

# **Business Dynamics: Finland**

November 2025

**Table of Contents** 

## Business Dynamics: Finland

## **HEADLINES**

## OPERATIONAL AND REGULATORY ENVIRONMENT

Finland maintains strong business fundamentals but faces short-term headwinds

#### FINANCING AND INVESTMENT

Financial freedom and lower interest rates attract foreign investment

## SKILLS AND LABOUR

Finland faces rising unemployment and industrial layoffs

## TRADE AND INFRASTRUCTURE

Trade ranking declines amid a sharp contraction in the value of exported goods

## DIGITALISATION AND INNOVATION

The country tops Impact pillar in global digital readiness index

## OPERATIONAL AND REGULATORY ENVIRONMENT

- Chart 1 Operational and Legal Environment Key Indicators
- Chart 2 Index of Economic Freedom Ranking by Pillar in Finland and Regional Comparison 2024
- Chart 3 Index of Economic Freedom Ranking 2019-2024
- Chart 4 Index of Economic Freedom: Judicial Effectiveness Pillar Rank in Finland and Regional Comparison 2019-2024
- Chart 5 Index of Economic Freedom: Government Integrity Pillar Rank in Finland and Regional Comparison 2019-2024
- Chart 6 Corruption Perceptions Ranking: Finland and Regional Comparison 2019-2024

## FINANCING AND INVESTMENT

- Chart 7 Key Financial and Investment Indicators
- Chart 8 Index of Economic Freedom: Property Rights Pillar Rank in Finland and Regional Comparison 2019-2024
- Chart 9 Bank Claims on the Private Sector as % of GDP 2019-2024
- Chart 10 Bank Nonperforming Loans to Total Gross Loans 2019-2024

## SKILLS AND LABOUR

- Chart 11 Key Skills and Labour Indicators
- Chart 12 Population Aged 15+ with Higher Education 2019-2024
- Chart 13 Education Indicators 2024
- Chart 14 Number of University Graduates by Programme 2024
- Chart 15 Employment by Age 2024
- Chart 16 Employment by Gender 2024
- Chart 17 Youth Unemployment Rate 2019-2024
- Chart 18 Labour Structure Change 2019-2024
- Chart 19 Labour Structure Comparison 2024
- Chart 20 Self-Employed as % of Total Employed Population 2024
- Chart 21 Index of Economic Freedom: Labour Pillar Rank in Finland and Regional Comparison 2019-2024
- Chart 22 Wage per Hour in Manufacturing Sector 2019-2024
- Chart 23 Labour Market Regulations in Finland and Regional Comparison 2024

## TRADE AND INFRASTRUCTURE

- Chart 24 Key Infrastructure Indicators
- Chart 25 Index of Economic Freedom: Trade Freedom Pillar Rank in Finland and Regional Comparison 2019-2024
- Chart 26 The Top Four Largest Finland's Export Categories 2019-2024
- Chart 27 Turnover of Transport and Storage Industry by Category in Finland 2024
- Chart 28 Transportation Mode Indicators in Finland and Regional Comparison

Chart 29 - Road Infrastructure

## DIGITALISATION AND INNOVATION

- Chart 30 Innovation and Digitalisation Key Indicators
- Chart 31 Network Readiness Ranking by Pillar in Finland and Regional Comparison 2024
- Chart 32 Network Readiness Ranking for Finland and Regional Comparison 2019-2024
- Chart 33 Network Readiness Ranking: Technology Pillar for Finland and Regional Comparison 2019-2024
- Chart 34 Intellectual Property: Finland Compared to Selected Regional Peers 2024

## APPENDIX A

The 2024 Index of Economic Freedom

## APPENDIX B

The Network Readiness Index (NRI) 2024

## About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- Strategy Briefings: Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- Company Profiles: Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- Country Reports: For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer
  trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with
  country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/business-dynamics-finland/report.