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State of AI in the Nordics

Deloitte's State of AI in the Enterprise report series | Nordic cut

April 2026

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Introduction & Key findings

Introduction

This report presents the latest Nordic edition of Deloitte's State of AI in the Enterprise series, tracking how organizations are adopting and scaling AI. Drawing on a survey of 170 senior executives from Denmark, Finland, Norway, and Sweden, the analysis examines how AI maturity in the Nordics is evolving year over year and benchmarks regional progress against global peers, based on 3,235 respondents worldwide. What we're seeing is that Nordic organizations have built solid technical foundations and are investing more in AI, but now they need to figure out how to turn that into real business value. This report explores six themes that highlight where Nordic organizations are progressing – and where organizational, strategic, and workforce constraints are emerging as the next barriers to scale

Key findings

Organizational Preparedness

Nordics are investing in AI, but organizational readiness is lacking

Nordic organizations report strong technical readiness for AI, with 55% feeling highly prepared on infrastructure. At the same time, strategic preparedness has declined sharply, dropping from 61% last year to 43% today, while talent preparedness has fallen to just 14%. This mismatch persists even as 76% of organizations plan to significantly increase AI investment, underscoring a growing gap between technology capability and organizational readiness.

Deployment & Infrastructure

Strong cloud foundations meet integration and lock in challenges

AI deployment at scale is accelerating in the Nordics, led by implementation within IT/cyber security where 69% report implementation at scale. While only 22% have moved 40% or more of AI experiments into production today, 53% expect to reach that level within six months. Despite strong cloud maturity, scaling is challenged by execution constraints, with 63% of organizations finding it very or extremely difficult to switch infrastructure providers

Value Measurement

AI delivers efficiency today, growth has not yet been unlocked

AI is already delivering efficiency gains for Nordic organizations, with 79% reporting improved efficiency, well above the global average. However, only 18% are currently achieving revenue growth from AI, despite 75% expecting AI driven revenue impact. While many organizations are tracking ROI and non financial benefits, just 20% have appointed a responsible for value realization, limiting the ability to consistently convert ambition into measurable growth.

Workforce Impact

Human-centered AI dominates over workforce disruption

Workforce access to AI is expanding rapidly, with organizations where 40% or more of employees have access to approved AI tools increased from 37% to 56% in one year. Nordic organizations remain cautious on automation compared to global peers, with fewer expecting full job automation within ten years. At the same time, 35% expect significant productivity gains, even though only 16% report extensive redesign of work to support new ways of working.

Governance, Security & Risk Management

Security-first governance becomes the foundation for AI scale

Governance and security have become central to AI strategies in the Nordics, with 84% of organizations

citing data privacy and security as a key concern. In response, 67% are prioritizing investments in security and compliance. These efforts are contributing to rising trust, with 27% reporting a significant increase in trust in AI since 2022, signalling governance, risk and security as an enabler rather than a barrier to scale.

Emerging Tech: Agentic AI & Physical AI

Nordics are more cautious with scaling Agentic AI initiatives

While 1/4 of Nordic organizations report extensive GenAI integration, expertise in emerging technologies remains limited, with only 5% reporting high expertise in Agentic AI. Adoption timelines are cautious, as 49% expect Agentic AI transformation to be more than three years away. Physical AI shows similar restraint, with just 8% expecting integration within two years, reflecting a deliberate, risk aware approach to emerging AI capabilities.

Deloitte's global research methodology

This annual report was fielded to +3000 directorlevel to C-suite-level respondents across six industries and 20+ countries between August and September 2025, with 170 respondents from the Nordics (Denmark, Finland, Norway, and Sweden). Industries included: consumer; energy, resources and industrials; financial services; life sciences and health care; technology, media and telecom; and government and public services. For details on methodology, please see page 40.

This annual report is part of an ongoing series by the Deloitte AI Institute™ to help leaders in business, technology and the public sector track the rapid pace of AI change and adoption.

The State of AI in the Enterprise, a report series. N Global (Total leader survey responses) = 3,235. N Nordic = 170 (not part of global response pool). Percentages in this report and its charts may not add up to 100, due to rounding.

Organisational Preparedness

"Nordic organisations are in a critical turning point – moving from technology deployment to operational integration. Technically, they feel ready for AI at scale, but technology alone will not drive transformation. To realise the full potential of AI, Nordic organisations should address their organisational readiness – starting with strategic clarity and the right talent in place."

Michael Winther
AI & Data

Key insights

Strategic preparedness challenged – 18 percentage point drop in organizations with high strategic preparedness from 61% in last year's report to 43% today.

Drop in talent preparedness – similarly high talent preparedness has declined from 33% to 14% in a year.

Governance maturity increasing – High risk & governance preparedness increased from 13% to 26% year-over-year.

Growing AI investment - 76% plan to increase AI investment this year.

When we look at how prepared Nordic organizations are across five dimensions of AI readiness - technical infrastructure, strategy, risk & governance, data management, and talent - a nuanced picture emerges. Nordic organizations have built strong technical foundations, yet they're grappling with critical gaps: the strategic clarity, human capabilities, and organizational alignment needed to translate technology into sustained value.

Declining strategic preparedness despite technical readiness

Nordic organizations report notably strong preparedness in technical infrastructure, with 55% feeling highly prepared, compared to 43% globally. For data management preparedness 44% are highly prepared, 5 percentage points up from last year and slightly exceeding the global 40% (figure 1). These strengths provide the technical backbone for AI at scale. However, strong infrastructure is necessary but not sufficient. The real challenge lies in translating technology into business value - and that requires organizational alignment and workforce capability.

A significant finding is the decline in strategic preparedness. Last year, 61% of Nordic organizations reported high strategic preparedness, but today, this has dropped to 43% (figure 1). This is concerning because strategy is foundational to support the transformational shift. Without clear strategic alignment, investments in infrastructure, governance, and talent become disconnected efforts.

This decline may reflect the rapid evolution of AI beyond GenAI to emerging technologies like agentic and physical AI, creating uncertainty about strategic direction. Many organizations have built infrastructure and governance frameworks for traditional AI models, only to find that GenAI required a fundamentally different approach. Organizations that felt strategically ready for AI last year may now feel less certain about how to approach the recent AI breakthroughs. The strategic landscape has shifted faster than strategy can adapt, leaving organizations uncertain about where to invest and how to prioritize. It might also reflect a change in maturity, realizing that driving foundational transformation and change based on AI needs to be built on a more solid strategic foundation than many organizations had in place when starting their AI journey.

Level of preparedness for AI adoption* (percent)

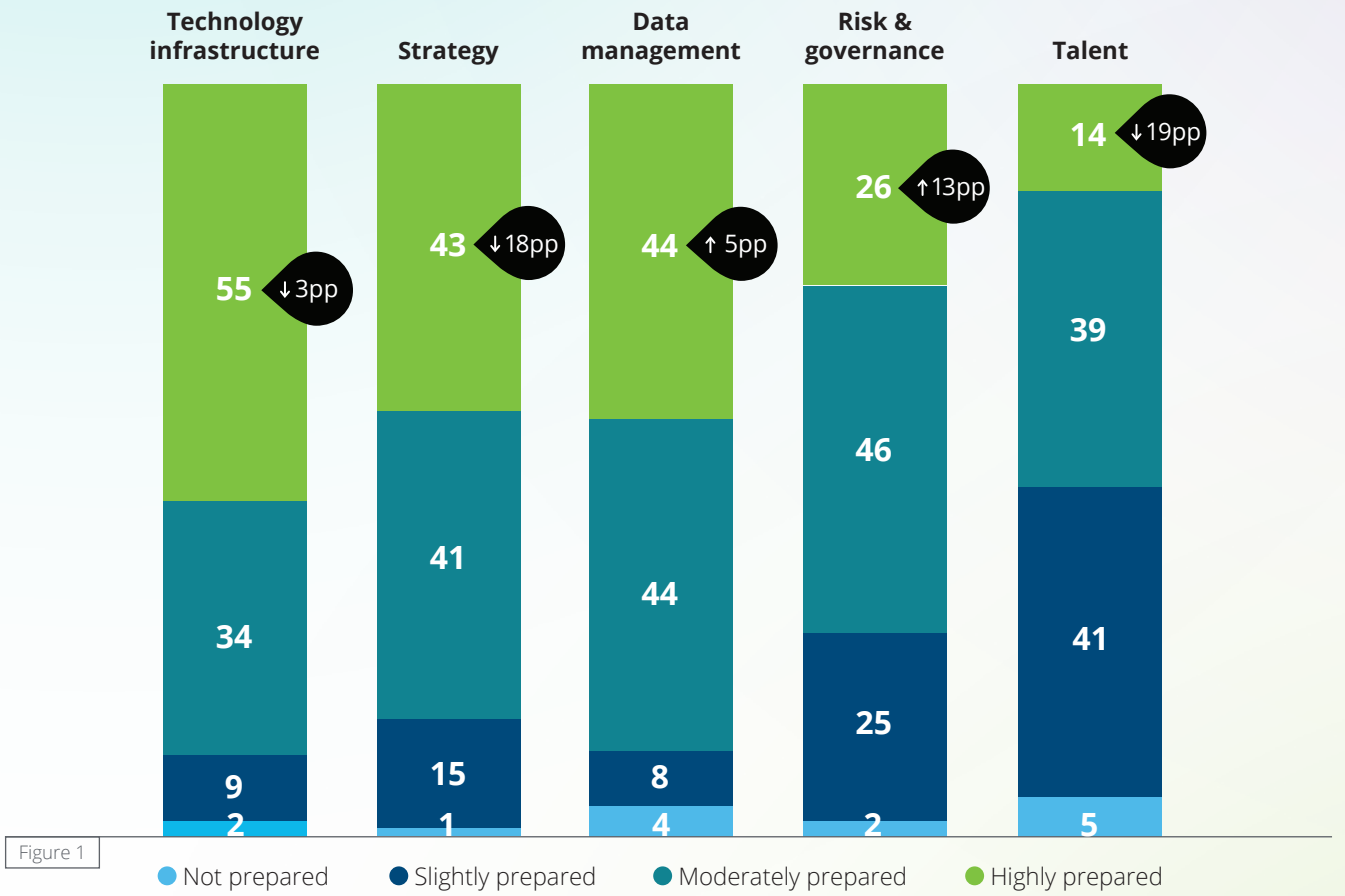

Figure 1

Q: For each, rate your organization's level of preparedness with respect to broadly adopting AI tools / applications. * Figures may not sum to 100% due to rounding.
N (Nordic) = 170
Percentage point change in the Nordics vs last year

The talent and governance divide

Talent preparedness has also declined dramatically in the Nordics, from 33% reporting high preparedness in last year's report to just 14% today (figure 1). This reflects growing recognition of what AI transformation actually requires. Many organizations were initially deploying commercial off-the-shelf GenAI applications, creating a potential false sense of readiness. But as they've moved into operational integration, they've encountered a harder reality: deploying AI tools and building the workforce capability to use them effectively are fundamentally different challenges. This mirrors what we see globally, where only 20% feel talent-ready despite 42% feeling strategically ready.

In contrast, high risk and governance preparedness has improved meaningfully, from 13% to 26% year-over-year (figure 1). With EU AI Act requirements now in effect, organizations are investing in governance frameworks. While most still have work to do, the direction is encouraging. Governance is increasingly recognized as the mechanism that enables rapid, confident scaling. Organizations that build governance before scaling tend to move faster and with greater confidence, as governance provides the oversight structures needed to manage risk while enabling innovation.

Increasing AI investments

Despite preparedness challenges, 76% of Nordic organizations plan to increase AI investment by 6% or more the coming year. This mirrors findings from our recent Nordic AI ROI research, which shows that organizations continue to invest confidently in AI even as they grapple with organizational readiness challenges. This may reflect confidence in AI's transformative potential, even as organizations work to address talent and strategic alignment gaps. However, without addressing these underlying gaps, investments may not translate into the expected business value which might be reflected in the realization of strategic preparedness.

The path forward

The combination of strong infrastructure, increasing investment, but declining talent and strategy preparedness suggests Nordic organizations are in a critical transition phase - moving from technology deployment to operational integration, where human capital, value measurement, strong governance and strategic alignment become paramount. The remaining chapters in this report will dive deeper into the significance of these factors.

76%

of Nordic organizations plan to increase AI investments this year.

Deployment & Infrastructure

"Nordic organisations have cloud as the foundation for AI, and many are moving into production. What slows progress is execution. To scale AI, organisations need standard deployment patterns, stronger platform teams, and AI governance that supports production deployments."

Michael Hansen,
Engineering

Key insights

IT function dominance – AI deployment is highest in IT / cybersecurity where 69% report at scale implementation.

Cloud infrastructure leadership – Nordics are using hybrid cloud (81% vs. 66% globally) and hyperscale (60% vs. 45% globally) to a larger extent than global peers.

Vendor lock-in concerns - 63% find switching providers very difficult vs. 39% globally.

Data sovereignty focus - 54% rate data residency as very important vs. 43% globally.

Nordic organizations show relatively strong underlying conditions for AI deployment, supported by higher levels of hybrid and hyperscale cloud adoption than the global average and continued progress in implementing AI at scale, particularly in IT. The main constraints are now less about access to technology and more about the organizational and operational requirements of scaling, including integration capacity, AI DevOps maturity, and broader business ownership beyond IT. These dynamics are further shaped by stronger emphasis on data residency, lower direct adoption of GPU cloud infrastructure for more demanding workloads, and growing dependence on external cloud and AI providers.

At scale implementation is highest within IT

Nordic organizations continue to move AI from experimentation into production, with the IT function remaining the clear leader. At-scale AI implementation in IT has reached 69%, which is well above global average of 48% (figure 2). This aligns with our recent Nordic AI ROI research shows that more than a third of Nordic organizations have most AI use cases within IT, this indicating a relatively mature cloud and infrastructure foundation that lowers barriers to deploying AI in production environments.

The concentration of AI deployment in IT raises a broader strategic question. While IT is well positioned to move AI from pilot to production due to ownership of infrastructure, integration, governance, and security, IT-led deployment can narrow how value is defined, with emphasis on efficiency rather than enterprise impact. As a result, organizations may scale AI effectively in IT without yet realizing its full enterprise potential, highlighting that the next challenge is spreading ownership, accountability, and operating model change across the business.

69%

of Nordic organizations report at-scale AI implementation within the IT / cybersecurity function.

AI deployment across functions

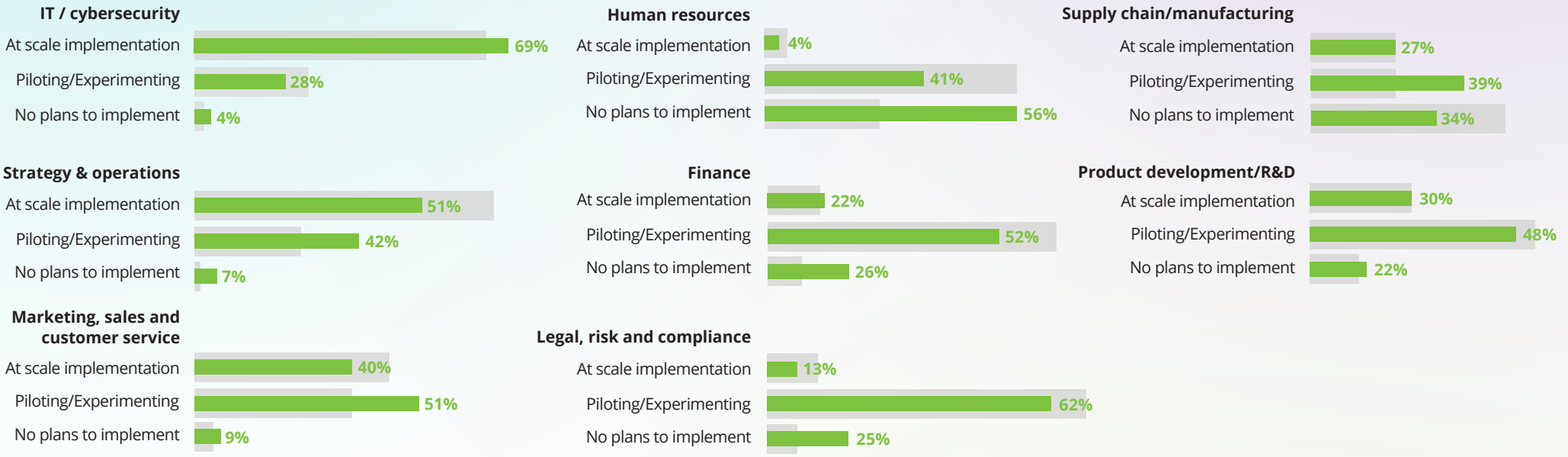

Figure 2

Q: What is your organization's current adoption level of AI across the following functions? If the function does not apply to you, choose no plans to implement. N (Nordics) =170

One notable exception to the Nordic' otherwise strong AI deployment profile is HR. Only 4% of Nordic organizations report AI implementation at scale in HR, compared with 11% globally (figure 2), indicating a more cautious approach to AI in people-related functions. That caution is understandable, as HR involves highly sensitive personal data, tighter regulatory requirements, and decisions that directly affect employee trust, fairness, and legitimacy.

In the Nordic context, lower deployment in HR may also reflect stronger labour protections and a more worker-centred institutional culture, where AI adoption is subject to higher standard of accountability. At the same time, practical constraints such as smaller investment budgets, weaker implementation capabilities, fragmented systems, and business cases that are harder to quantify than in IT or customer-facing functions

further limit scale. As a result, HR remains a function where AI deployment progresses more slowly, despite potential efficiency and decision-quality benefits.

Deployment timeline realism

Many Nordic organizations are still early in converting AI pilots into production use. Only 22% report having deployed 40% or more of their AI experiments to date, slightly below the 25% global average. This suggests that, despite strong adoption in some functions, many organizations are still facing the common challenge of converting pilots into production use.

Looking ahead, expectations are pragmatic but optimistic. 53% expect to deploy 40% or more of their experiments within the next 3-6 months, closely aligned with global peers. Taken together, the figures indicate a realistic understanding of the effort required to industrialize AI, combined with confidence that the ability to scale is improving.

Strong cloud foundations

Nordic organizations show a more mature cloud foundation for AI deployment than the global average. Hybrid cloud adoption stands at 81% vs. 66% globally, while hyperscale cloud usage reaches 60% compared to 45% globally. These foundations support

22%

of Nordic organizations have deployed 40+% of their AI experiments – 53% expect to do so within 6 months.

more flexible, production-ready AI deployment and easier integration with legacy systems. With only 21% of Nordic organizations reporting use of on-premises/private cloud environments, this confirms the greater tilt toward public and hybrid cloud models.

However, GPU cloud adoption is notably lower, at 9% compared with 17% globally. This suggests that while Nordic organizations have built a solid general cloud foundation, they may be less advanced in deploying the dedicated compute environments needed for more demanding AI workloads such as model training, fine-tuning, or large-scale inference. In practice, this may indicate a deployment model centered more on consuming AI through hyperscaler and software platforms than on building compute-intensive AI capabilities in-house.

Vendor lock-in concerns

High cloud maturity comes with increased dependency risks. 63% of Nordic organizations find it very or extremely difficult to switch AI infrastructure or service providers, compared with 39% globally (figure 3). As AI pipelines, governance processes, and services become embedded in hyperscaler ecosystems, switching costs rise significantly.

This potential lock-in presents a strategic trade-off. While tight integration with cloud platforms can speed up deployment and scaling, it may also reduce long-term flexibility and increase exposure to provider-specific risks. As AI becomes more central to cores operations, vendor dependency is emerging as a key infrastructure consideration rather than a purely technical issue.

Data sovereignty & vendor reliance

Data sovereignty appears to carry greater importance in the Nordics than globally, with 54% of organizations rating data residency as very or extremely important, compared with 43% globally. This likely reflects regulatory requirements, public trust expectations, and a strong preference for local control over sensitive data.

A notable tension in the Nordic AI landscape is the gap between actual vendor dependence and perceived concern about it. 40% of Nordic organizations rely on foreign vendors for 60% or more of their AI capabilities, nearly double the global figure of 21%. Yet concern about this dependence is still relatively muted. Only 25% report very or extremely high concern about foreign vendor reliance, on par with global peers. This shows that many Nordic organizations may see such dependence as an acceptable trade-off for faster access to technology, scale, and execution support.

The pattern points to a pragmatic but potentially fragile model. Nordic organizations appear comfortable relying on foreign AI vendors in the short term, but this may leave them exposed over time if pricing, access, regulation, or geopolitical conditions shift. In that sense, the region's AI maturity may be built partly on external capability that organizations do not yet view as a major strategic vulnerability.

The path forward

Nordic organizations now need to convert infrastructure strength into repeatable enterprise value. That means moving from IT-led deployment toward stronger business ownership, standardizing the path from pilot to production, and investing in integration, AI DevOps, and platform engineering. At the same time, organizations should treat data residency, sovereignty, and vendor lock-in as core architecture choices rather than secondary governance issues. The next phase of maturity is not just scaling AI faster, but scaling it with clearer ownership, stronger operational discipline, and more strategic control.

Difficulty in switching AI Providers

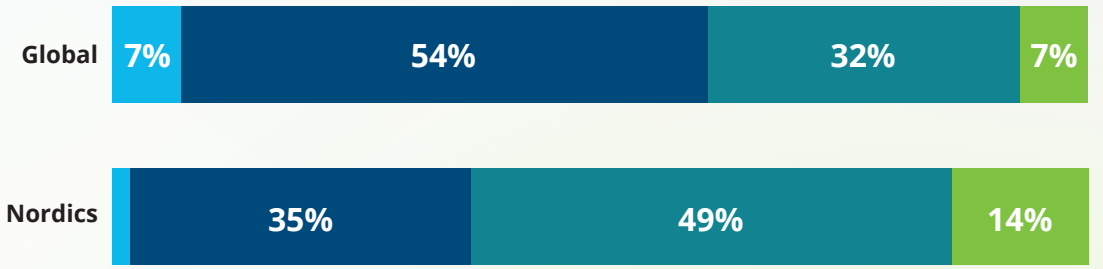

Figure 3

Q: How challenging would it be for your organization to switch from one AI infrastructure or service provider to another?
* Figures may not sum to 100% due to rounding.
N (Nordics) = 170, N (Global) = 3,235

Value Measurement

"In the Nordics, organisations are tracking value on AI. However, few have appointed someone responsible for it. To bolster competitive advantage, Nordic organisations should assign ownership and create a structured measurement framework focusing on growth."

Laura Ivanoff Olsen,
Customer Strategy & Design

Key insights

Efficiency leadership - 79% achieving improved efficiency today vs. 66% globally.

Revenue aspiration surge - Organizations hoping to increase revenue jumped from 22% in last year's report to 75% today.

Holistic value tracking - 60% track non-financial benefits vs. 42% globally.

Value tracking in practice - 20 % have appointed a responsible for measuring value against 32 % globally.

More Nordic organizations are achieving improved efficiency compared to global companies, yet Nordic organizations are still lacking to use AI for increasing topline growth and enhance customer relationships. Tracking and proving new types of value from AI is becoming increasingly critical for companies to beat their competitors and create competitive advantage. Survey results indicate that Nordic companies are taking actions for tracking value, yet they are behind when it comes to appointing a person responsible for tracking the value.

Efficiency leadership & revenue aspiration

79% of Nordic organizations are achieving improved efficiency today, exceeding the global 66% (figure 4). However, revenue generation is still largely aspirational. Only 18% are currently increasing revenue through AI (vs. 20% globally), but expectations have transformed dramatically: 75% hope to achieve revenue increases today, up from just 22% in last year's report (figure 4). This increase in revenue aspirations aligns with global levels, indicating a strategic pivot from cost reduction to growth enablement, and thus an increased pressure to use AI for growth purposes rather than focusing on efficiency alone.

This transition requires new use cases and AI capabilities: Moving from process automation and cost reduction to customer experience enhancement (e.g., personalization), portfolio analytics, product innovation, and new business model creation. The challenge will be to identify which AI plays are the right ones for companies to increase topline growth.

79%

of Nordic organizations are achieving improved efficiency through AI.

AI benefits achieving today vs. hope to achieve (percent)

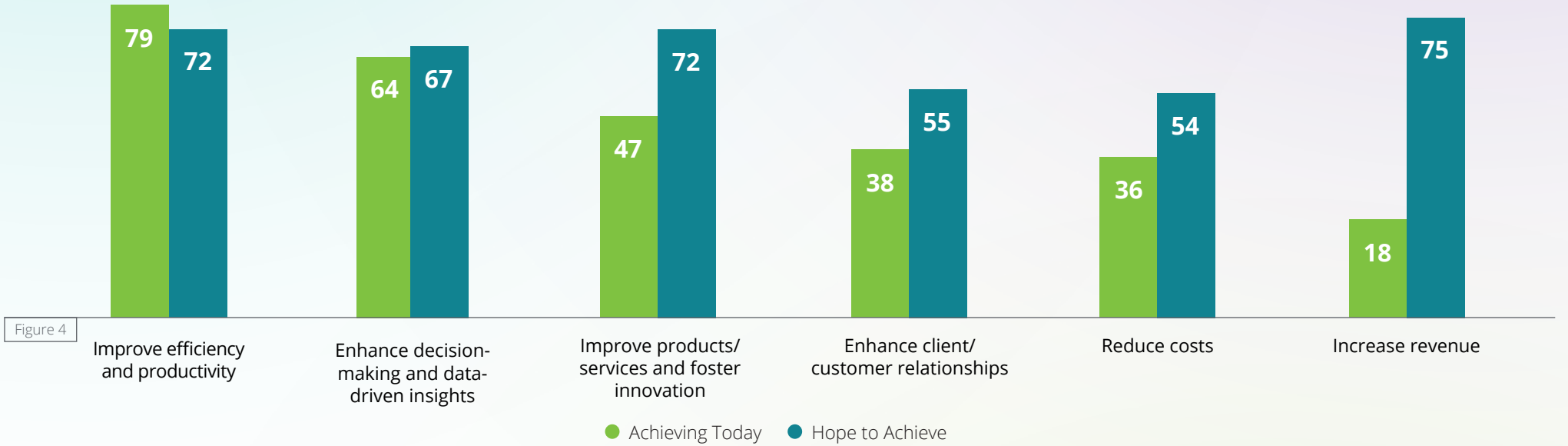

Figure 4

Q: kal være: With regards to benefits from your AI efforts: Which benefits are you achieving today? Which benefits do you hope to achieve?
N (Nordics) = 170

Measurement maturity

Nordic organizations are to a higher degree focusing on measurement practices across key metrics compared to global companies. Actions to track ROI stand at 61% vs. 54% globally (figure 5). Non-financial benefits tracking reaches 60% compared to just 42% globally, which shows commitment to holistic value assessment beyond pure financial returns (figure 5). Moreover, employee productivity tracking is a priority for 58% of Nordic organizations vs. 49% globally.

Specific KPI usage stands at 53%, essentially matching the global 54% (figure 5). Besides having a higher focus on actions and communication of value, only 1/5 of Nordic companies have appointed a responsible for tracking value creation against

almost 1/3 globally (figure 5). Overall, this shows that while the intentions and actions are prioritized in the Nordic companies, the execution might be lacking behind global companies, who succeed at appointing responsible people in their companies

The path forward

Nordic companies have efficiency and cost plays in place. To compete at a global level and reap the full, transformative value of AI beyond cost efficiencies, Nordic companies can investigate identifying AI plays for growth, e.g., looking at personalization strategies and product recommendations.

Additionally, Nordic companies can appoint a person responsible for measuring value from AI to create a more structured setup for value realization. While tracking KPIs is essential for demonstrating value, having clear ownership vested in a single individual is critical to maintaining a holistic "value view" across AI initiatives and business units – streamlining value communication, reporting and guiding decisions on future investments. See our article How to master value realization with your AI Customer Agents for getting on top of how to measure value in practice.

Actions to communicate value from AI initiatives

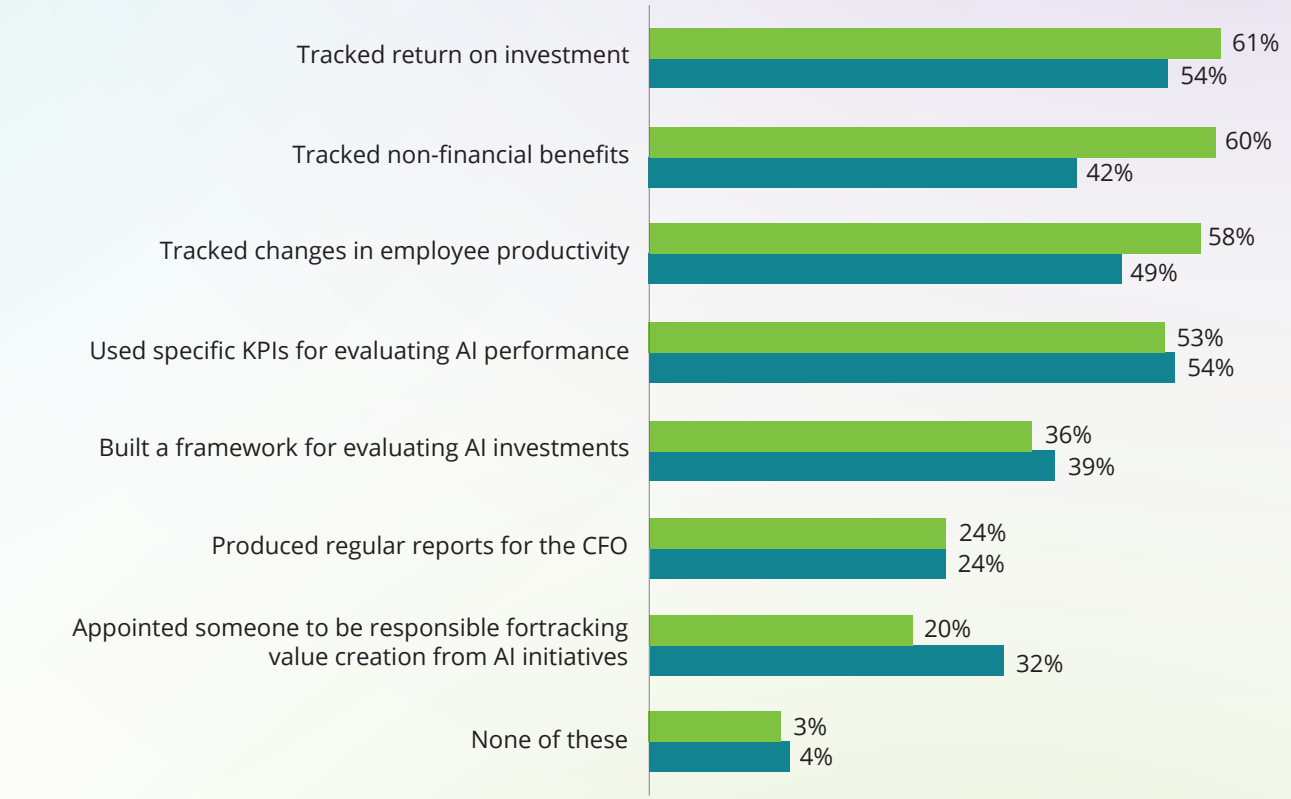

Figure 5

Q: What actions has your organization taken to measure and communicate value creation from your AI initiatives?
N (Nordics) = 170, N (Global) = 3,235

Workforce Impact

“The relationship between humans and machines is changing. It’s not human plus machine anymore. It’s human times machine. Going forward, Nordic organisations should rethink the entire nature of work – to make sure we accommodate both sides of the equation, amplifying what humans and AI do best together.”

Mark Reid,
Organization & Work Transformation

Key insights

Workforce democratization - Organizations with 40%+ workforce access jumped from 37% in last year's report to 56% today.

Conservative automation - 10-year outlook shows just 45% expecting +25% full automation vs. 65% globally.

Skills assessment leadership - 48% actively assessing skill supply/demand vs. 30% globally.

Job redesign progress - 16% report extensive/complete job redesign, matching global.

As mentioned, in the *Organizational preparedness section,* talent preparedness in the Nordics has dropped since last year's report. Our latest 2026 Global Human Capital Trends Report states that the relationship is changing from *Human + Machine* to *Human x Machine* to achieve full value realisation from AI. This is no small shift as it implies not only embedding AI tools into the way we do work through behaviours and culture (softwiring), but in many cases rewriting workflows (hardwiring) to get an amplifying effect where we get the best out of our human workforce and the best out of AI capabilities. This will affect roles, governance, organizational design, workforce planning and culture as mores organizations increase their access to AI tool. The survey's results show that workforce impacts are becoming clearer which may influence the perceived talent preparedness in the Nordics.

Workforce AI democratization

A significant shift has occurred in workforce access to AI tools. Organizations with 40% or more of their workforce having access to approved AI tools jumped from 37% in last year's report to 56% today (figure 6). Similarly, daily usage of 60%+ of the workforce increased from 11% to 28%, slightly exceeding the global 23%.

This democratization reflects a strategic shift from centralized AI deployment to enterprise-wide AI enablement. However, it also introduces new governance challenges around appropriate use, data security, and quality control as AI tools proliferate across the organization.

Organizations with at least 40% of workforce with access to AI tools

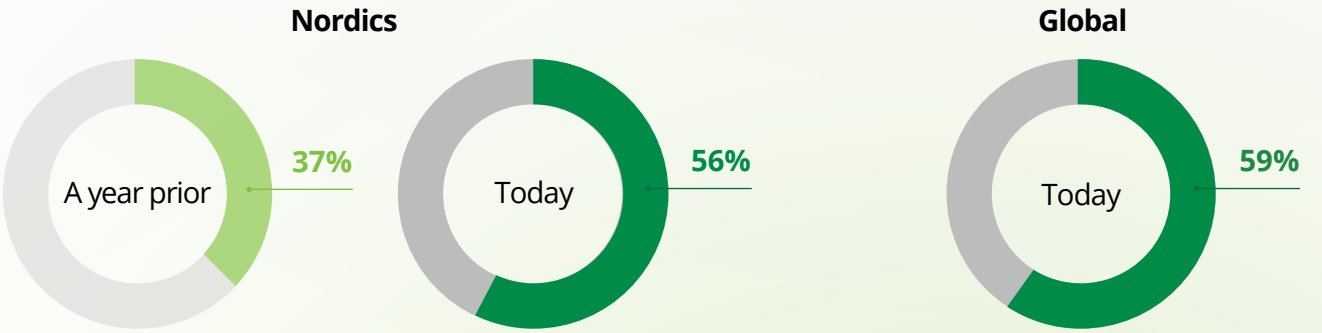

Figure 6

Q: How much of your overall workforce, do you estimate, has access to your organization's sanctioned (approved) AI tools/applications? Respondents answering 40% or more. N (Nordics) = 170, N (Global) = 3,235

Conservative automation timeline

Nordic organizations show more conservative expectations for job automation compared to global peers. No Nordic organizations expect +25% of jobs in their own organization to be fully automated within one year vs. 7% globally (figure 7). Within three years, only 12% expect at least a quarter of jobs to be fully automated compared to 31% globally, and even the 10-year outlook shows just 45% expecting +25% full automation vs. 65% globally (figure 7).

This measured perspective may reflect several factors: Nordic labor market characteristics with strong worker protections, cultural emphasis on human-centered work design, realistic assessment of AI limitations, or strategic preference for augmentation over replacement. The 20 percentage point gap in 10-year automation expectations represents a fundamentally different vision of AI's role in the workplace.

Expected proportion of jobs to be fully automated (percent)

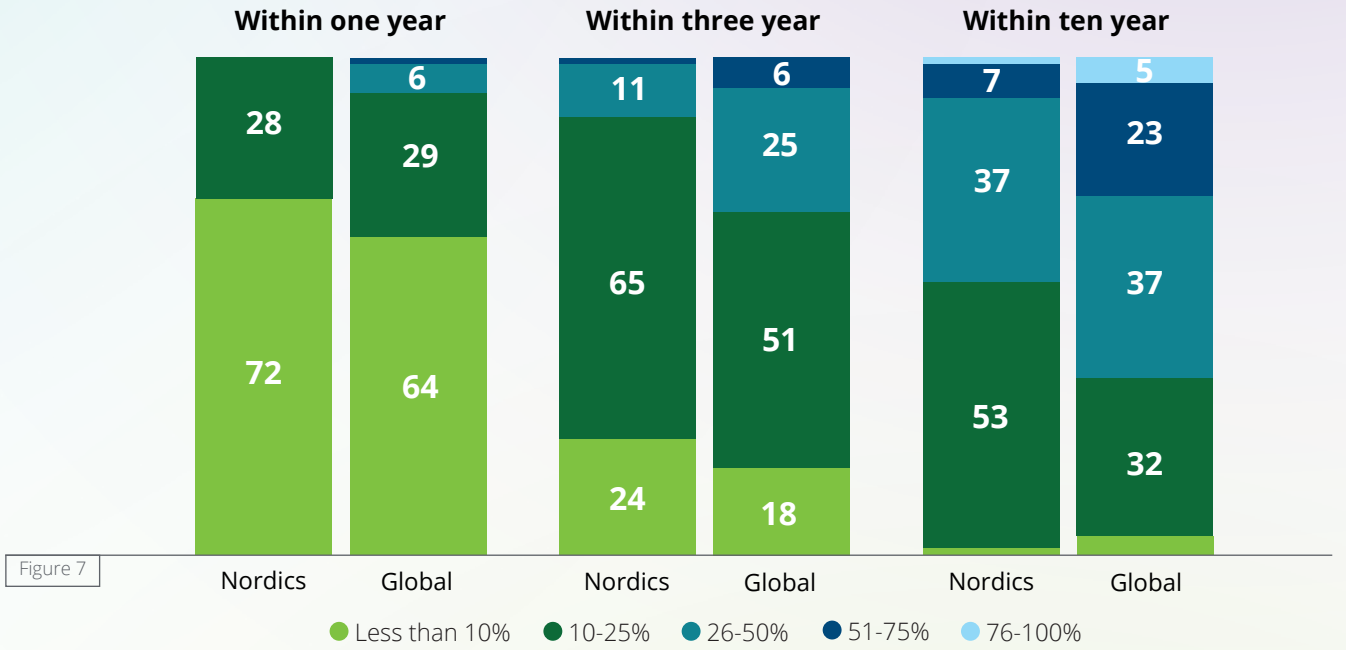

Figure 7

Q: What percentage of jobs do you expect will be fully automated within your organization? * Figures may not sum to 100% due to rounding.
N (Nordics) = 170, N (Global) = 3,235

Job redesign & productivity expectations

Despite conservative automation views, Nordic organizations show alignment with global peers on job redesign, with 16% reporting that jobs have been redesigned extensively or completely This suggests that AI is indeed starting to transform work for the forward leading organizations, but through augmentation and redesign rather than wholesale automation.

Productivity expectations are notably optimistic: 35% expect AI to significantly increase productivity, substantially higher than the global 24%. Combined with the conservative automation expectations, this reinforces the augmentation narrative in the Nordics – AI making workers more productive rather than replacing them.

Organizational challenges in AI integration

Regulatory and compliance issues is the top challenge when it comes to integrating AI into roles and workflows, cited by 29% of Nordic respondents vs. 25% globally (figure 8). Interestingly, insufficient skills concerns are ranked lower at 18% vs. 27% globally, which may indicate organizations are addressing skills gaps through training rather than viewing them as insurmountable barriers (figure 8).

48% of Nordic organizations are actively assessing skill supply and demand changes, substantially higher than the global 30%. This suggests Nordic organizations are taking a strategic, anticipatory approach to workforce transformation rather than reacting to skills gaps as they emerge. This proactive stance aligns with Nordic traditions of social partnership, long-term planning, and investment in human capital.

The path forward

The results from the Nordics indicate that the workforce will evolve through a skills evolution and that achieving efficiency gains is not a headcount exercise, suggesting a human-centered AI adoption strategy focused on augmentation, upskilling, and sustainable workforce transformation.

To achieve the expected benefits, we see that the entire nature of "work" needs to be re-looked at, working backwards from Work Outcomes. This will pose some interesting questions for organizations: With new agentic AI capabilities, what are the new outcomes that the organizations need to strive for amplifying human skills and AI capabilities? When agentic AI capabilities get scaled, how should roles and mandates evolve, and organizational structures get updated (hardwired) towards new workflows and value propositions in the agentic AI age? We expect that those who will create competitive advantage are those who take an intentional approach to workforce impact and design in parallel to deploying technology.

Top organizational challenges in AI integration

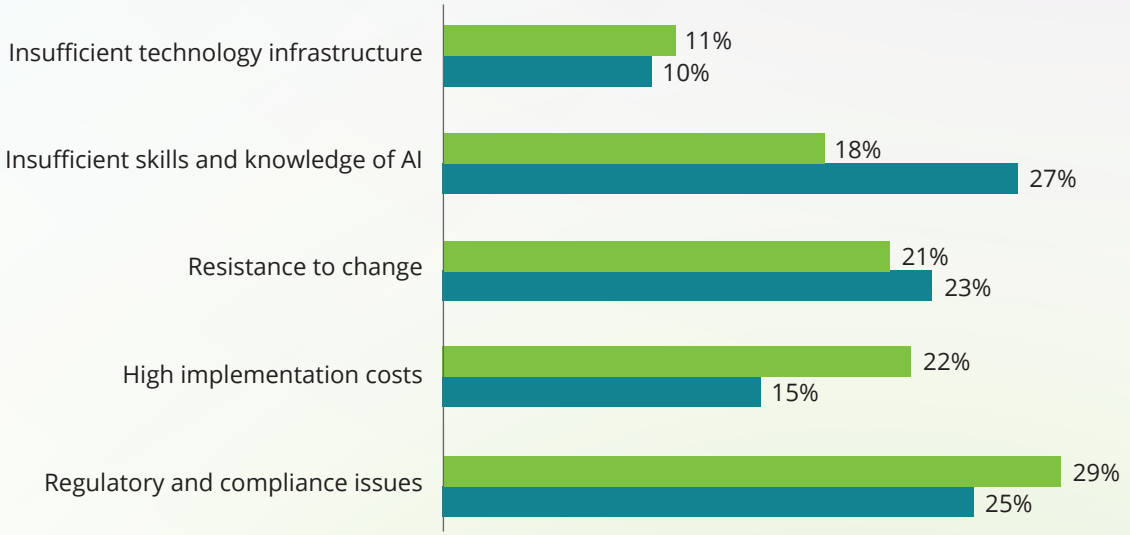

Figure 8

Q: What is the biggest challenge your organization faces in integrating AI into roles and workflows?
* Figures may not sum to 100% due to rounding. N (Nordics) = 170, N (Global) = 3,235

Governance, Security & Risk Management

“Nordic organisations are significantly outpacing global peers in prioritising security and compliance investments. Going forward, we need to balance security with velocity. This shift is about embedding security into how we build and deploy AI – making it part of the process, not something we check at the end.”

Anu Kukar,
Cyber & Resilience

Key insights

Trust building - 27% report significant trust increases since 2022 vs. 19% globally.

Heightened security concerns - 84% are concerned about data privacy/security vs. 73% globally.

Proactive security actions - 68% have enhanced data security and 64% have improved data quality to support AI initiatives.

Security-first investment - 67% prioritize security and compliance controls to support AI scalability.

Nordic organizations are navigating AI governance, security and risk management amid a tightening regulatory landscape and geopolitical tensions that are given rise to new and changing cyber and enterprise risks. Organizations are responding with heightened urgency, significantly outpacing global peers in prioritizing security and compliance investments, with governance preparedness showing meaningful improvement since last year. This strategic shift reflects a critical recognition among leadership that governance, security and risk management is not a compliance burden, but rather the essential ingredient that enables organizations to scale AI with confidence while managing emerging security and trust challenges.

Trust building

Nordic organizations report a stronger increase in trust in AI since the emergence of GenAI in late 2022. Twenty-seven percent report a significant increase in trust, compared with 19% globally. This relatively stronger uplift likely reflects the Nordic emphasis on transparency, robust governance, and active stakeholder engagement in AI deployment.

However, our report from last year's showed that overall trust in AI was lower in the Nordics than among global peers. This suggests that, despite recent improvements, trust levels should be interpreted in light of a lower starting point. The current increase may therefore indicate a positive shift rather than a structural difference in trust levels.

Rising trust nonetheless plays a critical role. Higher trust levels create a virtuous cycle in which employees are more willing to adopt AI tools, stakeholders are more supportive of AI investments, and organizations can advance AI initiatives more quickly and with less resistance.

27%

of Nordic organizations report increased trust in generative AI since late 2022.

Heightened security & privacy concerns

Nordic organizations show elevated concerns about data privacy and security. 84% express concern about data privacy/security, substantially higher than the 73% globally (figure 9). This reflects the region's strong data protection culture, stringent GDPR enforcement, and public expectations around privacy.

Model quality, consistency, and explainability concerns stand at 49%, closely aligned with the global 46%, while legal, IP, and regulatory compliance concerns also reach 49%, essentially matching the global 50% (figure 9). The consistency across these concerns suggests Nordic organizations take a comprehensive view of AI risk rather than focusing narrowly on any single dimension.

Governance excellence through audits

Nordic organizations exhibit various governance practices to maintain oversight and control over their AI applications. Regular internal audits are practiced by 69% vs. 50% globally, training and guidelines are implemented by 69%, and explainability/transparency tools are used by 47% (figure 10).

This comprehensive governance approach creates multiple layers of oversight that reduce risk and build stakeholder confidence. The emphasis on independent audits is particularly notable, suggesting Nordic organizations value external validation and are willing to submit their AI systems to third-party scrutiny.

Proactive security & data quality actions

Nordic organizations are taking concrete actions to strengthen data security and quality. 68% have enhanced data security measures, significantly higher than the 58% globally, while 64% have improved data quality practices vs. 52% globally. This focus on data security measures and improved data quality practices reflects a deliberate commitment to Security by Design, embedding protective controls before scaling AI initiatives. This is reflected in increased stakeholder trust along with strengthening the technical foundation for AI deployment.

Investment priorities reveal Nordic organizations' security-first approach. 67% prioritize security and compliance investment vs. 53% globally, and 56% focus on data storage and management compared to 45% globally.

However, a notable gap appears in integration, DevOps, and pipeline investment: only 17% of Nordic organizations prioritize this area vs. 36% globally. The relatively low investment in integration and deployment capabilities suggests a critical juncture:

Concerns about AI tools

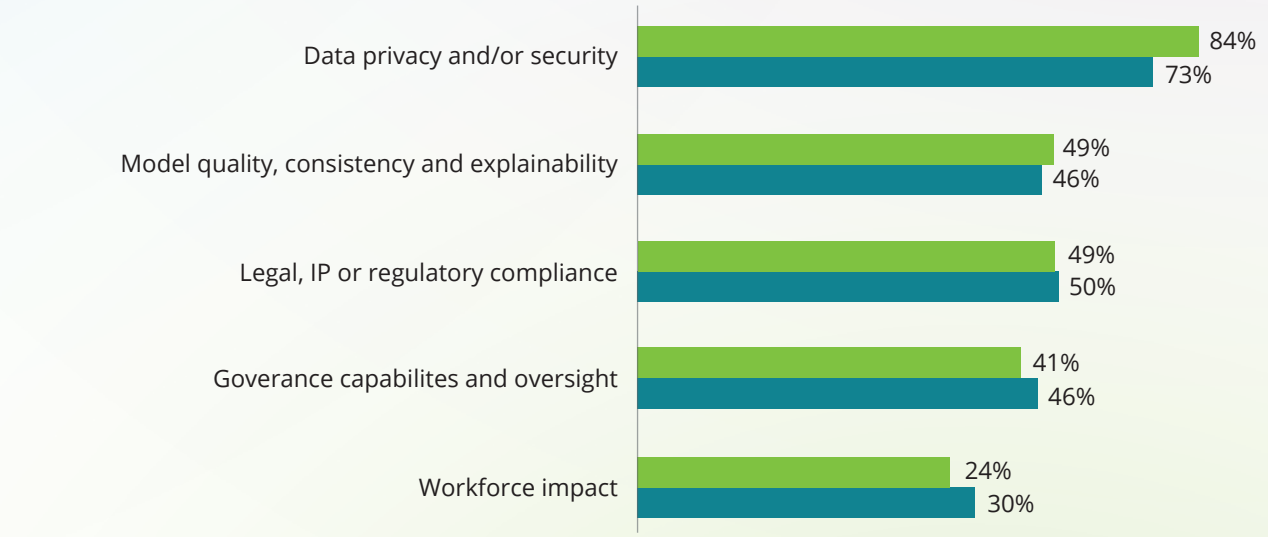

Figure 9

Q: Which of the following risks related to AI tools / applications is your organization most concerned about?
N (Nordics) = 170, N (Global) = 3,199. Note: Question added during fieldwork

Methods of AI oversight and control

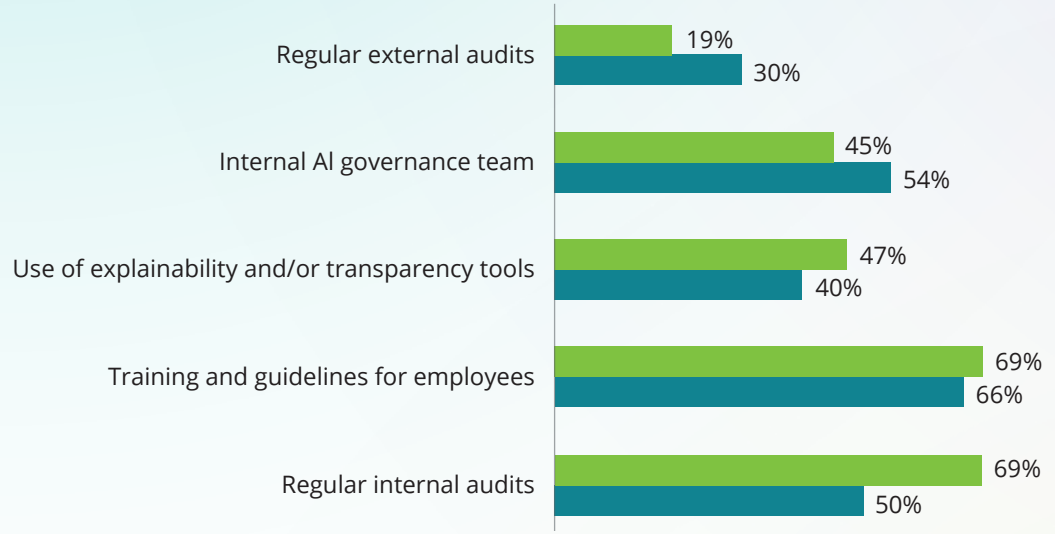

Figure 10

Q: Through which of the following methods does your organization maintain oversight and control over its AI applications?
N (Nordics) = 170, N (Global) = 3,325

organizations must ensure that governance rigor does not inadvertently constrain the agility required for confident AI scaling.

Regulatory expectations

63% of Nordic organizations expect new AI regulations, closely aligned with the global 65%. This expectation is driving proactive governance investments, as organizations look to stay ahead of regulatory requirements rather than scrambling to comply after regulations are enacted.

The combination of heightened security concerns, exceptional audit practices, strong data quality focus, and security-first investment priorities positions Nordic organizations as governance leaders. However, the lower investment in integration and DevOps may create friction between robust governance and rapid AI deployment.

The path forward

Sustaining this momentum demands that Nordic organizations operationalize Security by Design as a foundational principle, embedding security controls throughout the AI lifecycle rather than treating them as post-deployment safeguards – a shift that will deepen the trust gains already clear across the region. Simultaneously, organizations must establish a Cohesive Governance Operating Model that balances the region's demonstrated strength in audit and oversight with the agility needed for rapid deployment, particularly in integration and DevOps capabilities where investment remains below global benchmarks. Finally, cultivating a Continuous Risk Awareness Culture across the management and technical teams will ensure that heightened security and privacy concerns translate into proactive risk management rather than deployment friction, enabling organizations to scale confidently while maintaining the governance rigor that regulators and stakeholders increasingly expect.

Emerging Tech: Agentic AI & Physical AI

"When we look at what's coming next, agentic AI is where things really start to change. In the Nordics, organisations are taking this step carefully. Experience is still limited, and fewer expect near-term impact. On one hand, that could indicate hesitation, but on the other, it could also reflect a focus on getting governance, risk and human over-sight in place before allowing systems to act independently. Now the core question is: how much autonomy are we comfortable with, and where do we draw the line?"

Ella Hedeboe,
AI & Data

Key insights

Extended transformation horizons – 49% expect agentic AI transformation beyond three years vs. 30% globally; 61% for physical AI vs. 40% globally.

Earlystage agentic maturity – 58% report little or no expertise in agentic AI compared with 40% globally.

Standardized agent deployment – 56% rely on out-of-the-box hyperscaler agents vs. 49% globally, while only 9% use fully custom agents.

Physical AI caution - Only 8% expect extensive integration of physical AI in 2 years vs. 18% globally.

Nordic organizations have made strong progress on GenAI, yet the next wave of capabilities — agentic AI and physical AI – changes what AI does: moving from generating outputs to taking actions and interacting with the digital and physical world. In the Nordics, the data suggests a careful entry into this shift: ambition is present, but most organizations are prioritizing readiness, governance, and control before scaling autonomy or embodied systems.

Level of organizational AI expertise

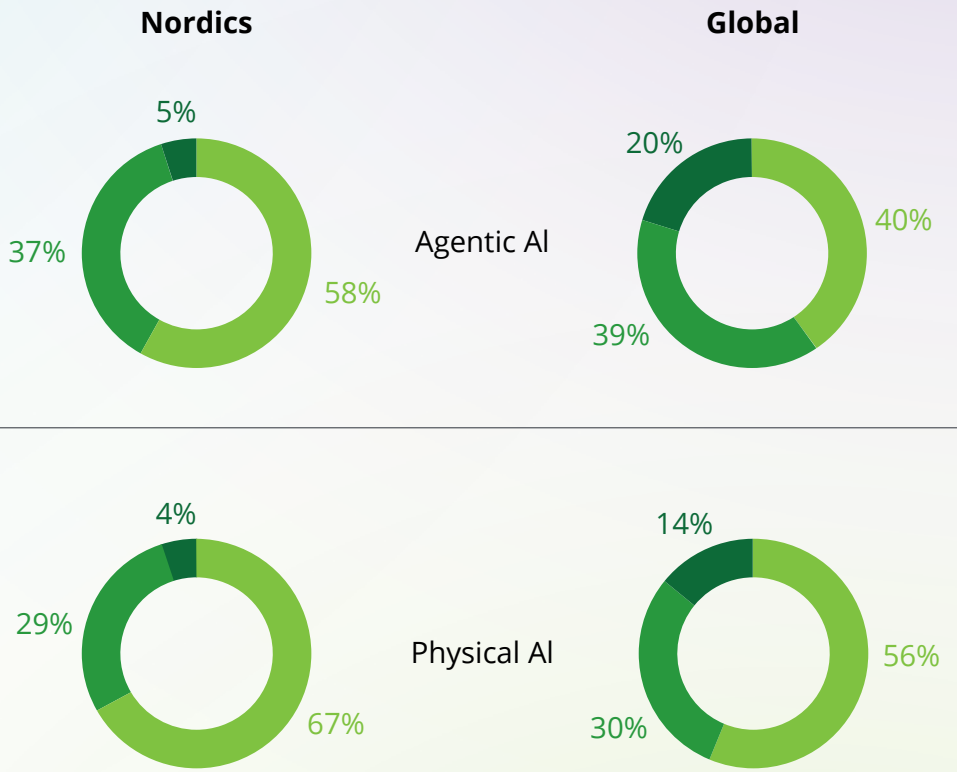

Figure 11

Q: How would you assess your organization's current level of overall expertise regarding AI?
* Figures may not sum to 100% due to rounding.
N (Nordics) = 170, N (Global) = 3,235

Emerging technology expertise

Nordic organizations show a clear gap between GenAI maturity and readiness for more advanced AI capabilities. While 42% report high GenAI expertise, expertise in emerging technologies remains limited. Only 5% report high expertise in agentic AI compared with 20% globally, and 5% report high expertise in physical AI compared with 14% globally (figure 11).

This is reinforced by the large share of organizations still at an early stage. 58% of Nordic organizations report little or no expertise in agentic AI, compared with 40% globally, indicating that many have yet to move beyond initial exploration. This is in line with our report from last year, where we revealed that Nordic organizations are behind on exploring agentic AI – and it appears they have not caught up yet.

These capability gaps are also reflected in expected transformation timelines. Nearly half expect agentic AI to transform their organization beyond three years, compared with 30% globally, while 61% expect physical AI transformation beyond three years versus 40% globally. Rather than signalling a lack of ambition, these longer horizons suggest that Nordic organizations view emerging AI as a stepchange requiring new skills, operating models and safeguards – not a simple extension of existing GenAI deployments.

This is particularly true for agentic AI, where the challenge is not only technical maturity but also organizational comfort with autonomy. Agentic systems shift AI from supporting decisions to initiating actions across systems and workflows. As a result, organizations are working through a more fundamental question: how much decisionmaking authority should be delegated to machines, and under what conditions?

Seen through this lens, longer transformation timelines reflect deliberate sequencing rather than delay. Nordic organizations appear to be building capability, experience and clarity around autonomy before allowing agentic systems to operate with greater independence. This measured approach also aligns with a strong preference for proven technologies and thorough evaluation, shaped by the region's regulatory environment and emphasis on data privacy.

Together, these factors contribute to longer assessment periods for emerging AI capabilities, particularly where autonomy and realworld impact raise the stakes for compliance, trust and accountability. This measured approach may reflect Nordic organizations' preference for proven technologies and thorough evaluation before large-scale deployment. The region's strong regulatory environment and emphasis on data privacy are likely to contribute to longer assessment periods for emerging AI capabilities.

Agentic AI deployment patterns

When Nordic organizations deploy agentic AI, they primarily rely on standardized, platformprovided solutions rather than highly bespoke approaches. The most common model is agents provided

49%

of Nordic organizations expect Agentic AI transformation beyond 3 years (vs. global average of just 30%).

outofthebox on hyperscale cloud platforms, used by 56% of Nordic organizations compared with 49% globally (figure 12). These include agents natively integrated into cloud ecosystems, such as generalpurpose copilots and assistants provided by hyperscalers.

Outofthebox agents embedded in enterprise application platforms are used by 30% of Nordic organizations, compared with 44% globally (figure 12). These agents are typically integrated directly into core systems such as ERP or CRM platforms and support predefined business processes with limited customization.

At the other end of the spectrum, fully bespoke agents remain rare. Only 9% of Nordic organizations report building completely custom agents using open source frameworks and private language models, independent of hyperscaler or enterprise platform constraints, compared with 14% globally (figure 12).

Overall, these patterns suggest that agentic AI adoption in the Nordics is currently driven by solutions that offer faster deployment, clearer boundaries and lower operational complexity, while more advanced and fully customized agent architectures are deferred until organizations build greater experience with autonomous systems.

Physical AI adoption & impact

Physical AI adoption in the Nordics remains limited in the near term. While 3% report extensive or full integration today, matching global levels, only 8% expect physical AI integration within two years, compared with 18% globally.

Rather than indicating low relevance, this pattern reflects a more selective view of where physical AI creates value. Nordic organizations primarily associate physical AI impact with operational and assetintensive use cases. Twentyeight percent expect the greatest impact from intelligent security systems and smart monitoring, and an equal share point to digital twins,

Agentic AI deployment approach

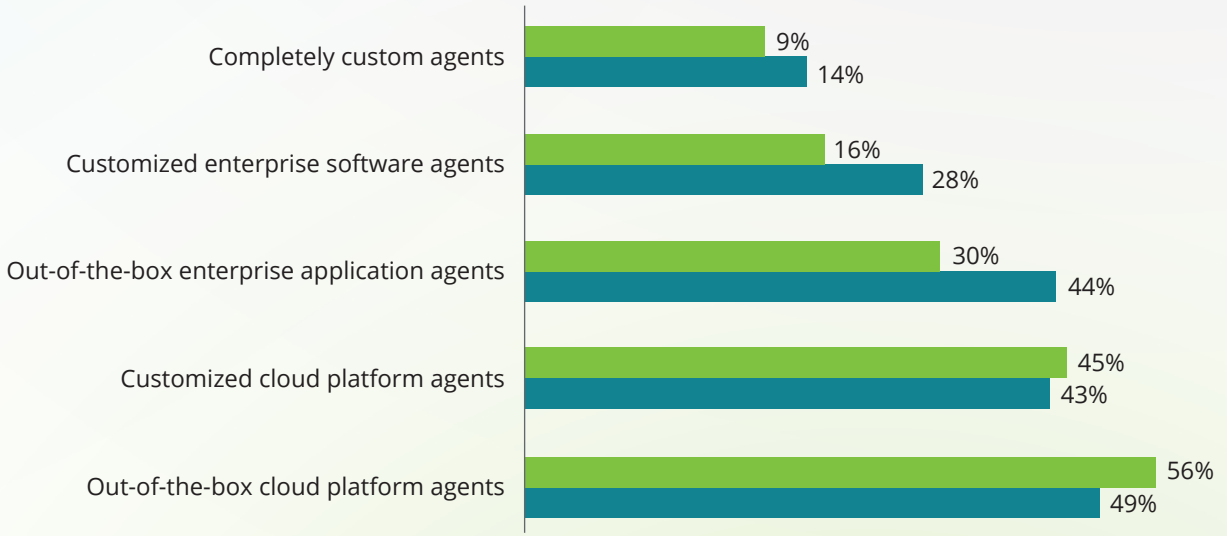

Figure 12

Q: How is your organization approaching the deployment of AI agents? N (Nordics) = 123, N (Global) = 2,439
Note: Question only asked to respondents using agentic AI today.

both higher than global averages (figure 13). This suggests that physical AI is seen as most relevant in functions and industries where value is tied to physical assets, environments and infrastructure. Areas such as operations, supply chain, facilities, security, energy, industrials, logistics and parts of the public sector stand out, while functions dominated by digital workflows are less likely to prioritize physical AI in the near term.

As a result, physical AI adoption in the Nordics is likely to remain targeted rather than enterprisewide, driven by specific operational needs rather than broad technology push.

The path forward

For Nordic organizations, the next phase of AI adoption is less about accelerating deployment and more about sequencing it well. This means building practical experience with agentic AI in bounded use cases while clarifying acceptable levels of autonomy, and prioritizing physical AI where it delivers clear operational value rather than pursuing enterprise-wide adoption. Organizations that use this period to strengthen capability, internal clarity and trust will be better positioned to scale emerging AI technologies with confidence as maturity increases.

Expected high-impact uses of physical AI

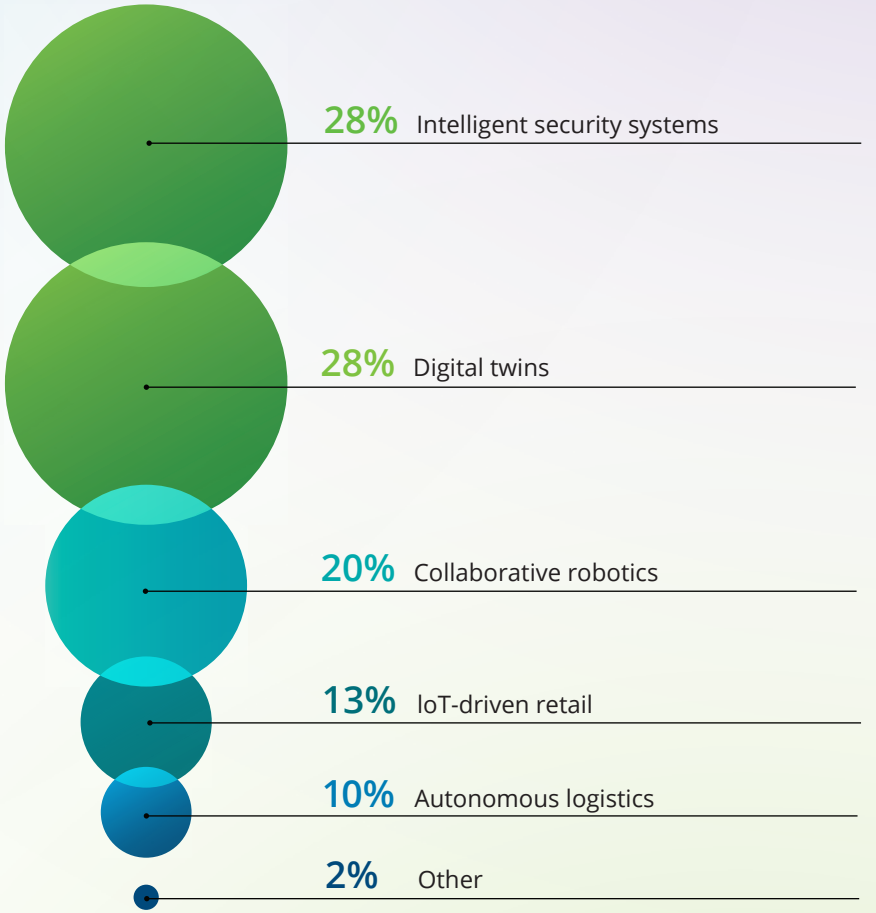

Figure 13

Q: Which area of physical AI do you believe will have the greatest impact on your industry?
* Figures may not sum to 100% due to rounding.
N (Nordics) = 170

Country Analysis

Nordic trends, country-level variation

While this report takes a Nordic-wide view of AI adoption and maturity, differences exist across countries. To highlight some of these nuances, this section zooms in on selected country-level patterns and contrasts, complementing the overall Nordic analysis with local perspectives.

The underlying survey includes responses from Denmark, Norway, Sweden, and Finland. However, due to a limited number of Finnish respondents (n=20), the data does not support a robust country-level analysis for Finland, and no separate Finnish country cut is included. For Denmark, Norway, and Sweden, each country has a sufficient sample size n=50 to enable indicative comparisons and observations.

State of AI in the Nordics – **Zooming in on Denmark**

Denmark demonstrates strong organizational readiness and has established mature governance practices. While this foundation supports scaling AI initiatives, vendor dependencies may slow adoption of newer technologies and create barriers to agility.

COUNTRY OBSERVATIONS		DENMARK	NORDIC AVG.
High organizational AI preparedness Denmark demonstrates the highest overall organizational readiness for AI in the Nordic region, with particularly high preparedness in AI strategy (50% highly/very highly prepared vs 43% Nordic average) and technology infrastructure (68% vs 55% Nordic average). This broad-based readiness across talent, technology, strategy, governance, and data management provides a solid foundation for scaling AI initiatives.	**Level of preparedness** Highly strategically prepared to adopting AI	**50%**	43%
Limited success in achieving cost reduction through AI Despite strong AI infrastructure and broad workforce access, Danish organizations lag in realizing cost reduction benefits from AI. Only 26% report achieving cost savings today, compared to 36% regionally. This is particularly notable given that 56% of Danish organizations hope to achieve cost reduction, indicating the gap is not due to lack of ambition but rather execution challenges.	**Desired benefits from AI** Achieving cost reductions from AI efforts	**26%**	36%
Broad workforce access to AI tools Denmark leads in democratizing AI across the workforce, with 70% of organizations reporting that more than 40% of employees have access to AI tools. This widespread access suggests a culture of trust and experimentation, enabling employees at all levels to benefit from AI capabilities rather than restricting use to specialized teams.	**Workforce AI access** 40%+ of their workforce having access to approved AI tools	**70%**	56%
Hybrid cloud infrastructure preference With 92% adoption, Denmark shows the strongest preference for hybrid cloud infrastructure in the region. This approach combines the flexibility of public cloud with the control of private infrastructure, allowing organizations to balance erformance, cost, and data sovereignty requirements. The high adoption suggests mature infrastructure planning.	**Deployment model** Deploying AI workloads on hybrid cloud infrastructure	**92%**	81%
Difficulty switching AI vendors Danish organizations report the highest difficulty in switching AI technology vendors, with 82% finding it very or extremely difficult. This suggests deep integration of vendor solutions into business processes, which provides stability but also creates dependency. The pattern may reflect Denmark's relationship-oriented business culture and long-term vendor partnerships.	**Switching costs** Very difficult switching AI infrastructure provider	**82%**	64%

State of AI in the Nordics – **Zooming in on Sweden**

Swedish organizations lead in achieving cost optimization but face challenges in governance maturity, strategic AI deployment, and measuring non-financial benefits. Lower vendor dependency and stronger preference for on-premises and private cloud provides flexibility and could be an advantage going forward.

COUNTRY OBSERVATIONS		SWEDEN	NORDIC AVG.
Strong results in cost reduction Swedish organizations lead the region in achieving cost reduction through AI, with 48% reporting success compared to 36% regionally. This could reflect Sweden's manufacturing heritage and efficiency-focused culture. However, the focus on cost optimization may come at the expense of broader strategic value from AI investments.	**Desired benefits from AI** Achieving cost reductions from AI efforts	**48%**	36%
Limited AI at scale in strategic functions Sweden lags in deploying AI for strategy and operations, with only 36% at limited or full-scale implementation versus 51% regionally. This suggests AI is being applied tactically to specific processes rather than strategically to transform how the business operates.	**Level of AI adoption** At scale AI implementation in strategy & operations functions	**36%**	51%
Lower internal audit of AI applications Sweden shows the lowest governance maturity among Nordic countries, with only 58% conducting regular internal audits to maintain oversight of AI applications compared to 69% regionally. This is unexpected given Sweden's regulatory traditions and could represent a gap in risk management. Without strong governance, organizations may face compliance issues or reputational risks as AI use expands.	**Governance/ oversight actions** Conducting internal audits to maintain oversight of AI applications	**58%**	69%
Less tracking of broader AI value While Swedish organizations excel at achieving cost reduction, only 42% track non-financial benefits from AI compared to 60% regionally. This suggests organizations are missing opportunities to measure and communicate AI's impact on customer satisfaction, employee experience, innovation, and other strategic outcomes that justify continued investment.	**Value creation actions** Tracking non-financial benefits to measure value creation from AI initiatives	**42%**	60%
Lower vendor dependency and higher infrastructure flexibility Swedish organizations demonstrate notably lower vendor lock-in compared to the Nordic average, with only 50% reporting that switching AI vendors would be very or extremely difficult, compared to 64% regionally. Additionally, Sweden shows higher usage of on-premises/private cloud solutions (30% vs 21% Nordic average), suggesting organizations maintain greater control over their infrastructure and avoid over-dependence on single hyperscale providers.	**Switching costs** Very difficult switching AI infrastructure provider	**50%**	64%

State of AI in the Nordics – **Zooming in on Norway**

Norwegian businesses actively use AI and achieve good ROI but face challenges in skills, change readiness, and investment, scoring below the Nordic average. While traditional and generative AI skills are strong, limited agentic AI expertise highlights a gap between current use and future strategic readiness that requires more investment and cultural development.

COUNTRY OBSERVATIONS

Strong ROI ambitions – and Norway actually measures them
Norwegian businesses have high expectations to AI revenue (84% vs. 75% Nordic average) and are tracking results – 74% measure financial ROI against a Nordic average of 61%, and 70% track non-financial benefits against a Nordic average of 60%. This suggests Norwegian organisations are not only ambitious, but also disciplined in following up on whether AI delivers value.

	NORWAY	NORDIC AVG.
Value creation actions Tracking return on investment (ROI)	**74%**	61%

High ambitions, but skills and willingness to change lag behind
Norwegian organisations are among the most ambitious in the Nordics on AI benefits, yet struggle more than their neighbours to build the skills and culture needed to realise them. 62% of Norwegian organizations report a lack of AI training as a barrier for AI integration in existing rolls, well above the Nordic average of 51%, and 66% experience internal resistance to change, compared to 58% in the broader Nordic region.

	NORWAY	NORDIC AVG.
Challenges in integrating AI into existing roles Insufficient skills and knowledge of AI	**62%**	51%

Budget constraints and weak investment appetite are holding Norway back
60% of Norwegian businesses cite budget and cost constraints as a key obstacle in integrating AI in existing roles – markedly higher than the Nordic average of 44% – while fewer have concrete plans to increase AI investment the coming year (70%) compared to the Nordic average of 77%. Without sufficient investment, the gap between ambition and delivery risks widening further.

	NORWAY	NORDIC AVG.
Challenges in integrating AI into existing roles Implementation costs	**60%**	44%

High daily AI use and traditional AI expertise – but weak agentic AI expertise
Norwegian businesses are active AI users, with 72% reporting high daily AI adoption by more than 40 % of their workforce against a Nordic average of 67%, and score well on both traditional AI (72% with high expertise vs. Nordic 69%) and generative AI expertise (46% vs. 41%). However, agentic AI expertise stands at just 2% having high expertise, potentially representing a strategic vulnerability as the next wave of AI development unfolds.

	NORWAY	NORDIC AVG.
Workforce access and usage 40%+ use AI tools daily	**72%**	67%

Norway demonstrates higher AI implementation in legal, risk and compliance functions
Norwegian organizations are relatively active in implementing AI in legal, risk and compliance functions, with 22% reporting at scale implementation, compared to 13% across the Nordics. This could indicate a strategic focus on regulation-related AI and embedding AI within compliance and risk management processes.

	NORWAY	NORDIC AVG.
Level of AI adoption At scale implementation in legal, risk and compliance	**22%**	13%

Acknowledgment & Methodology

Acknowledgements

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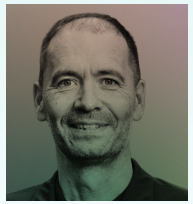

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About the Deloitte AI Institute

The Deloitte AI Institute™ helps organizations connect all the different dimensions of the robust, highly dynamic, and rapidly evolving Artificial Intelligence ecosystem. The AI Institute leads conversations on applied AI innovation across industries, with cutting-edge insights, to promote human-machine collaboration in the "Age of With™."

The Deloitte AI Institute aims to promote the dialogue and development of AI, stimulate innovation, and examine challenges to AI implementation and ways to address them. The AI Institute collaborates with an ecosystem composed of academic research groups, start-ups, entrepreneurs, innovators, mature AI product leaders, and AI visionaries to explore keyareas of artificial intelligence including risks, policies, ethics, the future of work and talent, and applied AI use cases. Combined with Deloitte's deep knowledge and experience in artificial intelligence applications, the Institute helps make sense of this complex ecosystem, and as a result, delivers impactful perspectives to help organizations succeed by making informed AI decisions.

No matter what stage of the AI journey you are in: whether you are a board member or a C-Suite leader driving strategy for your organization— or a hands-on data scientist bringing an AI strategy to life—the Deloitte AI Institute can help you learn more about how enterprises across the world are leveraging AI for a competitive advantage. Visit us at the Deloitte AI Institute for a full body of our work, subscribe to our podcasts and newsletter, and join us at our meet-ups and live events.

Let's explore the future of AI together. →

Methodology

To obtain a global view of how AI is being adopted by organizations on the leading edge of AI, Deloitte surveyed 3,235 leaders between August and September 2025. Respondents were senior leaders in their organizations and included board and C-suite members, and those at the president, vice president, and director levels. The survey sample was split equally between IT and line-of-business leaders. Twenty-four countries were represented: United States (n=1,200), Canada (n=175) , Brazil (n=115,) Mexico (n=100), United Kingdom (n=220), Germany (n=170), France (n=150), Netherlands (n=50), Italy (n=75), Spain (n=100), Austria (n=50), Portugal (n=15), Poland (n=40), Czechia (n=30), Saudi Arabia (n=70), United Arab Emirates (n=130), Egypt (n=45), Kuwait (n=10), Qatar (n=10), Oman (n=5), Japan (n=100), India (n=200), Singapore (n=75), Australia (n=100). For the Nordic analysis, the following countries were represented: Denmark (n=50), Finland (n=20), Norway (n=50) and Sweden (n=50).

All participating organizations have one or more working implementations of AI being used daily. Plus, they have pilots in place to explore AI or have one or more working implementations of being used daily. Respondents were required to meet one of the following criteria with respect to their organization's AI and data science strategy, investments, implementation approach, and value measurement: influence decision-making, are part of a team that makes decisions, are the final decision-maker, or manage or oversee AI technology implementations.

All statistics noted in this report and its graphics are derived from Deloitte's annual survey, conducted between August and September 2025; The State of AI in the Enterprise report series. N (Total global leader survey responses, excluding Nordic respondents) = 3,235, N (Nordics) = 170.

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