



DIGITAL EVERYDAY LIFE

For Finns, digitalisation is not about technology. It's all about an easier everyday life.



CONTENTS

1	Key points and main messages	2
2	How to portray Finland?	3
3	Elevator pitch	4
4	Background.....	5
5	Facts and stats.....	8
6	Some Finnish companies.....	10



1 KEY POINTS AND MAIN MESSAGES

- The aim of the public officials in Finland is to make everyday life better and easier for everyone. Digitalisation is a key tool in this. Finnish authorities and government agencies on all levels provide free digital services to citizens.
- Almost all interactions between citizens and civil servants such as tax officials or the police can now take place digitally.
- A large majority of Finns from all age groups and social strata use digital public services. The services are made available for everyone, regardless of their age, background, or geographical location. People who don't own digital devices can use digital services in public libraries. Face-to-face services and telephone assistance are also always available.
- Finland sees digitalisation primarily as a tool to save time and effort, as it improves efficiency and accuracy. Digital services also have other benefits, such as a reduced ecological footprint.
- Finland is consistently placed at or near the top of European and global rankings in digital competitiveness. Finland's high degree of digitalisation is made possible by a strong digital infrastructure and the fact that Finns are highly educated and digitally literate. Finns use mobile broadband more than any other nation in Europe. Despite large parts of the country being sparsely populated, all of Finland is covered by high-speed mobile networks.
- Trust and transparency are central values of Finnish society and cornerstones of digital public services. Information security is of paramount importance. At the same time, transparency builds trust when combined with good governance, due process and a strong rule of law. Open digital records help build trust by making cheating even more difficult and rare.
- Information is shared not only between citizens and officials but also between different public agencies and services. Most national services have been combined under the Suomi.fi address, which is easily accessed by citizens. More than four out of five Finns are familiar with the Suomi.fi hub.



- Everyone's privacy is strongly protected making certain that public officials do not interfere in anyone's personal life or decisions. Every Finn has the right to know where their personal data is used and to opt out of sharing their information. Face-to-face public services are always provided for those unable or unwilling to use digital services. All this builds mutual trust and helps Finns trust public officials to act in their best interest.
- Finns have an open-minded attitude toward public-private partnerships, which also boosts digitalisation. Online public services often rely in part on private services, such as digital identification solutions developed by Finnish banks which are used alongside government-issued digital identification cards. In return, many digital public records are open to everyone and can be used in the development of commercial services. Companies can often use the same digital public services as private citizens which saves them time and money. For example, companies benefit from the same easy-to-use online tax services as ordinary citizens.
- The next step for many public services is automation. This will further save time and effort for citizens and companies, as well as for civil servants, as routine tasks are handled automatically.

2 HOW TO PORTRAY FINLAND?

Position Finland as a global pioneer in digital public services.

Highlight the fact that Finnish authorities see digitalisation as a tool to promote equal opportunities and make everyday life easier for all citizens by saving them time and effort.

Profile Finland as a breeding ground for digital services built on good governance, openness and public-private partnerships.



3 ELEVATOR PITCH

In Finland, digitalisation has one goal: to make everyone's life as easy as possible. Digital public services are built to free everyone, private citizens and companies alike, from unnecessary paperwork and running from one government agency to another. For example, virtually all passport and ID card applications are made online.

Finns are highly educated and digitally literate. Even then, services built for everyone must be readily available and easy to use. A good example of this is the Suomi.fi hub, which combines most digital public services in one place.

Interconnected digital services require transparency, legal safeguards and a strong emphasis on privacy and data security. A culture of high mutual trust is further strengthened by digitalisation and the fact that secure digital services make it very difficult to cheat on things like taxes or benefits.

Another key element of the digital Finnish society is its openness to public-private partnerships. Many public services are in part based on commercial services. At the same time, private companies benefit from using the same time-saving public services as private citizens.

The next step in digital public services is not to make them more prevalent but to make them more automatic and unobtrusive, not to introduce more digital documents but to do away with unnecessary documents altogether. Digitalisation is not a goal in itself, merely a way to help citizens in their everyday life – often without them even noticing it.

Many Finnish government records and services have already been digital for decades. There is a generation of adult Finns who have only rarely filled out an official paper form. Soon there will be Finns who have never visited a government office.

For Finns, digitalisation is not about technology. It's all about an easier everyday life.



4 BACKGROUND

In Finland, **digitalisation has one main goal: to make every citizen's life as easy as possible** by freeing them from unnecessary paperwork and running from one government agency to another, for example when applying for unemployment or medical benefits. Many of these services can also **save time and money** for companies, for example, when filing their taxes or registering their employer's contributions. This makes Finland more stealthily digitalised than it might seem at first glance.

Finland has a **long history of finding technical solutions** to serve key Finnish values of inclusivity and equality. In practice, this requires that the services Finns have are not only readily available but also easy to use. They are built for the benefit of ordinary citizens, not government officials. A good example of this is the **Suomi.fi hub**, through which everyone can easily access most public services. For instance, these include marriage records, unemployment benefits, services for expecting mothers and advice for starting a business. A person can also view her personal information in different registers or authorise another person or a company to act on their behalf.

Digitalisation has also always been seen as a way to promote equality in a country with large, sparsely populated areas. Online services make certain that people living in the countryside receive the same high-quality services as those living in big cities. Equality also requires that face-to-face services and telephone assistance are provided for those unable to use digital services. Digital services **can also always be used free of charge in Finland's extensive network of public libraries.**

Many Finnish **government records and services have been digital for decades.** For example, all census data was made digital as early as 1990. All births, deaths and marriages, as well as building and real estate information, have long been recorded automatically. Many Finns have never even seen a physical copy of an official document.

All medical prescriptions – some 27 million of them in 2021 – are issued online in a centralised service where any doctor and pharmacist can easily access them. Virtually all passports and ID cards are also issued online without a need to visit a police station or a government office. In 2021, 92% of all customer interactions



with the Finnish Tax Authority took place online, 7% by telephone and just 1% in person. Between 2017 and 2021, the number of in-person visits to the offices of the Social Insurance Institution – the country’s main social services organisation – went down from 2.6 million to 0.6 million. During the same period, the number of annual interactions at the Institution’s web service increased from 30 million to almost 80 million.

A highly functional digital society is not only built by making public services digital. It is only possible in a **society that is highly educated and digitally literate**, and where **high-speed internet connections are available for everyone**. It also requires a society largely **free of corruption** and a strong, independent judiciary, as well as a **high level of trust** in authorities, the rule of law and one’s fellow citizens.

A strong, independent judicial system and the Finnish tradition of privacy and individual rights are the bedrock that the digital public services are built on. A Finn has a right to choose whether to share his or her private data with the system and to know where it has been used. While a large majority share their information in digital services, one always has a right to opt out and to appeal to judicial authorities if they feel that they have been misrepresented or mishandled. There is also a government agency – the **Office of the Data Protection Ombudsman** – created specifically to safeguard everyone’s personal rights and freedoms in the digital realm.

The result of all this is that Finns trust authorities to handle their data responsibly and the authorities do everything to be worthy of that trust. Just as importantly, trust enables different public officials and government agencies to openly share data and information between them. **Trust is built on not only transparency but also on a high level of security.** Finnish authorities collaborate actively with Finland’s world-class cybersecurity companies to protect individuals, companies and the entire society from digital threats.

At the same time, digitalisation also builds mutual trust since digital records are built to protect individual information and to make it virtually impossible to cheat on things like taxes or benefits. Even then, some of the most sensitive democratic processes have been kept purposefully non-digital in order to rule out any possible outside interventions. Even though voter registration at elections is automatic, the act of voting itself is still a pen and paper affair in Finland.



Functional and widely used online services are only possible if citizens have online access. Even though large parts of Finland are sparsely populated, commercial broadband and high-speed mobile networks cover all parts of the country. As Finnish companies' global success in telecommunications and mobile gaming has shown, Finland has a world-class pool of digital expertise.

Like all Nordic countries, Finland combines wide-ranging public services with an open free-market economy. Yet it can be argued that Finland is **uniquely open to public-private cooperation** and that innovative combinations of public and commercial services are an important factor in the digital Finnish society.

For example, Finnish banks have worked on highly secure online identification solutions since the 1990s – and those same solutions are now also used alongside government-issued digital identification cards at the Suomi.fi hub and other online public services. At the same time, companies benefit from similar easy-to-use digital services as private citizens do, saving them time and money. Companies can also utilise open public data platforms. For example, private health care providers use the same patient data as public services, and anonymised data has also been used as a basis for several new commercial health services and start-ups.

The next step in digital public services is not to make them more prevalent but to make them more unobtrusive. The more different agencies securely and ethically share data, the more **services can become automatic** and customer-centric, and the easier they can make everyone's everyday life.

Steps toward this have already been taken by Finnish tax authorities, for example. Finns no longer need to fill out their tax returns as the tax authorities receive almost all necessary information automatically from employers, banks and other financial institutions. Everyone receives a pre-filled "tax proposal", which for most already includes everything necessary. One can of course also amend one's tax return by, for example, claiming further deductions. Roughly a fifth of Finns do so – some 90% of them do it online in a manner of minutes.



5 FACTS AND STATS

Finland is one of the world's most digital societies.

- The European Commission ranked Finland #1 in digital competitiveness in the Digital Economy and Society Index in 2022.
- According to the same study, 100% of all populated areas in Finland are covered by a 4G mobile network. Finland also scores a full 100% in 5G readiness.
- Finland also has a larger share of households (38%) using mobile broadband than any other country in Europe.
- In 2021, 25% of Finns worked remotely for at least 50% of their working hours.
- 7.6% of the Finnish labour force are ICT specialists, the highest proportion in Europe.
- Finland is #1 in the Women in Digital Scoreboard 2021.
- Finland is #1 in the world in the availability of the latest technologies, according to the WEF's Competitiveness Index 2017–2018.

Finns are active users of digital services.

- In the DESI index, Finland ranked #3 in digital public services and #2 in the number of citizens interacting digitally with public authorities. Finnish digital public services rank #2 in user-centricity.
- In the same study, Finnish citizens rank #1 in “digital human capital”, including internet user skills.
- According to the European Commission's 2021 eGovernment Benchmark, Finland ranks #1 in the user centricity and #4 in the online availability of public services.
- According to Statistics Finland, 91% of Finns are internet users.
- 88% of Finns have a smartphone.



- Finland is #4 in the Global Open Data Index which measures the amount of open government data.
- 92% of all customer interactions with the Finnish Tax Administration took place online in 2021.
- 81% of Finns are familiar with the Suomi.fi hub of public digital services.
- There were more than 200 million identification events in the Suomi.fi hub in 2021, almost forty for each Finn.

Finland has a strong, technologically advanced and stable economy and society.

- The WEF ranked the soundness of Finland's banks as #1 in the world in 2019.
- Finland is #1 for the best business environment in the world, according to the Global Innovation Index 2019.
- Bloomberg ranked Finland #7 in the world in their 2020 Innovation Index.
- The Lisbon Council's Future of Work Index ranked Finland #2 in transition effectiveness and #4 overall in 2019.
- Finland is #1 in the 2021 Corruption Perceptions Index and #2 in the 2022 Global Corruption Index which both measure the lack of corruption and white collar crime in the country.
- Finland is #1 in Europe when it comes to trusting one's fellow citizens, according to the Eurobarometer.
- According to the Fragile States Index 2020, Finland is the most stable country in the world.
- Finland is one of the best-governed countries in the world, according to the Legatum Prosperity Index 2019.



6 SOME FINNISH COMPANIES

Business Finland (businessfinland.fi) has a comprehensive company search function where you can browse or look for specific industrial segments. The list below contains just a few interesting Finnish companies.

Aito www.aito.ai

A company which specialises in artificial intelligence and automation.

Bittium www.bittium.com

Bittium provides reliable and secure solutions for connectivity, tactical communications and biosignal measuring and monitoring.

Efecte www.efecte.com

Provides hardware and software services in digitalisation and automation.

Emblica www.emblica.com

Data science, R&D, service and UX design and consulting.

F-Secure www.f-secure.com

Protects every aspect of your online life.

Front AI www.front.ai

Develops chatbots which use artificial intelligence.

Futurice www.futurice.com

Digital product and service creation, software development and organisational change.

Gofore www.gofore.com



Digitalisation consultant and software developer.

Goodmill Systems www.goodmillsystems.com

A global market leader in critical broadband connectivity for vehicles.

Hackrfi www.hackr.fi

Hackrfi is the first company in the Nordics focusing solely on bug bounty program management.

Insta www.insta.fi

Insta protects its customers' critical resources and improves their capabilities of detection and response in cybersecurity.

Laavat www.laavat.com

Solutions to secure IoT devices.

Ninchat www.ninchat.com

A secure communication platform for demanding chat, video and bot messaging.

Nixu Cybersecurity www.nixu.com

A cybersecurity services company on a mission to keep the digital society running.

Nokia www.nokia.com

The leading telecommunications company.

Reaktor www.reaktor.com

Creates digital products, services and strategies.

Savox www.savox.com



Secure communications and data products and systems for demanding environments.

Secapp www.secapp.fi

A SaaS platform for critical communication, alerting and documentation, built especially to cope with emergencies and ensure safety.

SomeBuddy www.somebuddy.com

SomeBuddy (Someturva) has been created to protect and give first aid to the victims of cyberbullying and online harassment.

SSH Communications Security www.ssh.com

A cybersecurity company dedicated to safeguarding mission-critical data in transit, in use and at rest for leading organisations around the world.

Top Data Science www.topdatascience.com

Artificial intelligence and automation.

Vincit www.vincit.com

A digitalisation consultancy which specialises in inclusive design, data analysis, business processes and sustainable lifecycle services.

Wirepas www.wirepas.com

Provides Internet of Things connectivity.

WithSecure www.withsecure.com

A strategic partner for businesses that want measurable cybersecurity outcomes through customised tools and solutions.

Yonoton www.yonoton.com

A versatile SaaS platform that manages digital ordering and purchase processes.