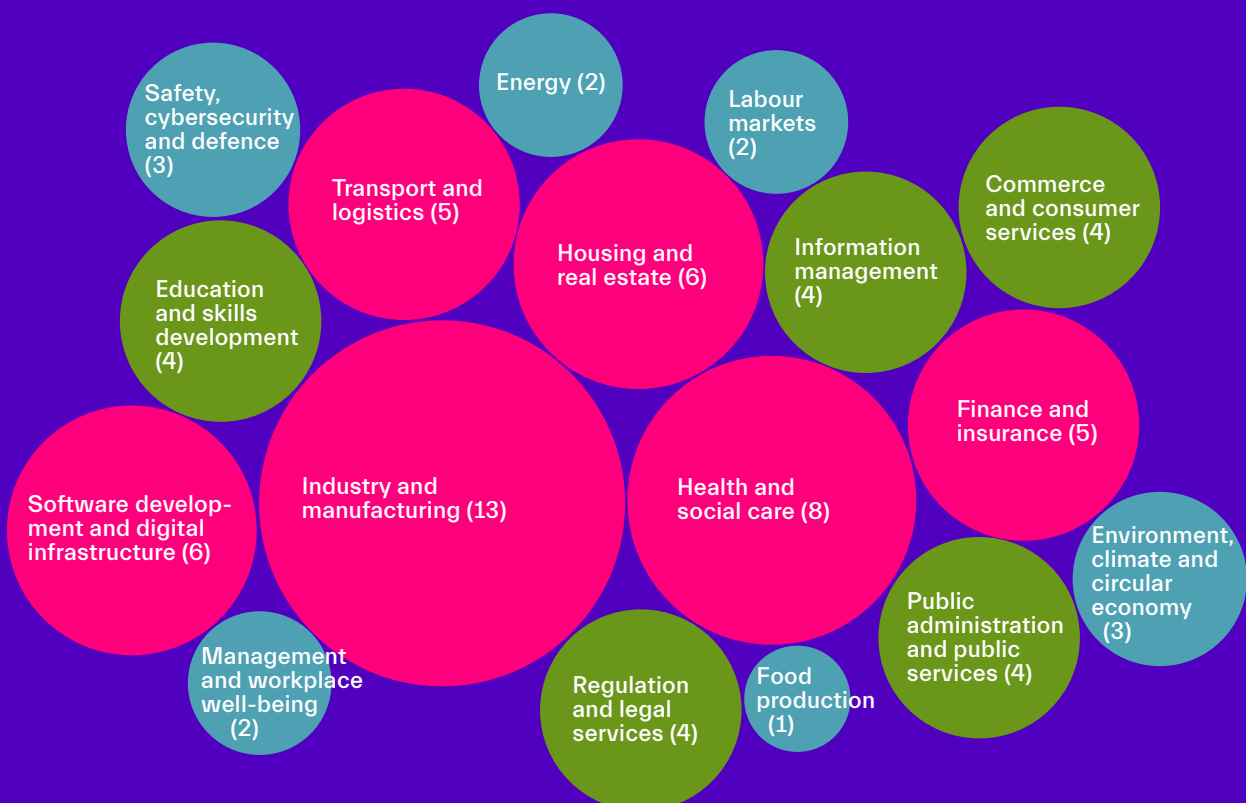
*It should be noted that the categories are partly overlapping: some companies produce both AI-based off-the-shelf service products and customised technical solutions. The classification is intended to illustrate the diversification and development of the AI market in Finland.

Examples of technical partners or development partners mentioned in the library of AI use cases:

- Universities, Business Finland, CSC (LUMI), VTT, Robot Framework, EU Horizon and other research projects , Health care sector actors, European Space Agency, EU Copernicus, NATO (Public- and third-sector partners)
- Vercel, IBM, Microsoft, Efima, Aigine.se, Edsvärd, Amazon Web Services (AWS). Supabase (companies based outside Finland)

The range of solutions developed by these companies and adopted by their clients reflects the networked character of the Finnish AI ecosystem and the cross-sector collaboration through which AI can contribute to transformation across multiple industries. The distribution of these applications also indicates that the use of AI is expanding into domains of substantial societal and economic relevance. Chart 23 below illustrates how the use cases documented in the library are distributed across different areas of society.

Chart 23. Application Areas of the Solutions in AI Finland's library of AI use cases



Conclusions

The Finnish business sector is at a crossroads in its adoption of AI: some companies have already built a strategic competitive advantage around the technology, while others are still learning to use it as an everyday tool. A critical question for Finland's competitiveness is how AI can be translated into productivity, new products and business growth at scale. Although the business landscape is currently stratified, a vibrant AI ecosystem, high-quality infrastructure, and research and development collaboration between different actors provide a firm foundation for future growth, even if that foundation still requires continuous development.

1. **The division in AI utilisation threatens Finnish competitiveness, as frontrunners pull ahead while cautious companies remain stationary.** The benefits of AI are accumulating for companies that have progressed from experimentation to strategic use. At the same time, over half of companies have not yet begun their journey. Since the adoption of digital technologies in Finland is linked to higher turnover and productivity, a deepening division could weaken the competitiveness of the entire national economy. New ways to support small companies and traditional industries in particular are needed.
2. **Investment levels are too modest relative to visions.** Experts in the report call for bold investment and ambition. The reality in the data is different: a typical AI project remains under 100,000 euros, and there are only two investments exceeding one million euros. Productisation and business renewal require significantly larger investments than internal efficiency improvements. Closing the investment gap requires both risk-taking from companies and new public funding instruments.
3. **Health technology and industrial AI could be Finland's success factors in international competition.** Industrial companies are integrating AI into equipment, sensors and production lines in a way that software development alone cannot replace. The public sector's pressure to improve efficiency by 8–11 billion euros creates an exceptional domestic market driver for health technology. Consciously nurturing these strengths is a strategic choice for Finland.
4. **Research collaboration is an underutilised lever for Finland.** Finland has a high-quality international research infrastructure, including LUMI, the ELLIS Institute and strong basic research. Companies engaged in research collaboration productise AI solutions more often than others. Nevertheless, collaboration is still relatively rare and often small-scale. Strengthening the bridge between academia

and business, for example through co-funded research groups and long-term partnership models, could be the most important accelerator for Finland's AI transformation.

Notes on transformations in the operating environment:

- **The low level of acceptability of technology can slow down adoption.** At its best, the extensive utilisation of AI is at the strategic core of the business. From a company perspective, the adoption and application of technologies require not only skills from the personnel but also acceptance.
- **Close cooperation between ecosystem actors is a key success factor in the AI transformation.** Companies benefit from university cooperation, and synergies are sought between basic research and applied research. However, it seems that forms of collaboration and best practices in Finland are still finding their form and are partly industry-specific.
- **The predictability and implementation of regulation have far-reaching effects.** European and global discussion on regulation has continued for a long time, and the regulatory framework related to AI has been in motion in recent years. Changes in regulation affect the operational readiness of companies and especially the success of companies creating business from regulation.

Reflections

This review provides a cross-cutting perspective to the state of the Finnish AI ecosystem just before the final breakthrough of agentic AI. Although the data is recent, the AI programming transformation that has accelerated since December 2025 has already significantly changed the playing field. AI no longer only assists in software development but writes, tests and iterates code increasingly independently. The programming transformation changes the observation in the report about the modesty of AI project budgets. When AI multiplies the speed of digital development and radically drops implementation costs, even small companies can achieve change with the same investments that reaches the core of products and services.

A particularly significant observation for Finland is the deep and extensive utilisation of AI in the health sector and manufacturing industry. These industries are emphasised both in the renewal investments of established companies and in the targets of venture capital. Health technology is particularly important considering the efficiency pressure of 8 to 11 billion euros on the public sector. As the guest column by Aleksi Kopponen describes, a determined AI transformation can produce annual savings of up to billions for the public sector in the 2030s.

Another essential observation is that the boom in generative AI has not diverted the attention of companies operating with the physical world onto the wrong tracks. Industrial companies utilise AI integrated into devices, machinery and sensors, such as machine vision, predictive analytics and digital twins, the competitive advantage of which cannot be replaced by code alone. Although AI-based software development might threaten to disrupt the SaaS markets, the business of Finnish industrial companies tied to the physical world is more difficult to replace.

The third key highlight concerns the traditional strengths of Finland, which are expertise and infrastructure. The report shows that Finland performs excellently for its size in digital skills, ICT expertise and research infrastructure. At the same time, the discussion in recent years about the erosion of the education system and the decline in learning outcomes is a serious cause for concern. In working life, this trend is visible with a delay of decades, but the impact can be dramatic and a corrective move must be made without delay. The experts in the report called for, among other things, an increase in mathematics studies and new cohorts of doctoral researchers.

On the other hand, the review also brings out an encouraging observation. The Finnish AI ecosystem relies on internationally high-level basic research, the LUMI supercomputer and the new ELLIS Institute. Companies engaging in research cooperation productise AI solutions more often than others. This is an area where Finland has traditionally faced challenges, as the gap between academia and companies has been wide. Now it seems that the bridge has begun to be built, and precisely this networked cooperation can be the most important accelerator of the AI transformation in Finland.

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