



UNLOCKING FINLAND'S AI POTENTIAL 2026

The next wave of AI is here

AI adoption in Finland is accelerating rapidly (**52%**, up from **39%** last year), positioning the country slightly below the European average (**54%**). Businesses are already seeing tangible productivity and innovation gains, and leading firms are deploying AI more deeply than many of their European peers. However, progress remains uneven. While a cohort of frontrunners is advancing toward transformative AI use, a large share of businesses are still in early-stage adoption – highlighting a growing divide between leaders and the mainstream.

As the next wave of innovative AI tools emerges, Finland risks widening this divide unless businesses can scale adoption beyond early-stage use and build readiness for more advanced capabilities.

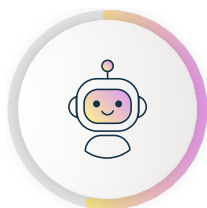
Key findings: AI adoption in 2026

- AI adoption: **52%** (up from **39%**, representing **33%** year-on-year growth)
- The technology is now a strategic priority: **63%** rank AI as top priority
- AI continues to deliver productivity gains: **80%** of AI adopters report productivity gains
- AI is driving growth: **84%** expect AI to drive growth
- Innovation is accelerating: **83%** report faster innovation cycles
- Cloud adoption is rising: **73%** adoption
- The next wave of AI: **20%** feel fully or very ready to adopt next-generation AI — compared to **82%** of startups

A growing digital divide: Many businesses are not using advanced AI tools

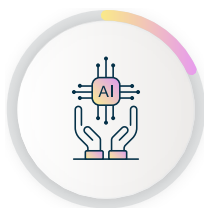
While AI adoption is accelerating, most businesses are still likely to be concentrated in more basic stages of AI adoption, rather than harnessing the technology for advanced, transformative use.

Basic adoption



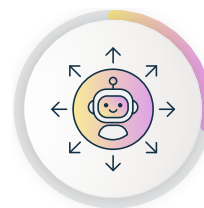
52% are using publicly available tools (e.g. chatbots) or off-the-shelf AI solutions for routine tasks

Intermediate adoption



18% are integrating AI across multiple business functions to drive efficiency and improve customer experience

Transformative adoption



28% are deploying advanced use cases such as custom models, multi-model systems or agentic AI to enable new products, services and operating models (unchanged from **28%** last year, and in line with the Nordic average of **28%**)

While Finland is making progress toward advanced AI adoption, momentum is not yet fast or broad-based enough. As the next wave of AI technologies emerges, this uneven progress risks widening the gap between leading firms and the rest of the economy, limiting the ability to fully capture productivity gains and new growth opportunities.

Businesses value choice and flexibility in the AI and cloud landscape

Finnish businesses consistently emphasise that access to global technologies is critical to innovation, competitiveness and scale.

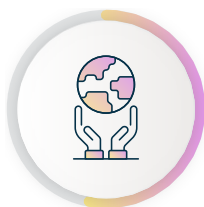
- **88%** say access to global technology providers is important for AI adoption
- **90%** say it is important for innovation; **91%** say it is important for scaling quickly
- **83%** say the ability to choose and switch between providers is important for their adoption of AI
- **83%** currently use a mix of providers from different regions

Finland's founders consider leaving Europe as scaling barriers mount

A significant share (**33%**) of Finnish startups are considering relocation as they seek faster growth, better funding and more favourable conditions to scale. Main Reasons:



56% cite greater availability of funding



52% cite faster ability to scale internationally



48% cite better access to global markets

Finland is producing high-potential startups, but barriers to scale risk pushing some of its most ambitious founders to look elsewhere as they grow.



Tackling barriers to deeper AI adoption

Businesses point to a set of persistent structural barriers that are slowing the transition from early adoption to full-scale AI deployment.

1. Skills and capability gaps:

62% cite shortages of AI and digital skills as a barrier

2. Financial and investment constraint:

29% cite insufficient internal financial resources

3. Regulatory and compliance burden:

47% of tech spend goes toward compliance with national and international regulations

Recommendations: Unlocking Finland's AI future

Finland's challenge is no longer whether businesses are starting to adopt AI, but whether the country can create the conditions for broader, deeper and more competitive deployment. To enable this, the country should:

- Maintain access to global technology providers
- Make regulatory simplification an urgent priority

- Strengthen skills and workforce readiness
- Improve scale-up conditions through funding, market access and policy certainty

The window for AI transformation is narrowing – Finland must act to translate adoption into impact

Finland enters the next phase of AI adoption with strong momentum, solid business uptake and clear signs of value already being delivered. But progress remains uneven, advanced adoption is still limited to a minority, and readiness for next-generation AI remains low outside the frontrunners. If Finland is to turn today's momentum into economy-wide transformation, it will need to tackle the barriers that are holding businesses back from deeper adoption and scaling. With the right conditions in place, Finland can strengthen both its competitiveness and its ability to turn AI adoption into lasting impact.