Mid Market Tech Challenges Report 2025

Finland

Methodology

Independent research company, Censuswide, surveyed 1,236 **mid-market IT decision-makers*** across the UK, Sweden, Denmark, Finland, Norway, Iceland and Ireland with responsibility for purchasing software, hardware and cyber security services.

The research aimed to uncover technology challenges holding back the mid-market.

Respondents by country breakdown

UK	Sweden	Denmark	Finland	Norway	Iceland	Ireland
500	273	92	92	92	92	92

Business type

Privately owned	76%
Public owned	18%
Family owned	6%

Contents

**Organisations with over 250 employees or revenue of €10m - in organizations that are public, private or family-owned.*

Eroding Trust in Technology Vendors

Mid-market organisations demand genuine partnership, not transactional selling

Vendor trust down across the board

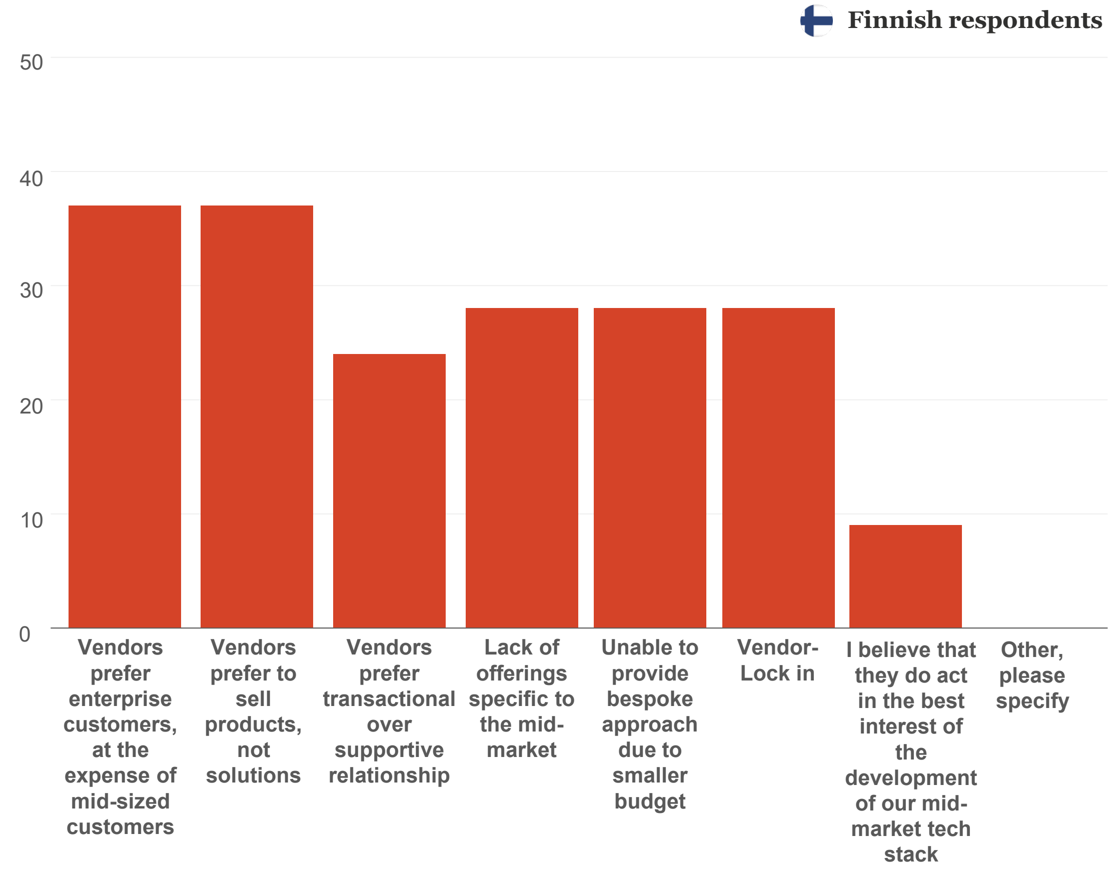
- Trust in vendors to act in companies' best interests is falling, with nearly every concern becoming more common in 2025 compared to 2023/2024.
- Only 11% (FIN: 9%) believe **vendors operate in the best interests** of their company and tech stack.

Summary of Finnish responses

In Finland, **trust in vendors is eroding** as more mid-market leaders feel that vendors prioritise enterprise clients and push product-centric, transactional sales over supportive, solution-driven partnerships.

With only 9% believing vendors **act in their organisation's best interests**, Finnish respondents increasingly feel that commercial incentives override genuine commitment to the health of their tech stack.

Why do you believe that vendors do not act in the best interest of the development of your mid-market tech stack?



Why is Europe outsourcing its IT?

Regulation becomes the top driver:

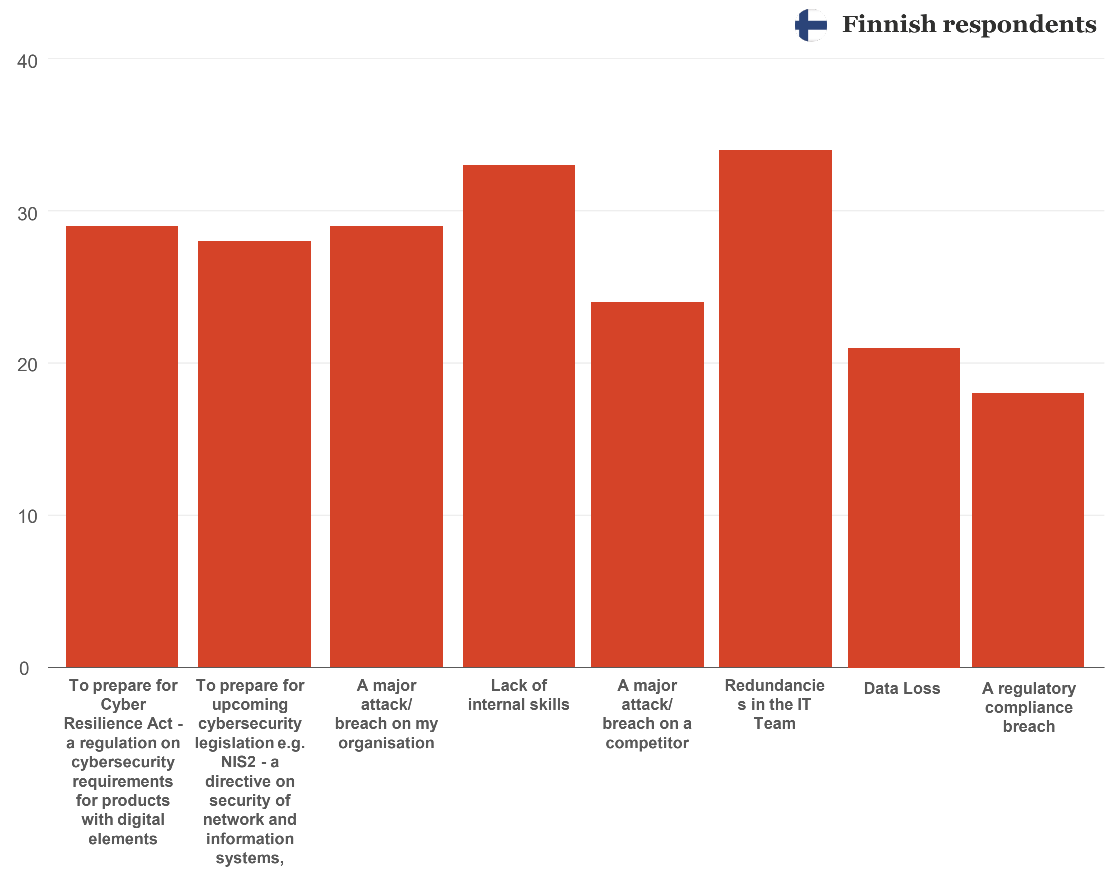
- Preparing for the **Cyber Resilience Act** (33%, FIN: 29%) and **NIS2** (32%, FIN: 28%) now outranks threat-based motivation, indicating compliance as a major force behind outsourcing decisions.
- New pressures strengthen outsourcing: budget cuts drive 25% (FIN: 25%) to consider it.
- Fewer organisations reject outsourcing outright — just 2% (FIN: >1%) vs. 5% (FIN: 1%) last year.

Summary of Finnish responses

Finland is **below average with regulation being a driving factor to outsource IT services**, this suggests they may be more confident in handling regulatory challenges internally.

Finland's attitudes toward outsourcing are **stable**, indicating a mature, steady acceptance of outsourcing rather than a shifting trend.

What factors would drive the need to outsource IT services?



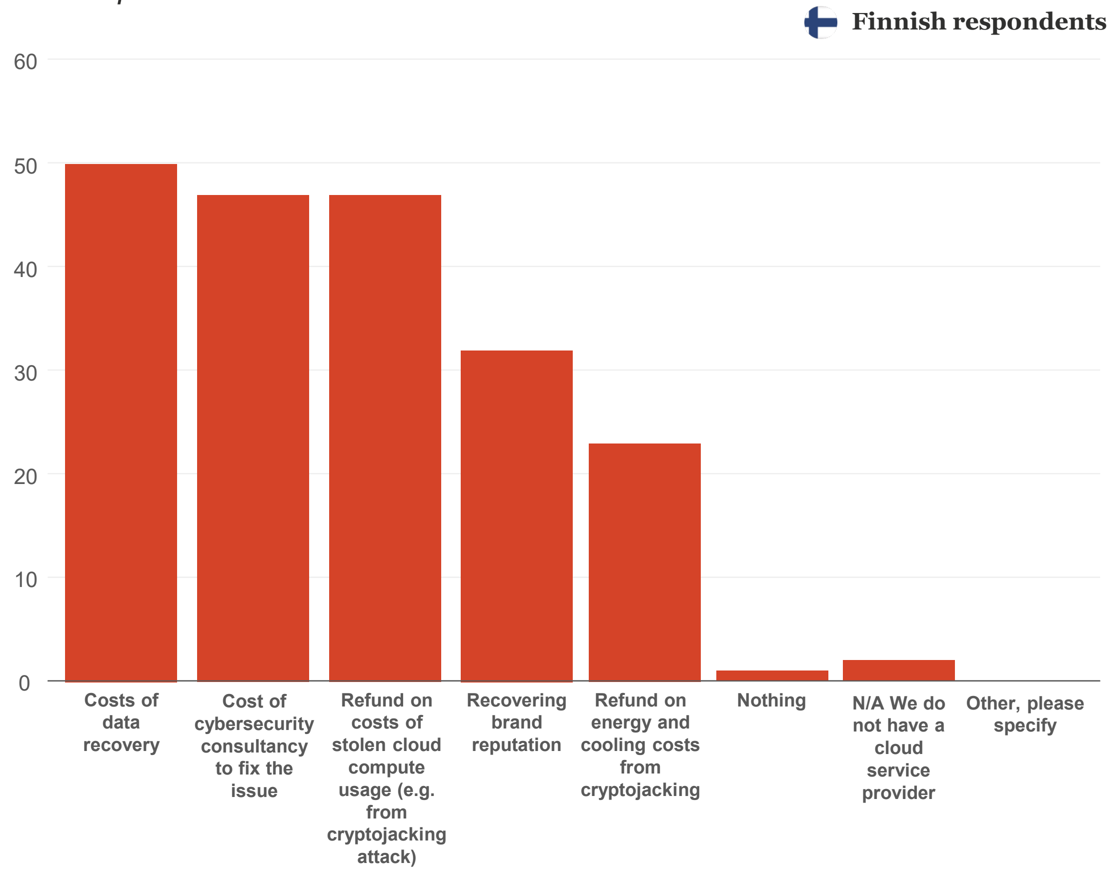
Unrealistic reliance on ‘Big Tech’ protection

- **Expectations of cloud provider liability have risen year on year.**
- 55% (FIN: 50%) expect CSPs to help with data recovery coverage.
- 51% (FIN: 47%) expect cybersecurity consultancy to fix issues.
- 44% (FIN: 23%) expect refunds after cryptojacking.
- 39% (FIN: 32%) want help with brand reputation.
- However, most CSP contracts **strictly limit liability** to service credits or capped amounts, rarely covering reputational or indirect damages.

Summary of Finnish responses

Finnish respondents in general had **a lower (and more realistic) expectation of how cloud providers** would help them than their European counterparts, particularly on cryptojacking.

In the event of a cyber issue (e.g. data breach, cryptojacking), what is your cloud service provider liable for?



Building Cyber Resilience

Strategies, risks, training, and controls reveal uneven resilience across Finnish organisations

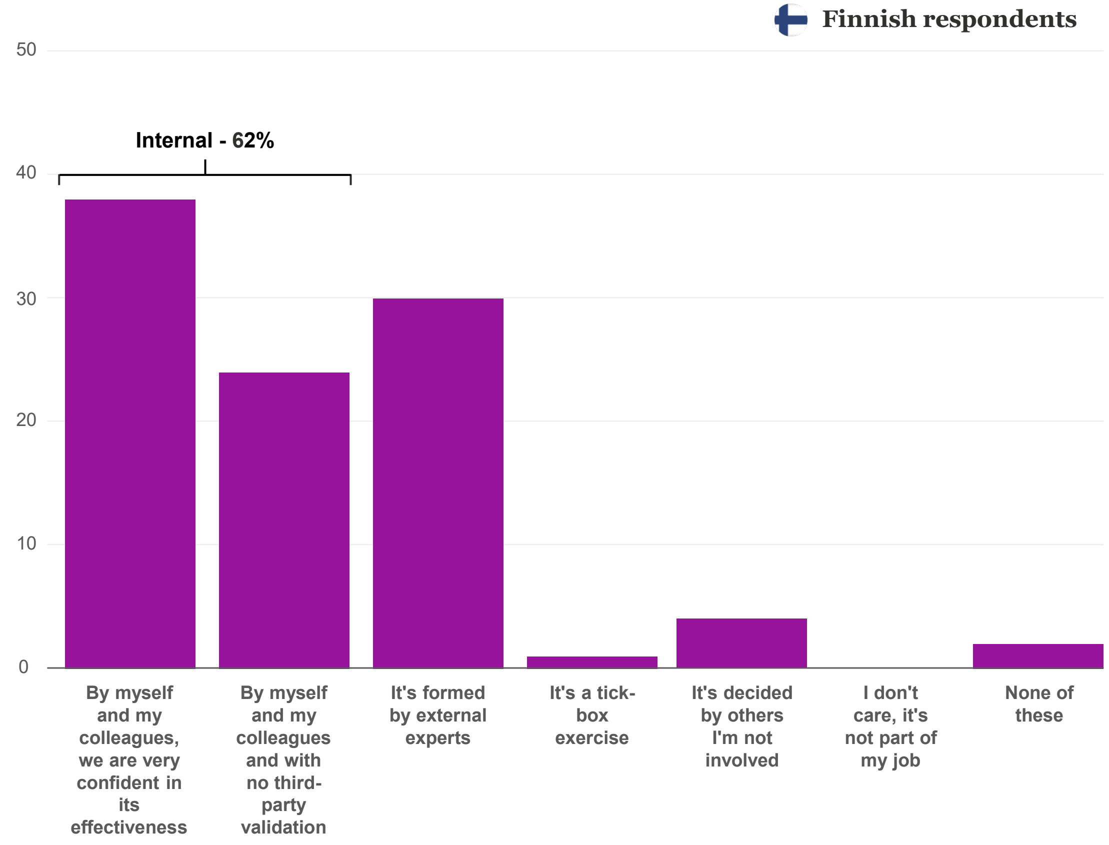
Cyber strategies mostly developed in-house

- Cyber strategies are mostly developed **internally**: 73% (FIN: 62%) rely on in-house teams, while 18% (FIN: 30%) use external experts.
- 4% (FIN: 1%) still treat cybersecurity as a **“tick-box exercise.”**
- Considering the increase in high-profile cyber incidents, many organizations' internal expertise is no longer sufficient, creating **a strong advisory opportunity for MSPs**.

Summary of Finnish responses

Finland has the **highest use of external providers** - 12% above the average and clearly more than any other country. While internally reviewed strategies are still the most common, they dominate less strongly in Finland than elsewhere.

Which of the following best describes how your current cyber strategy has been developed?



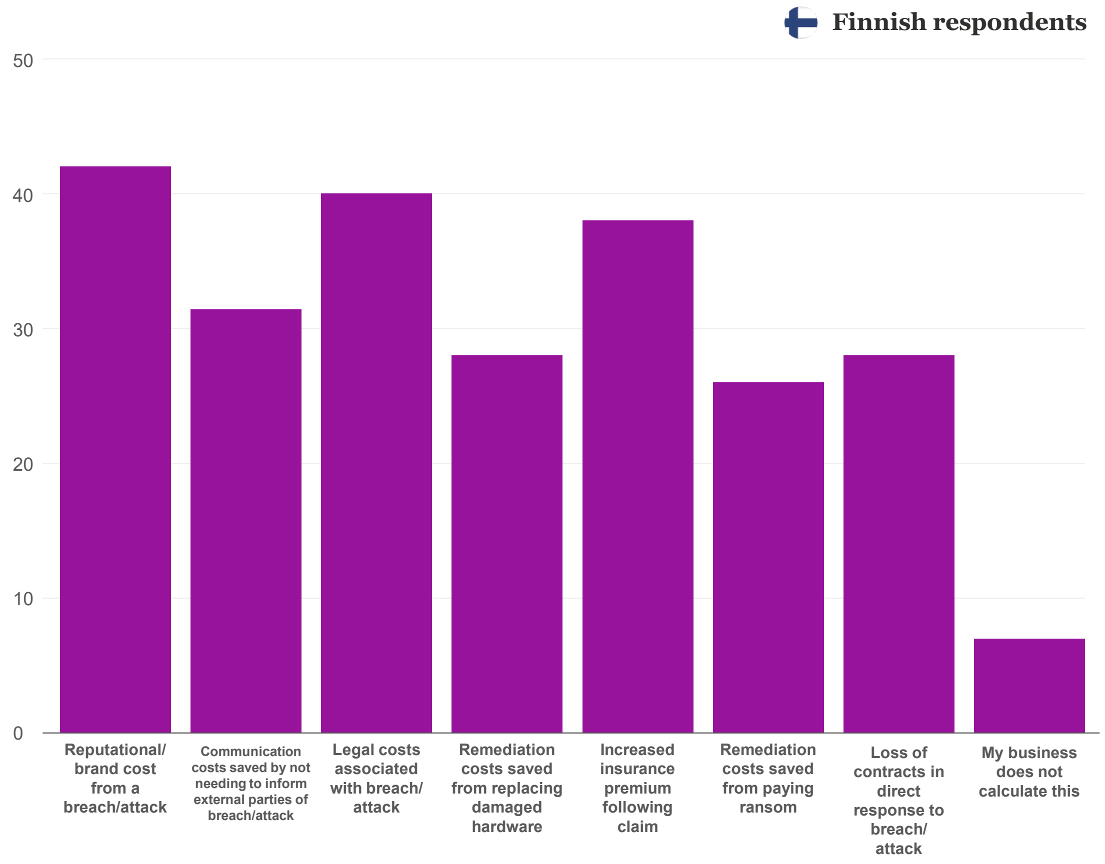
Brand reputation emerges as top cyber risk

- **Cybersecurity as brand protection:** Organisations increasingly view cybersecurity as a strategic investment, with reputational damage often outweighing the costs of technical recovery.
- **Reputation risks rising:** Brand-related costs increased from 33% (FIN: 22%) to 44% (FIN: 42%) year-on-year, signaling a shift toward long-term trust and resilience over short-term savings.
- **Compliance driving costs:** Legal expenses rose 6% (FIN: 1%) year-on-year, driven by growing regulatory pressure (GDPR, ICO fines, NIS2, DORA), making compliance a core component of cybersecurity ROI.

Summary of Finnish responses

Finland's brand-related costs have increased by 20% from last year, the highest among all surveyed countries.

How do you calculate ROI (Return On Investment) on cyber spend?



Cyber training increases - not enough

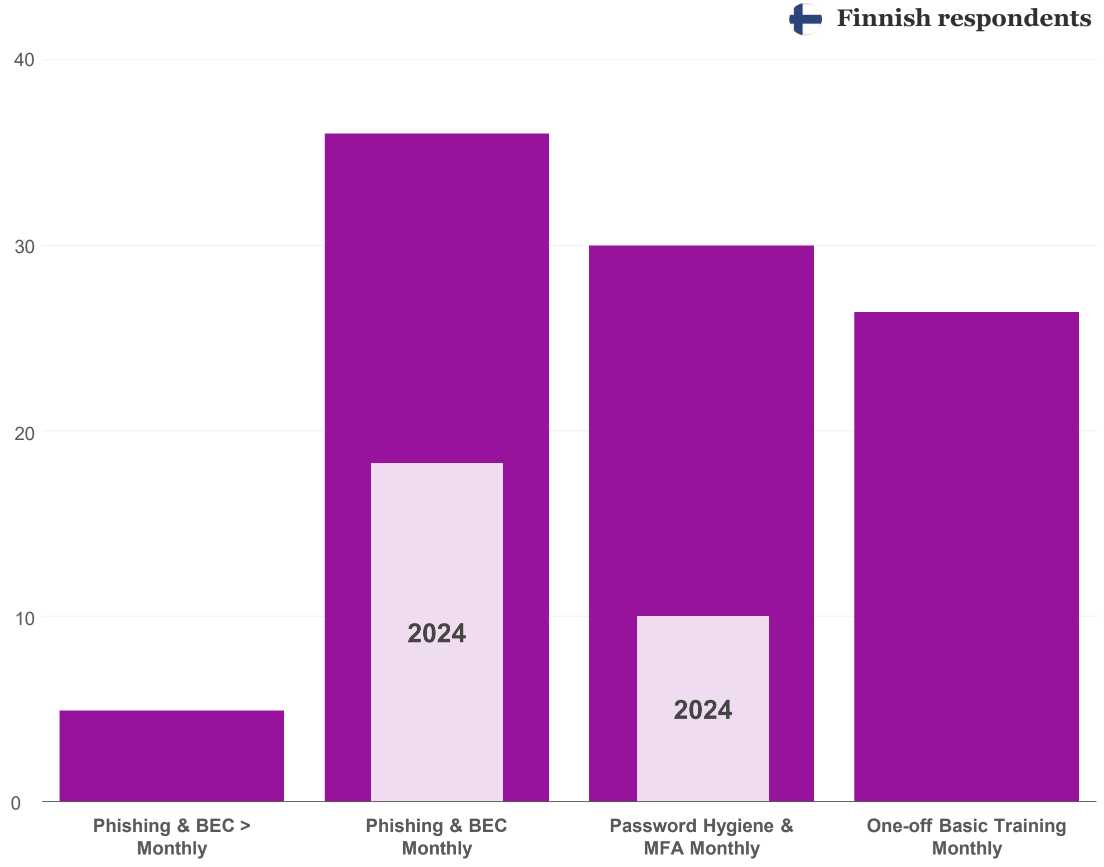
There's been an overall increase in training frequency, for example on phishing/BEC:

- Only 11% (FIN: 5%) of organisations deliver this training more than once a month.
- 32% (FIN: 36%) deliver monthly training, up from 22% (FIN: 22%) last year (+10%).
- The growth is positive, but most organisations **are still not training employees frequently enough on phishing/BEC**—despite these being the most common and costly attack types.

Summary of Finnish responses

Finland **offers cybersecurity training less regularly than average**, showing the highest share of organisations providing training 'less than annually', suggesting it remains a lower priority for many.

What do you believe are the biggest factors for disruption in your IT cybersecurity strategy?



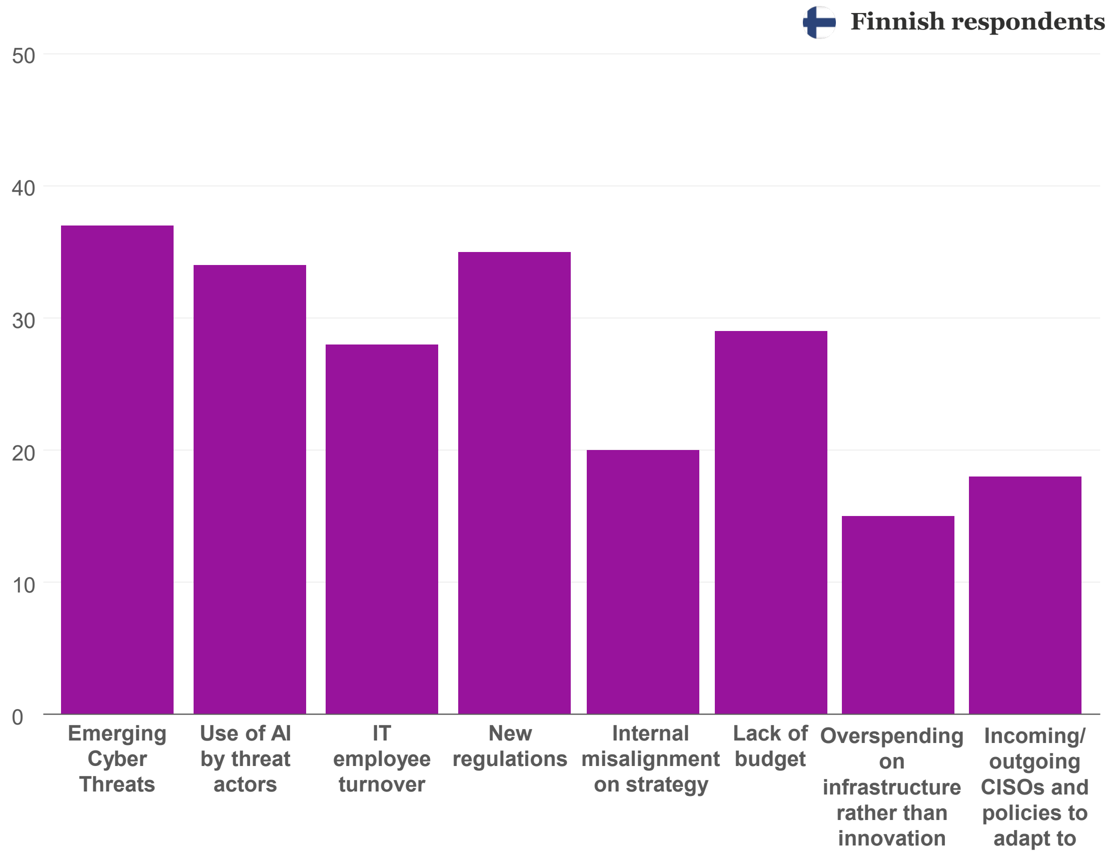
Internal concerns outweigh external threats

- **Emerging cyber threats are seen as the top concern**, rising from 38% (FIN: 37%) to 44% (FIN: 37%).This increase **is not seen in Finland**, where concerns remain unchanged.
- 42% (FIN: 45%) are most concerned about external threats.
- Internal concerns make up 58% (FIN: 55%).
- Data highlights **internal challenges** such as IT employee turnover.
- Internal misalignment on cybersecurity strategy is also a prominent hurdle.

Summary of Finnish responses

In Finland, emerging cyber threats **are no longer viewed as the primary source of disruption.** Instead, Finland stands out for seeing **regulatory factors as the most significant disruptor**, scoring 8% above the global average. This highlights the strong awareness Finnish organizations have of compliance pressures shaping their IT and cybersecurity strategies.

What types of cybersecurity awareness training does your company offer and how frequently is it repeated?



Half of Finnish IT systems lack basic cover

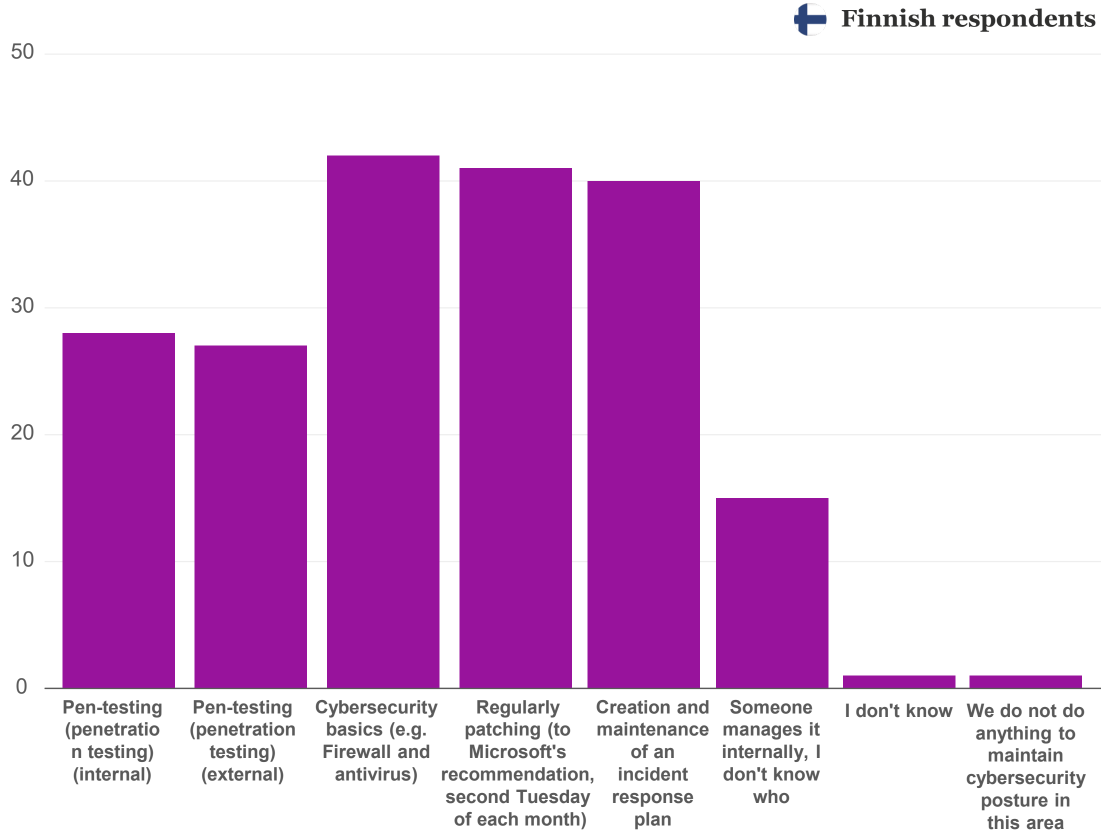
- 50% (FIN: 44%) of respondents report having **only firewalls and antivirus in place** — the basic level of protection.
- **Patching has declined** by 2% (FIN: 4%), possibly because 33% (FIN: 41%) of organisations plan to replace hardware due to Windows 11 requirements.

Summary of Finnish responses

Finland reports **lower-than-average adoption across all surveyed security perimeters**, indicating that Finnish businesses prioritise cybersecurity less than their international peers.

With basic cyber hygiene emerging as the most widely used protection method, Finland also recorded the lowest uptake of external penetration testing among all countries surveyed.

What do you proactively do to maintain your cybersecurity posture in the following areas?



AI in Practice

AI adoption, code creation, productivity gains, and regulation-driven governance

AI Impact Seen as Net Positive

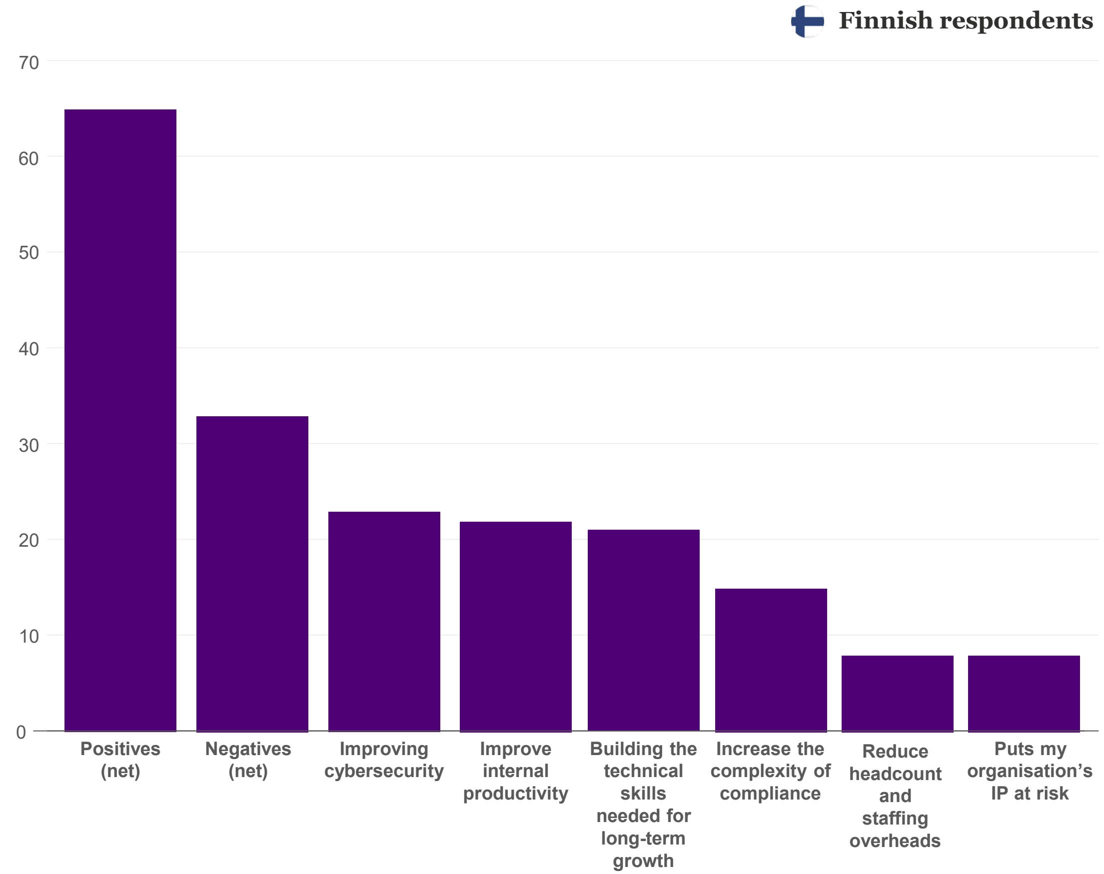
- 71% (FIN: 65%) of **IT professionals** say AI has a positive organisational impact.
- 28% (FIN: 32%) of **IT leaders** view AI primarily as negative, while only 1% (FIN: 2%) report "no short-term benefits."
- "Improving cybersecurity" (27% avg, FIN: 23%) remains one of **the top perceived benefits** across markets.
- Among negative impacts, "Increased compliance complexity" ranks highest at 12% (FIN: 15%).

Summary of Finnish responses

In Finland, **AI is viewed in more diverse way** than in other regions: while 65% of IT professionals anticipate a positive impact on their organisations, a notable 33% expect negative consequences.

Finnish respondents **acknowledge clear benefits**, especially in improving cybersecurity and strengthening long-term technical skills. However, they also express caution, with 15% highlighting increased **compliance complexity** as the main concern.

What do you see as the key impact of embracing AI for your organisation?



AI Code Profilerates at Breakneck Pace

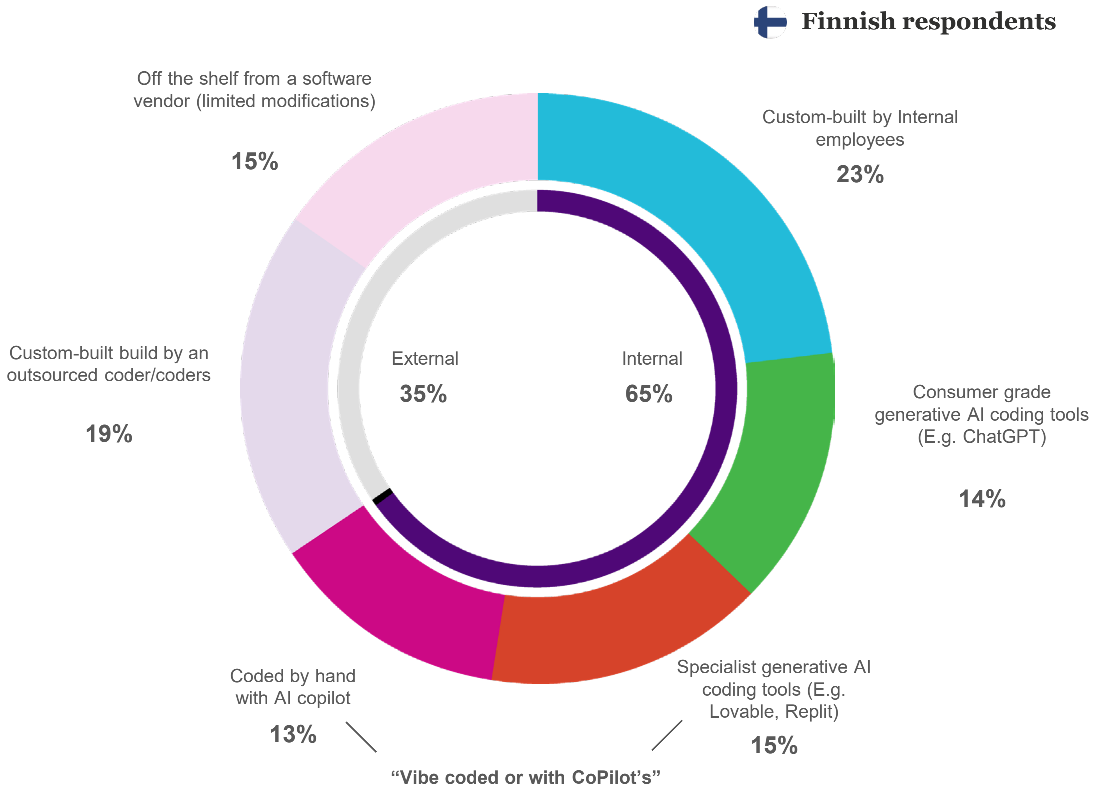
- 66% (FIN: 23%) of **code is built internally** — of which 30% (FIN: 13%) is "vibe coded or created with CoPilot."
- 34% (FIN: 35%) is custom-built by outsourced providers or off-the-shelf.
- Off-the-shelf code from a software vendor (with limited modifications) has dropped sharply, from 50% (FIN: 49%) last year to just 16% (FIN: 15%) in 2025, suggesting AI has accelerated customisation.

Summary of Finnish responses

In Finland, only 23% of code is developed internally, with just 13% supported by tools like Copilot. Finnish organisations prefer outsourced or custom-built solutions (35%), while the use of off-the-shelf code has dropped significantly from 49% to 15%.

Overall, they rely more **on custom, internal, or open-source code** than other regions but use AI less in development.

What % of your company's code is derived from the following sources?



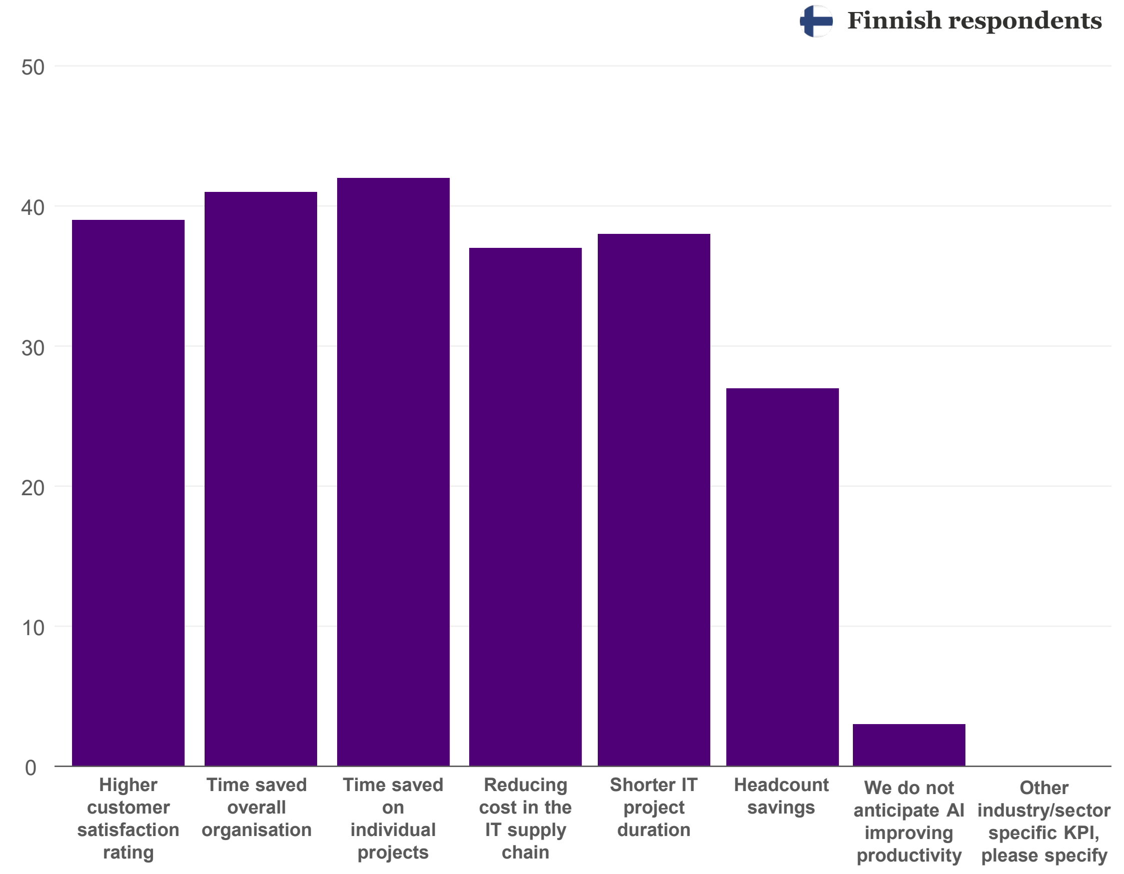
Real-time Impact of AI

- 47% (FIN: 39%) said "Higher customer satisfaction and time saved" is the **key measure of AI's productivity impact**.
- Most respondents see AI as having a beneficial and significant impact on **IT productivity**.
- Only 2% (FIN: >3%) said "We do not anticipate AI improving productivity."
- Overall, the emphasis on customer satisfaction and time savings indicates productivity is being evaluated in terms of **delivered value rather than effort**.

Summary of Finnish responses

In Finland, organisations most commonly see AI's productivity impact through improved **customer satisfaction and time saved**, reflecting a value-driven definition of productivity.

Why do you believe that vendors do not act in the best interest of the development of your mid-market tech stack?



Who is Dictating AI Policy?

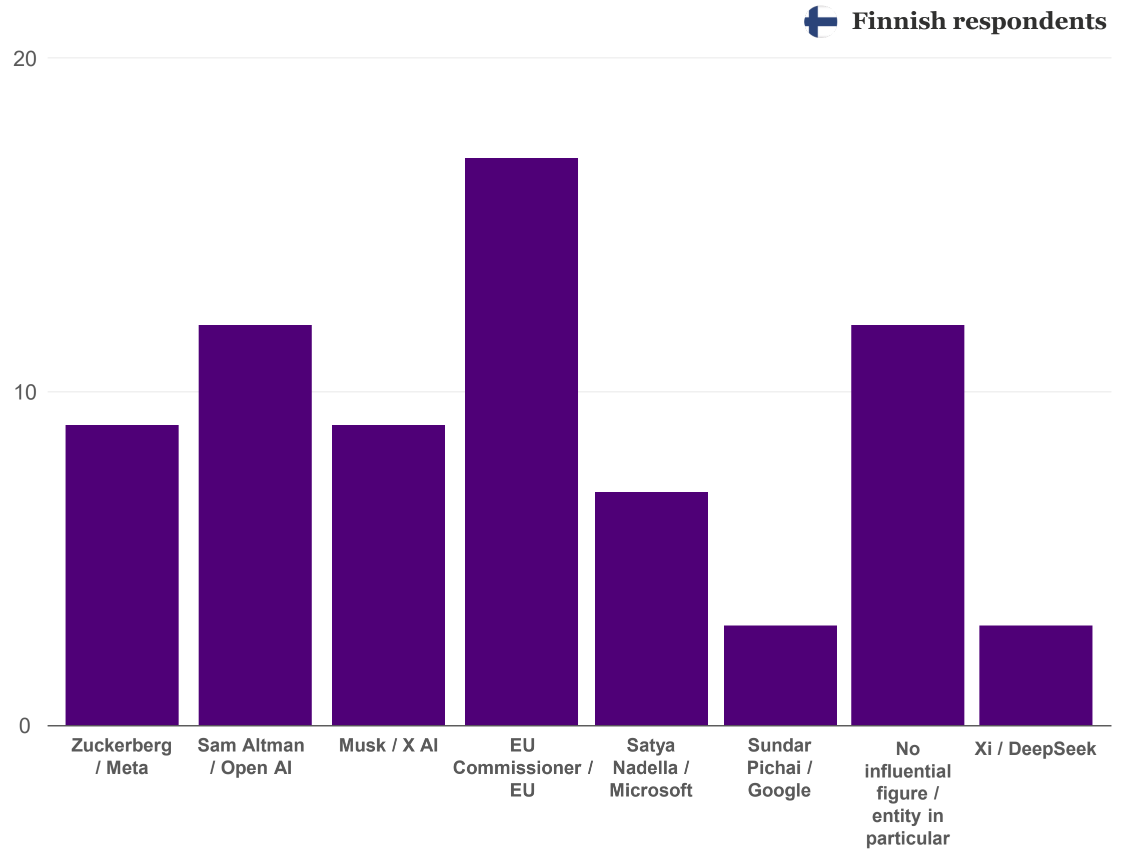
- **Zuckerberg** received the highest share of votes at 12.9%, ahead of **Musk** (9.8%) and **Altman** (12.7%).
- This may reflect a preference for open models that businesses can customise and operate independently.
- It may also highlight concerns about vendor lock-in associated with **proprietary platforms** such as Microsoft Co-Pilot or Google Gemini.

Summary of Finnish responses

In Finland, the primary influence on AI strategy **is regulatory rather than driven by individual leaders**, with 17% identifying the EU as the key factor shaping their approach.

This corresponds with Finland's broader tendency to view regulation as the most significant disruptor in IT security, **scoring 8% above the average,** highlighting a market that values compliance, governance, and policy-driven stability.

What, if any, influential figure / entity will have the most impact on your AI strategy in the next 12 months?



Tight Budgets, Hard Choices

Balancing cost control with the need to modernise and stay secure

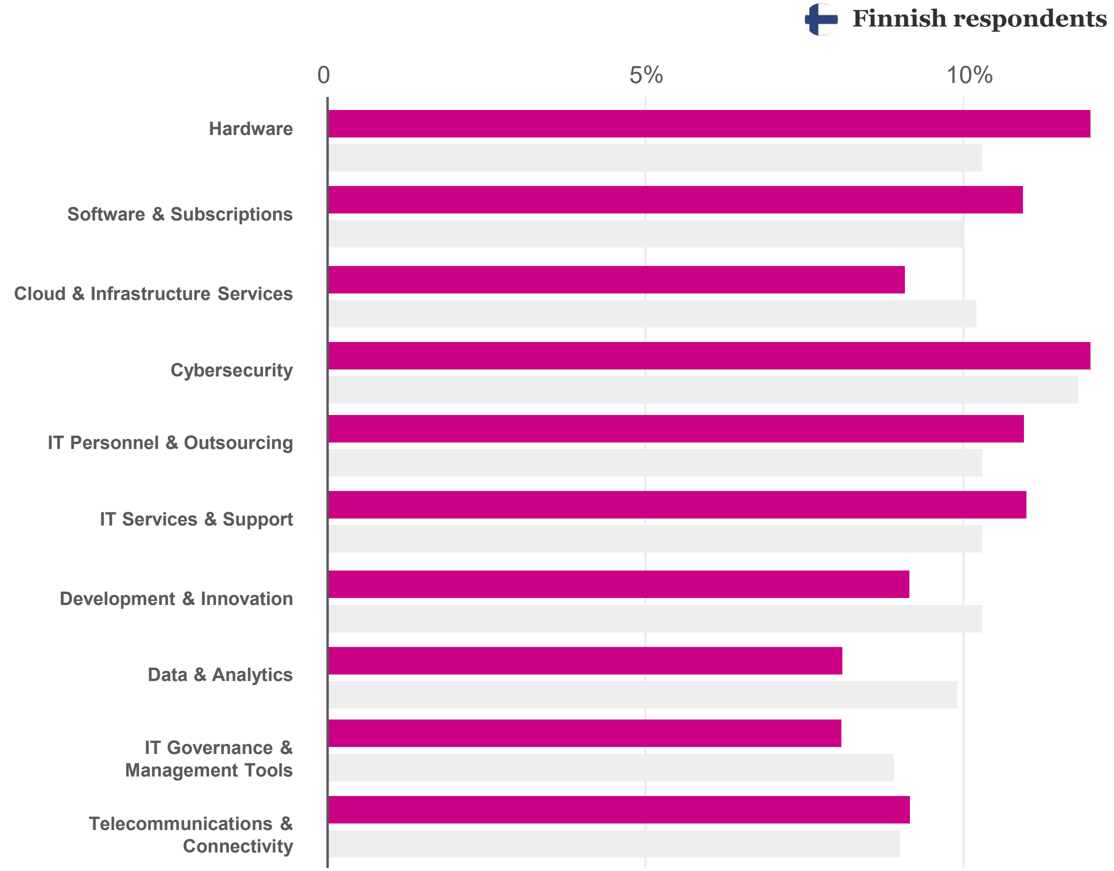
Organisations Watching the Pennies

- The results show that **people are spending less on Cloud services and Cybersecurity.**
- **Cloud Services:** 10% (FIN: 9%) this year vs. 23% (FIN: 24%) last year → -13% decrease.
- **Cybersecurity:** 12% (FIN: 12%) this year vs. 24% (FIN: 23%) last year → -12% decrease.
- This decline may be driven by **inflation and higher interest rates**, forcing businesses to tighten budgets.

Summary of Finnish responses

Finnish respondents still want **to spend more on cybersecurity**, despite this decreasing from last year, it is still a top priority, but other priorities have risen to compete for more spend.

For every pound you spend, what percentage is spent on the following?



Software licensing and cloud services cost too much

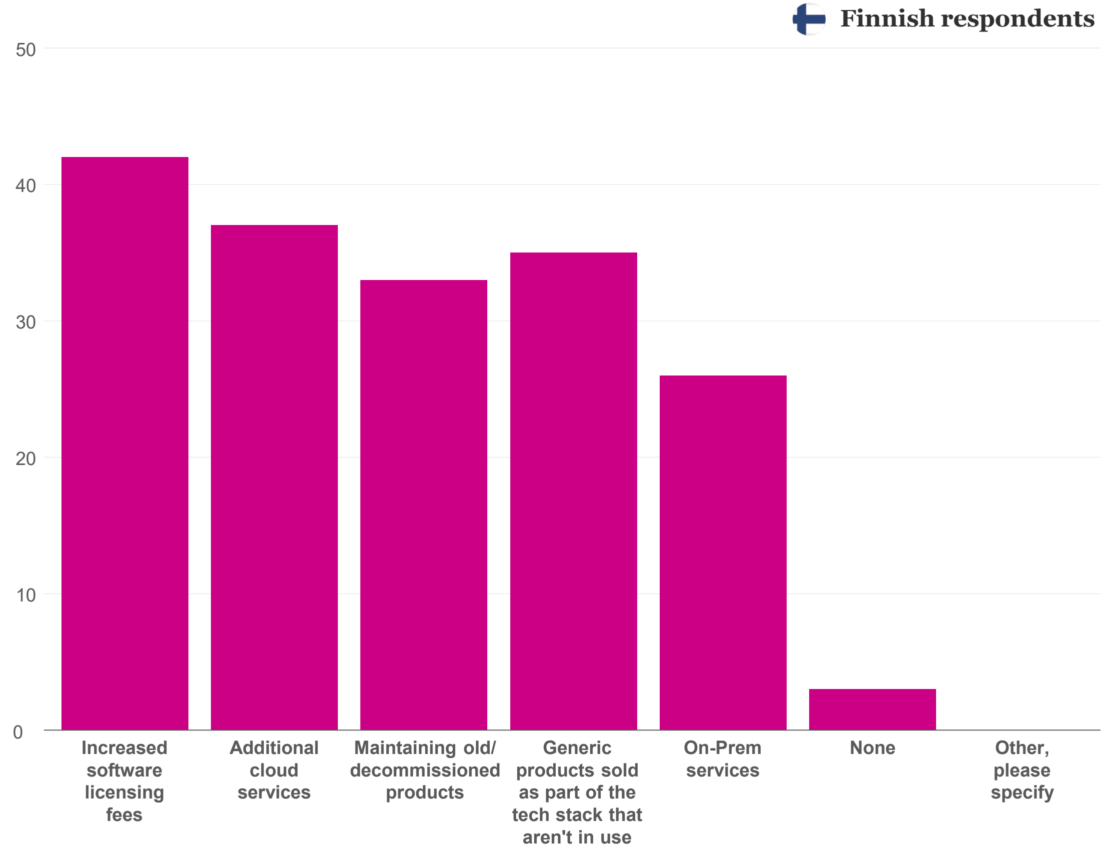
- **Licensing fees are hitting respondents the hardest**, with 49% (FIN: 48%) believing they overspend on them.
- Licensing fees push “Generic products that aren’t in use” down to third place at 39% (FIN: 35%), behind “Additional cloud services” at 42% (FIN: 37%).
- The only IT tech-stack cost to slightly decline is **On-Prem services**, from 24% to 23% (FIN: 26%).

Summary of Finnish responses

Finland is **below the global average for all IT budget concerns** except on-prem services, suggesting Finnish organisations are generally **more efficient or restrained in spending** on licensing, cloud services, and unused products compared with other countries, but may still be investing relatively more in traditional on-premises infrastructure.

This highlights a possible **lag in cloud adoption or a stronger reliance on legacy systems** compared with other countries.

What aspects of your IT Tech stack do you believe you are spending too much of your budget on?



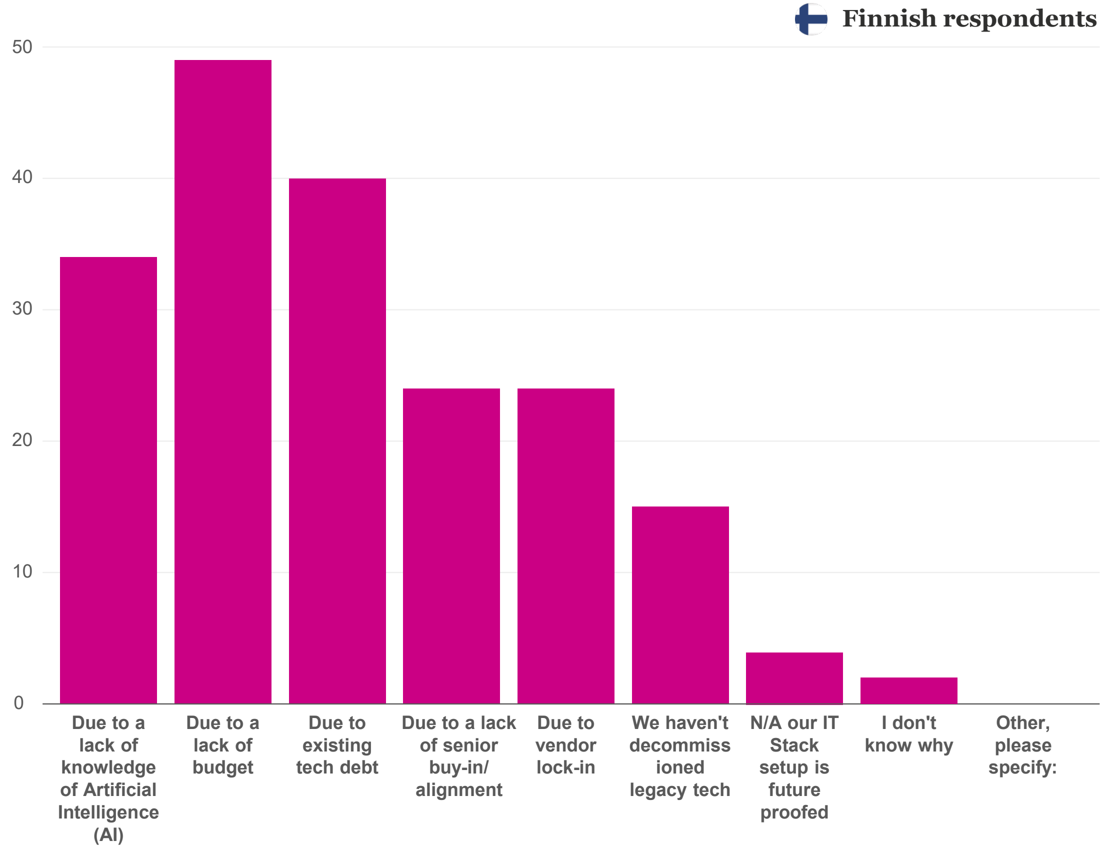
AI, budgets and tech debt restrict IT modernisation

- **Key barriers include skills gaps (especially in AI), financial constraints, and accumulated tech debt** — all hindering efforts to build a future-proof IT environment.
- AI readiness gap: 37% (FIN: 34%) cite lack of AI knowledge.

Summary of Finnish responses

Finland scored **highest** in the main barrier to future proof IT set up being lack of budget, 5% higher than average. Finland also shows **existing tech debt** to be a main factor, again scoring the highest average in this category along with Iceland, both 8% above average, signaling financial struggles.

For what reasons do you believe your current IT setup is not future proofed?



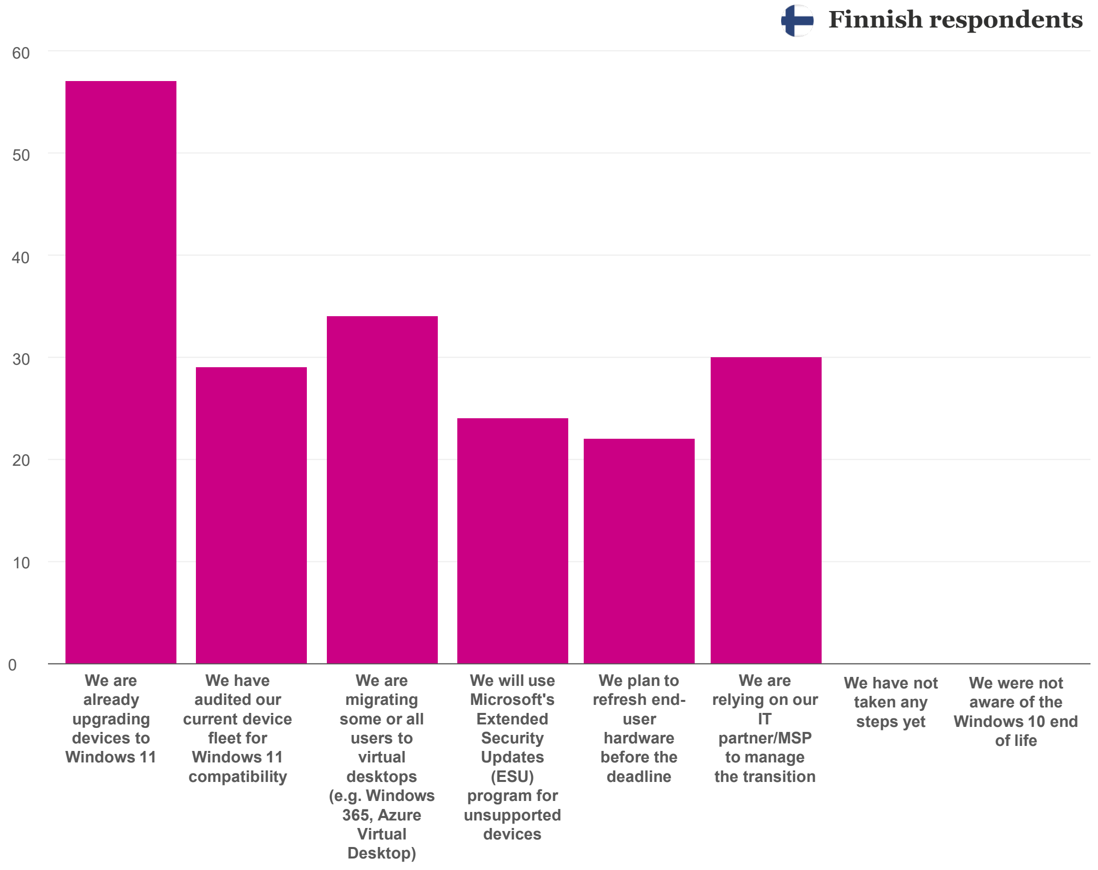
Transition to Windows 11 is well underway

- Organisations are actively preparing for the **Windows 10 end-of-life (Oct 2025)**, with 47% (FIN: 57%) already upgrading to Windows 11.
- Fewer than 1% (FIN: 0%) have done nothing—**a highly positive sign.**
- 40% (FIN: 29%) have audited device fleets for compatibility, and 38% (FIN: 34%) are migrating some or all users to **virtual desktops** (Windows 365 / Azure Virtual Desktop).
- 34% (FIN: 24%) plan to use **Microsoft's ESU**, even with reduced patching frequency.

Summary of Finnish responses

Finland surpasses the average in several key aspects of Windows 10 end-of-life readiness. However, it **falls behind** in auditing device fleets that adopt virtual desktops and in planning the use of Microsoft ES, indicating a more focused and limited "just upgrade" approach compared to the wider market.

What steps has your organisation taken to prepare for the Windows 10 end of life in October 2025?



At last, tech debt is being paid-down

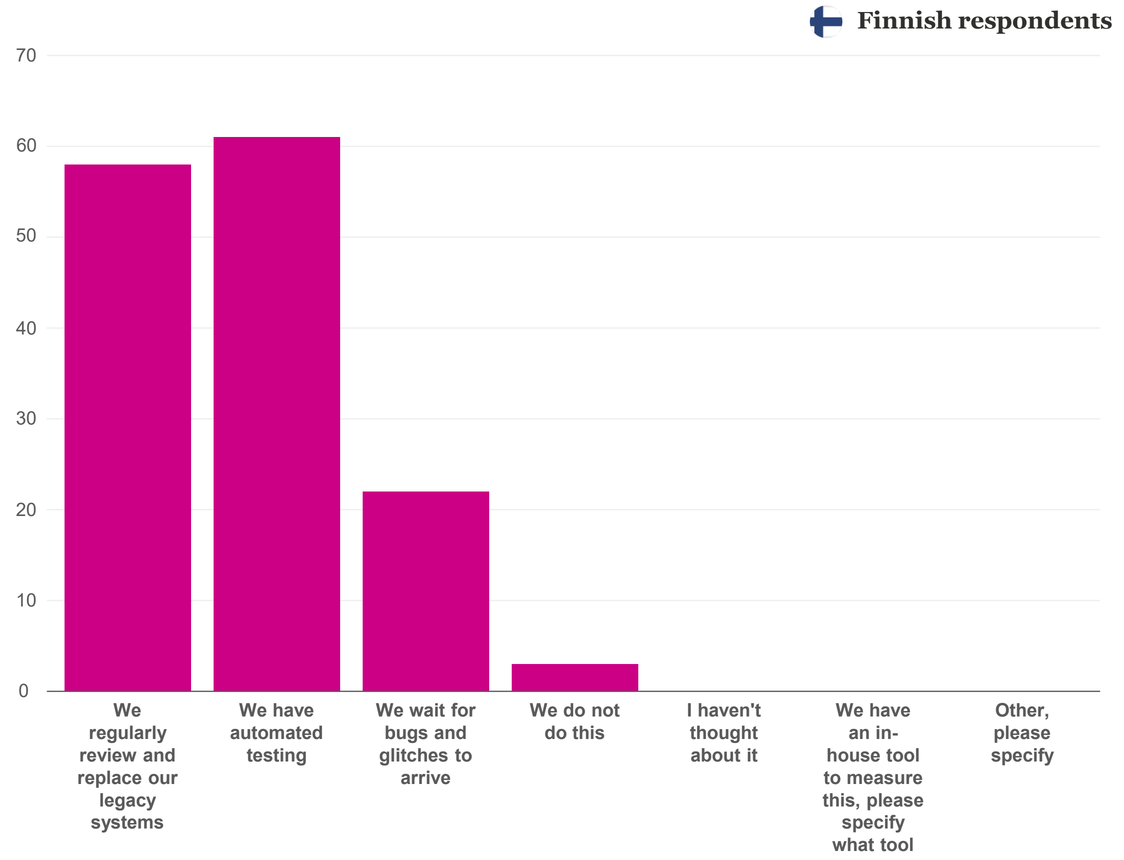
- A strong majority of 67% (FIN: 58%) are **proactively addressing tech debt**, regularly replacing legacy systems.
- This reflects a jump of 24% (FIN: +13%) from the previous report (43% → 45%).
- 59% (FIN: 61%) use automated testing, up from 39% (FIN: 37%) previously.

Summary of Finnish responses

A clear majority of organisations are now proactively reducing technical debt by reviewing and replacing legacy systems, Finland is improving too, but **with a smaller increase**, it's progressing more slowly than the broader market.

Finland and Norway both scored the highest in 'we do not do this' showing **lack of priority**.

How do you identify, prioritise and remove technical debt?



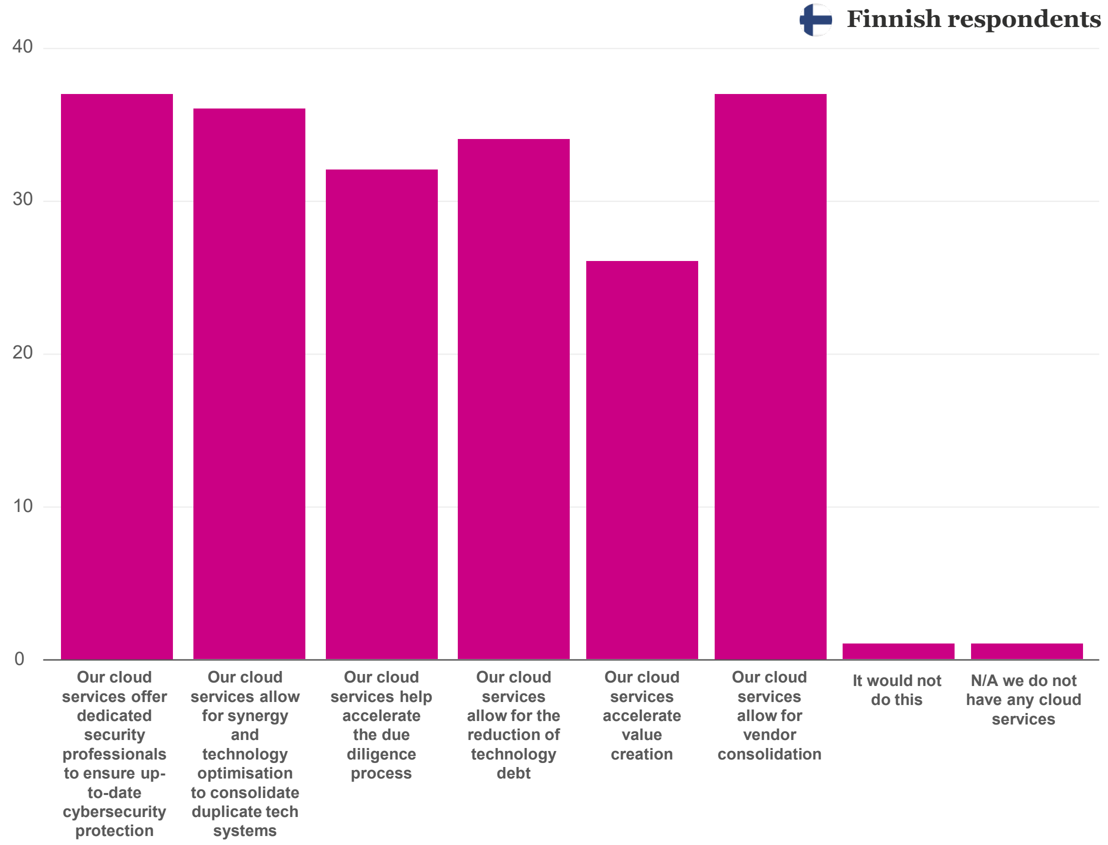
Cloud services hinders European mergers

- Only 44% (FIN: 46%) think cloud services can consolidate duplicate systems.
- Only 36% (FIN: 34%) believe cloud services reduce tech debt.
- Only 34% (FIN: 37%) think cloud services support vendor consolidation.
- **These beliefs are more common in "high-growth" organisations:** 49% of "Fast Growth" respondents believe their cloud services offer dedicated security professionals ensuring up-to-date cybersecurity protection.

Summary of Finnish responses

Finland is generally aligned with the global view on cloud services, though there are slightly more cautious perspectives on reducing tech debt and achieving vendor consolidation.

How would your existing cloud infrastructure affect an M&A process?



Beware of young hotshot IT jobseekers

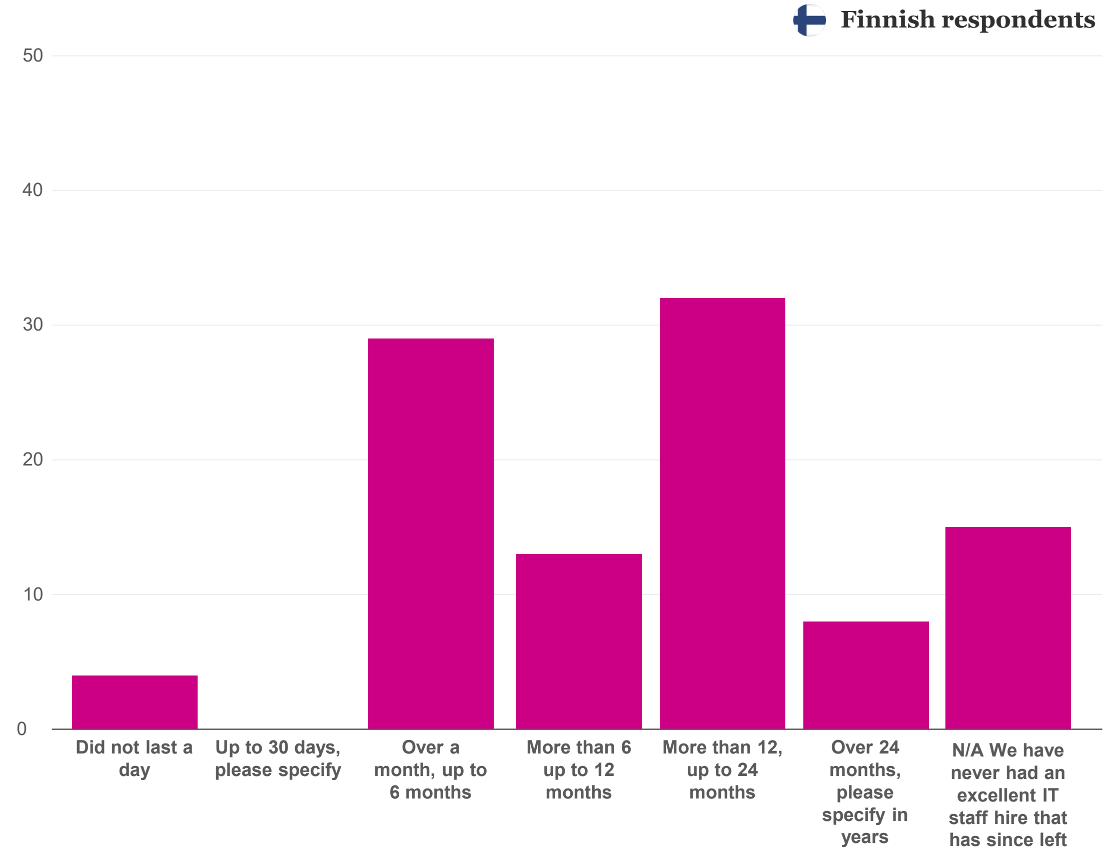
- **IT staff are staying longer in their roles**, driven by economic uncertainty, tighter job markets, and reluctance to move during volatile times.
- This suggests **greater stability in IT teams** than in previous years.3% (FIN: 3%) quit or were let go on day one — rising to 12% among 18–24-year-olds.
- Overall, organisations are retaining top talent more effectively, strengthening continuity and reducing disruption from turnover.

Summary of Finnish responses

In Finland, the retention of IT professionals **follows global trends**, as economic uncertainty and a tighter labor market lead to longer employment durations and reduced turnover among top talent.

Finland stands out as a **leading region for long-term commitment** among IT specialists, with employees staying in their roles longer than anywhere else, reflecting a stable and dedicated IT workforce.

How long did your last excellent IT staff hire spend at your company before leaving – if you ever had one that left?



Approach to Net-Zero

Practical emission-reduction actions and where Finland stands out

Scattershot Approach to Net-Zero

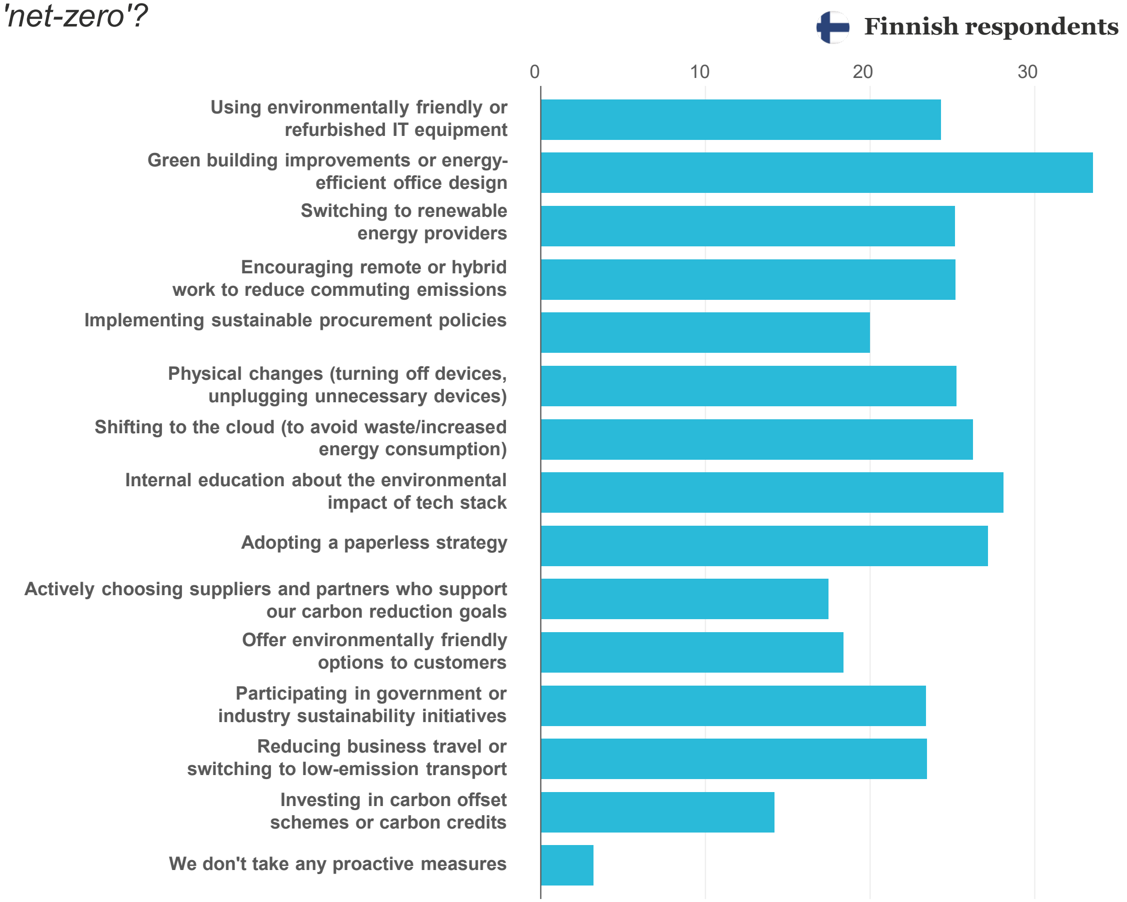
- When reducing carbon emissions, there is **no single dominant strategy**; companies use a mix of approaches.
- **The leading action** is “Using environmentally friendly or refurbished IT equipment” at 29% (FIN: 24%).
- “Investing in carbon offset schemes” **ranks lowest** at 23% (FIN: 14%), suggesting companies may be moving away from offset-based approaches.

Summary of Finnish responses

Finland performs **below average in most net-zero actions**, indicating that Finnish organisations are generally taking fewer steps to reduce carbon emissions than many of their European peers.

However, Finland shows notable strengths in targeted areas, ranking **second-highest** for green building design (behind Iceland) and jointly leading with Norway on **internal sustainability education**, suggesting that while Finland lags in broad adoption of net-zero measures, it excels in long-term, structural and cultural sustainability initiatives.

What is your organisation doing to reduce its carbon emissions and/or aim for 'net-zero'?



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