2026 Consumer Sentiment Survey

Finland

JUNE 2026

BCG Consumer Sentiment Survey April 2026

11

Countries surveyed: UK, Germany, France, Italy, Spain, Denmark, Sweden, Finland, Norway, Romania, and Poland

~1,800

Respondents per country with a nationally representative sample

12

Product categories surveyed for spending and purchasing behavior

SUMMARY OF RESULTS

Consumer Sentiment in Finland 2026

Finnish consumers are more pessimistic than the European average on both the economic outlook and their personal finances. Consumers are increasingly prioritizing savings and financial buffers, reinforcing a structural cautious consumption pattern

Net spending is expected to decline further across most categories, with the sharpest reductions in discretionary segments driven primarily by buying less

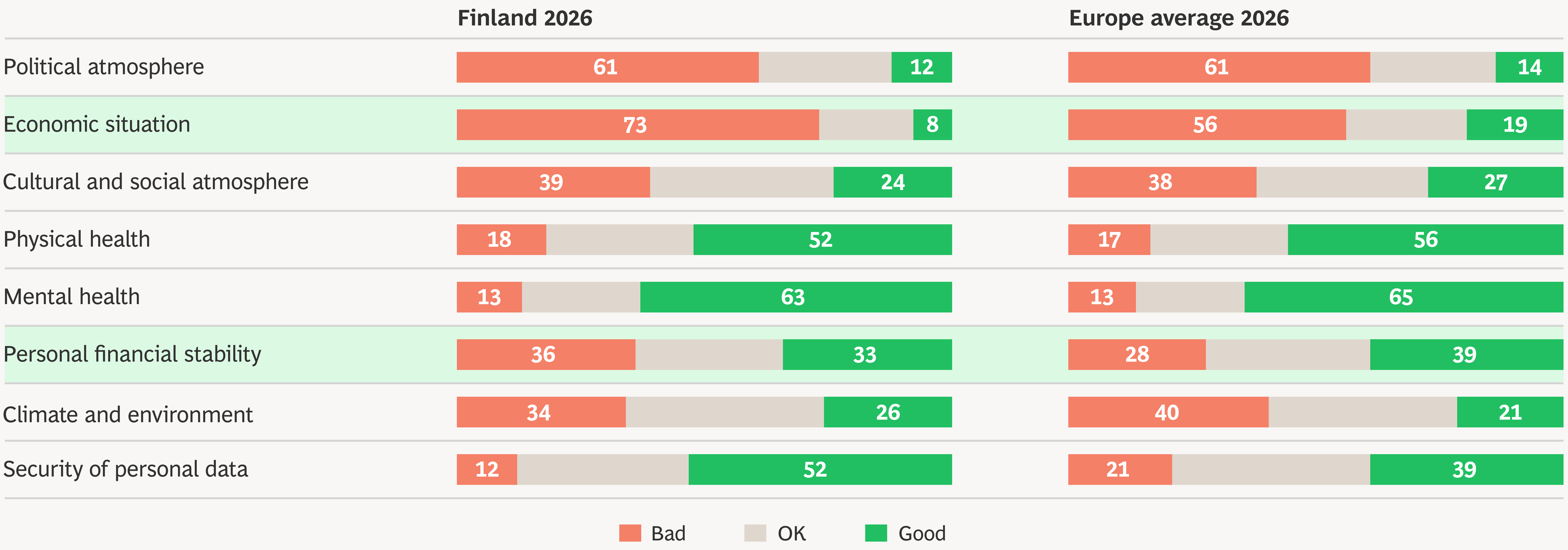
Price sensitivity is rising. Finland stands out as a highly price-driven market, where promotions, discounts, and private label gain share at the expense of brand loyalty

Finland shows one of the highest levels of online adoption in Europe, with online purchasing driven primarily by convenience and better prices versus offline

Sustainability in Finland remains an important factor and above the European average, despite a drop in importance vs. last year

Finnish consumers are more pessimistic than their European peers regarding their economic situation

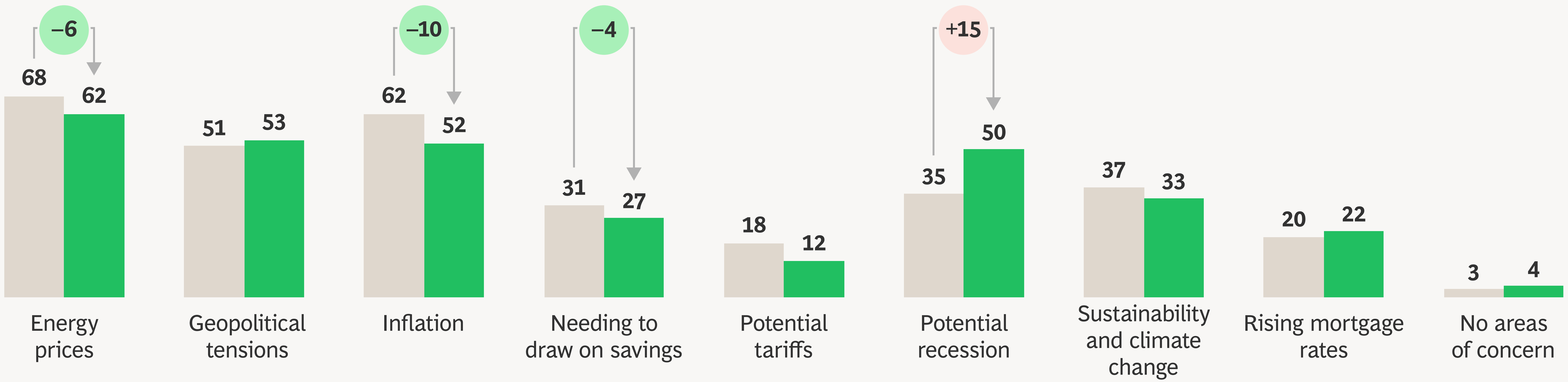
HOW CONSUMERS FEEL ABOUT NATIONAL ISSUES AND THEIR OWN CIRCUMSTANCES (%)



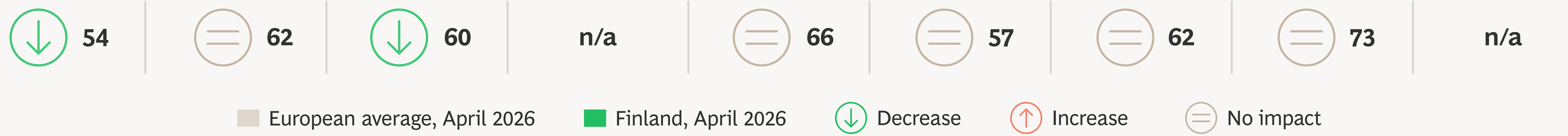
Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Question O1: *How do you currently feel about each of the following? (Response options: Very bad, Bad, Neither good nor bad, Good, Very good. Results shown as Bad, OK, and Good.)*

Cost of living and a potential recession dominate concerns

KEY AREAS OF CONCERN[1] (% OF RESPONDENTS)



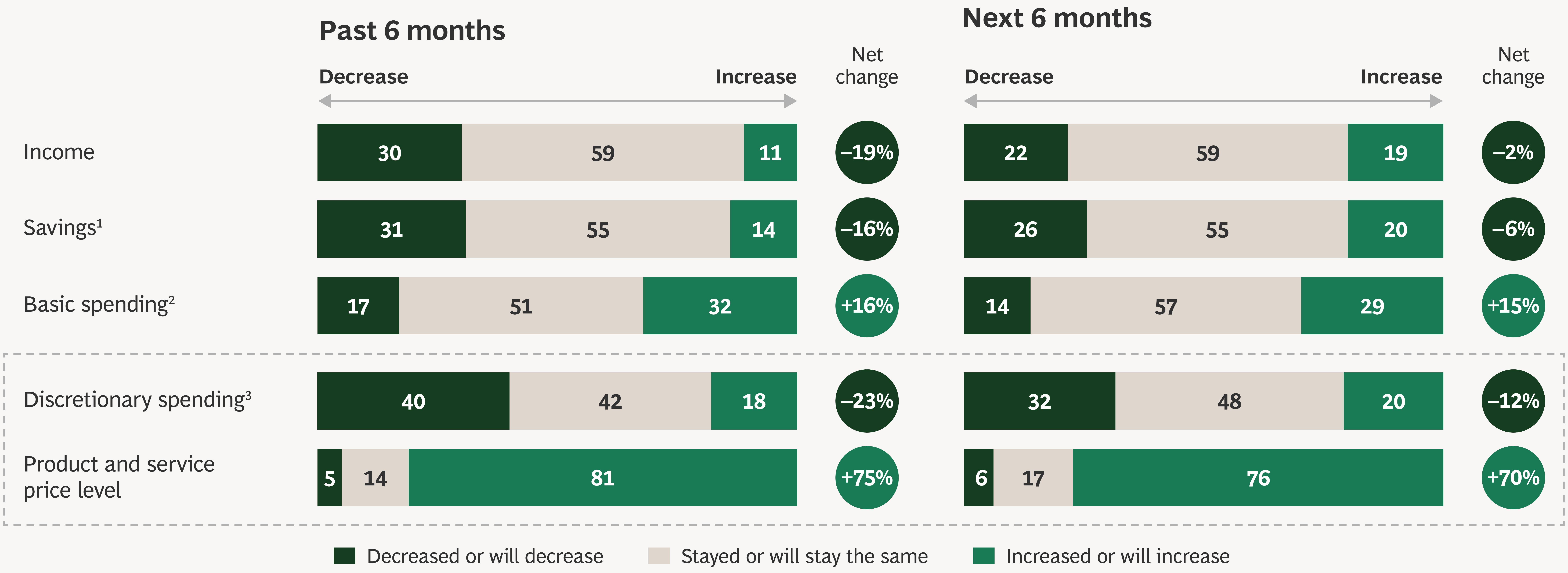
MOST EXPECTED IMPACT ON SPENDING[2] (HIGHEST % OF RESPONDENTS)



Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 European countries; ~1,800 responses per country.
[1]Question O2: *Which of the following are you currently personally concerned by? Select all that apply. (Multiple selection. Bars show those who selected "yes.")* [2]Question O3a: *How do you expect the development of the following factors to impact your spending in the next 6 months? (Response options: Increase, Decrease, No impact.)*

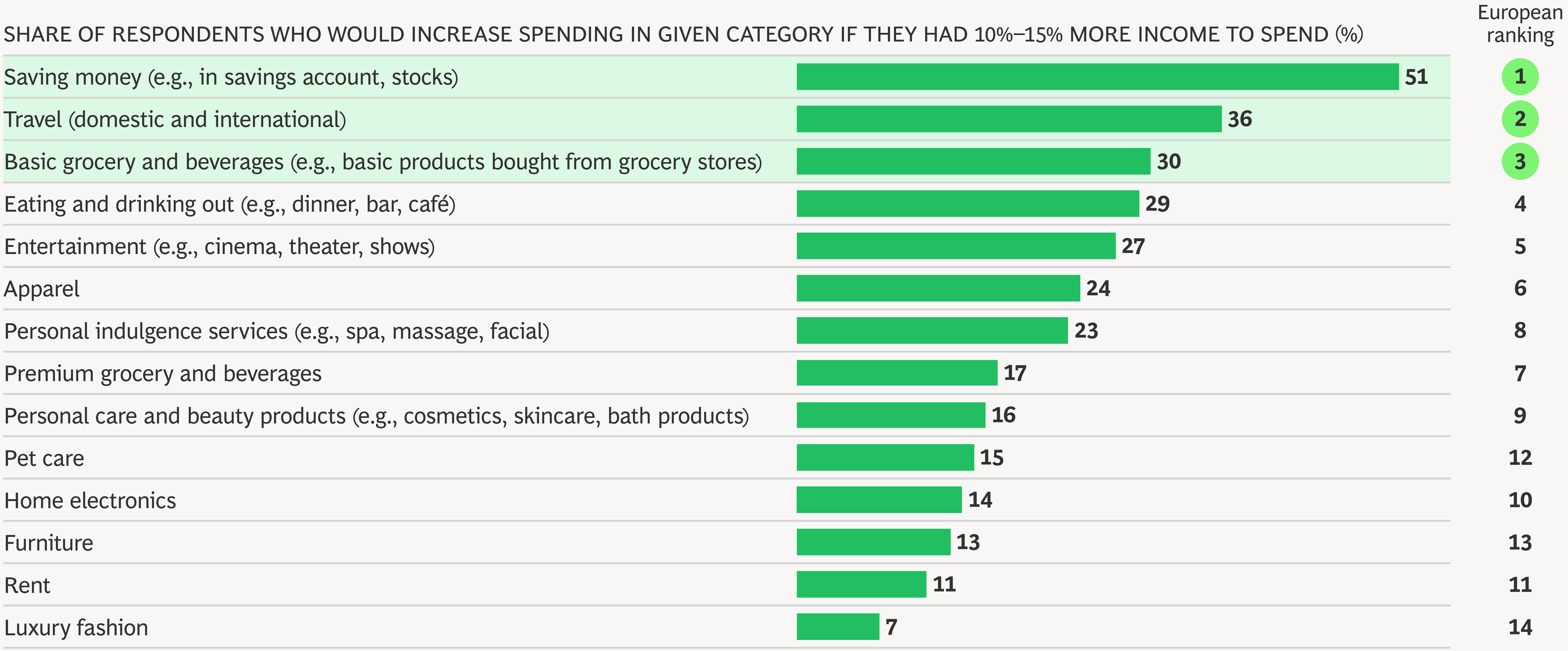
Expectations on price inflation continue to constrain discretionary spending

SENTIMENT ON DEVELOPMENT OF OWN FINANCES AND PRICES (%)



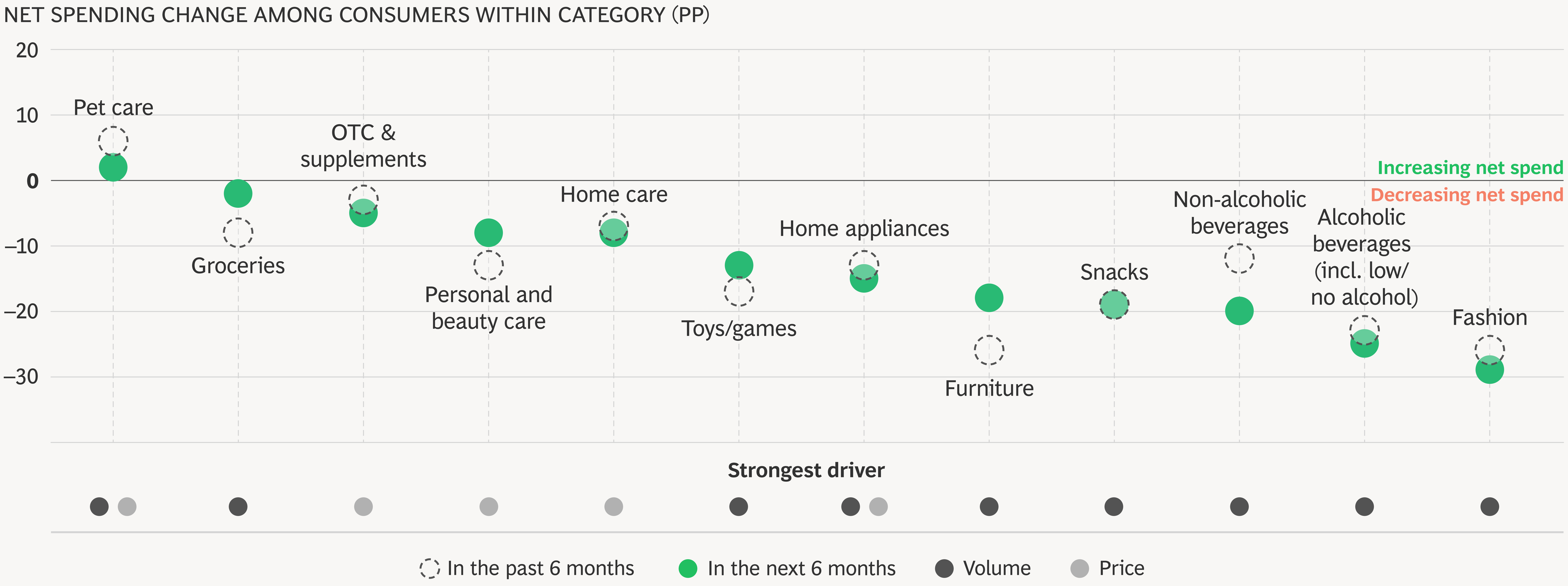
Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Questions O4–10, O12–13: *Which of these statements best describe your [income/savings/spending/sentiment on pricing] compared to 6 months ago/in the next 6 months?*
[1]19% of "Not able to save" is included in "Stayed or will stay the same" for both past and next six months. [2]e.g., housing, transport, medication, education, basic food. [3]e.g., clothing, dining out, concerts, entertainment.

Savings are prioritized: 51% of Finland respondents would allocate at least part of a 10%–15% income boost to savings



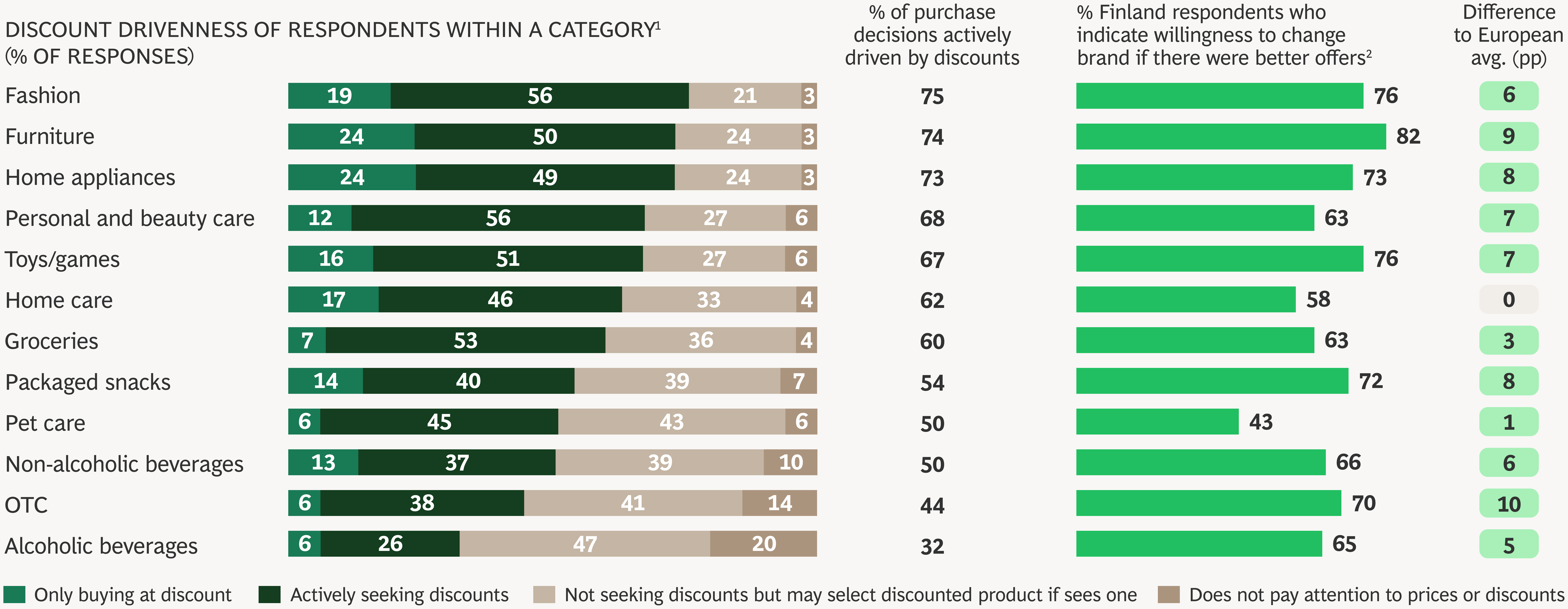
Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Question O16: *If you had 10%–15% more income to spend than what you have today, how would you change your spending behavior in the following categories? [Multiple selection; Response options: Reduce or cut, Keep the same, Increase, Start. Results shown for Increase or Start.)*

Finnish consumers are expecting net spending to continue decreasing, especially in discretionary categories



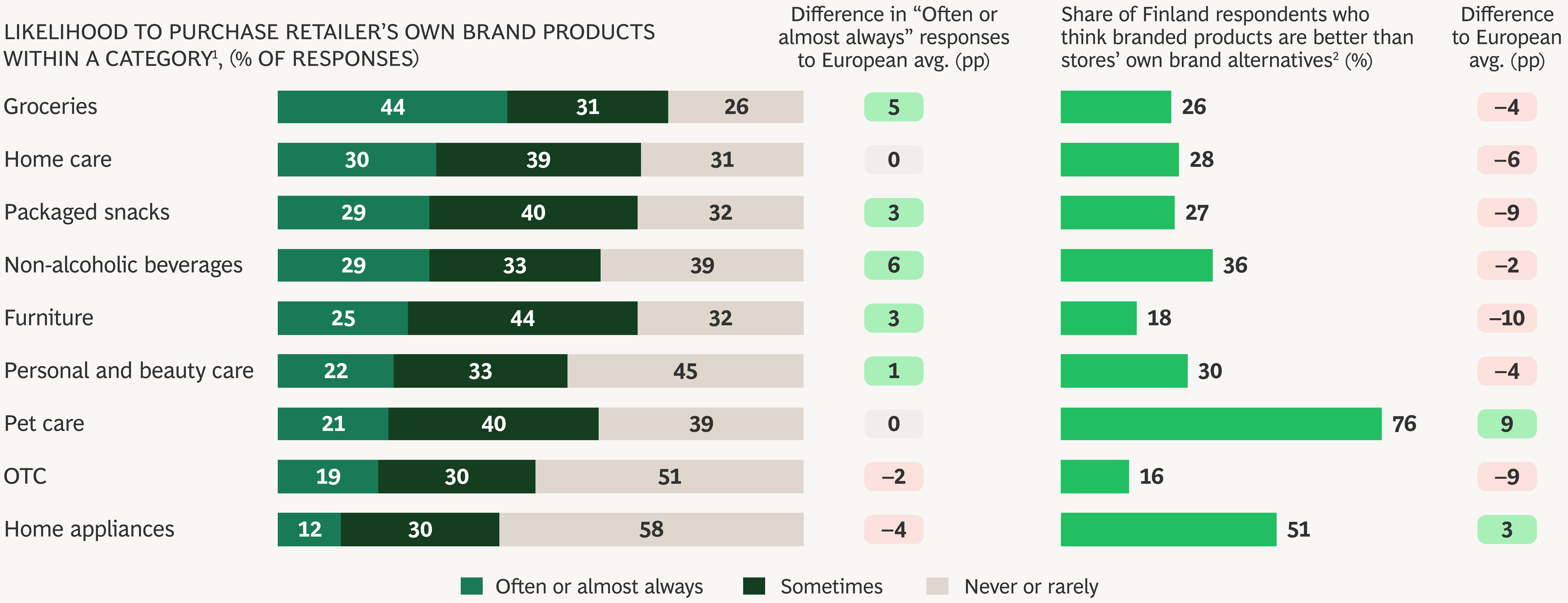
Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Note: Net spending is the percentage difference between the share of respondents indicating increased spending and those indicating decreased spending within a category. OTC & supplements = Over-the-counter drugs and supplements.
Question C2.1: *In the past six months/one year, how much has your total spending changed compared to six months ago/a year ago?"* Question C3.1: *How much do you expect your total spending to change in the next six months/year compared to today? (Responses: Less, Neutral, More, Will not buy.)*

Finnish consumers show strong discount-seeking behavior, with high willingness to switch brands compared to European consumers on average



Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Note: OTC = Over-the-counter drugs and supplements.
[1]Question C5.4: *Thinking about [category], how would you describe your behavior regarding discounts within [category]?* [2]Question C5.3: *To what extent do you agree with the following statement: "I rarely switch brands for the [category] I buy, even if there were better offers for other brands." (Response options: Agree, Neutral, Disagree.)*

Finnish consumers are more open to retailer brands than other European consumers on average



Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Note: OTC = Over-the-counter drugs and supplements.
[1]Question C5.3a: *Thinking about [category], how likely are you to buy unbranded or retailers' own brand items (instead of branded items)?* [2]Question C5.3: *To what extent do you agree with the following statement: "I think branded [category] products are more effective/better in quality and taste than non-branded/stores' own brand alternatives." (Response options: Agree, Neutral, Disagree.)*

Value for money, convenience, and ease of use are the top drivers in purchasing decisions in most categories

CHARACTERISTICS THAT INFLUENCED A RECENT PURCHASE (%)	Fashion	Personal care	Home care	OTCs	Snacks	Groceries	Alcohol	Beverages	Toys and games	Pet care	Home appliances	Furniture
Good value for money	77	75	72	72	64	75	63	64	56	70	69	67
Functionality	57	53	52	59	55	51	58	58	48	66	60	50
Low price	58	56	63	56	61	66	53	59	41	45	53	52
Convenience of purchase	53	58	57	53	53	57	47	57	48	63	50	53
Ease of use	82	64	59	59	48	31	19	27	43	61	56	53
Availability	38	49	51	51	52	57	49	54	39	53	46	42
Trusted brand	40	48	45	49	37	36	37	40	35	53	41	31
Health	20	32	28	63	26	37	15	18	29	75	29	29
Good customer service	38	20	18	26	12	29	12	11	21	30	34	27
Sustainability	23	25	26	26	19	20	15	16	20	30	31	21
Attractive design	53	10	11	7	8	12	13	7	27	10	28	50
Recommendation	18	22	18	25	11	13	16	10	27	26	28	21
Local production	19	15	19	20	21	28	16	17	17	24	20	15

Top 3 KPCs
Bottom 3 KPCs

Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Note: KPC = Key purchasing criteria; OTCs = Over-the-counter drugs and supplements.
Question C5.1: *Thinking about your most recent purchase of [category], how important were each of the following in influencing your choice? (Share of responses for "Very important.")*

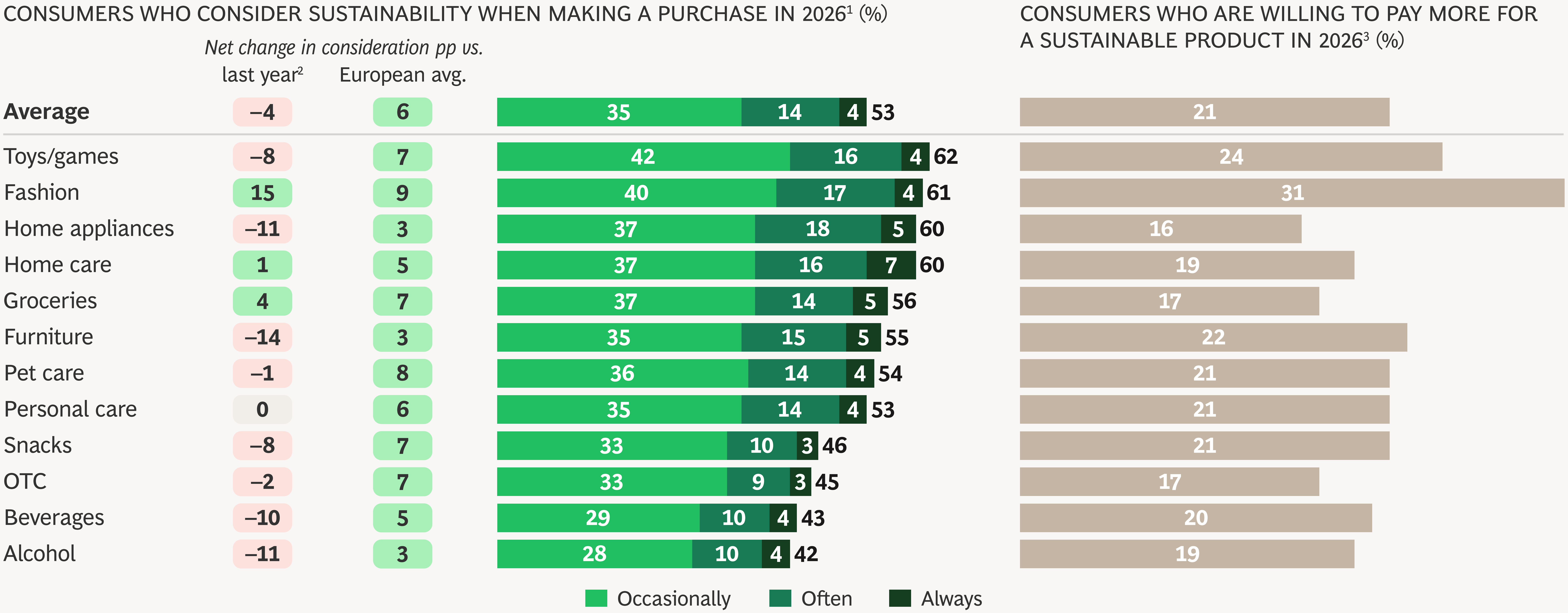
Finland consumers are using online channels for inspiration and purchasing much more than Europeans on average

Online more important for purchasing ← → **Online less important for purchasing**

	Fashion	Toys and games	Home appliances	Furniture	Pet care	Personal care	OTCs	Home care	Groceries	Alcohol	Beverages	Snacks
CONSUMERS WHO USE ONLINE AS THE MAIN SOURCE OF INSPIRATION[1] (%)	45	40	43	38	27	31	28	14	14	12	9	10
Difference to European avg. (pp)	10	2	6	6	2	5	2	–2	1	–1	–2	0
CONSUMERS WHO USE ONLINE AS THE MAIN SOURCE OF PURCHASE[2] (%)	29	25	23	19	18	17	16	7	7	6	5	3
Difference to European avg. (pp)	7	2	3	4	2	2	0	1	1	1	0	–2

Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Note: OTC = Over-the-counter drugs and supplements.
[1]Question C4.1: *Thinking about when you're deciding to purchase [category], how would you typically browse, research, or look for inspiration on what to buy? (Response options: Mostly online, Mixed, Mostly offline.)* [2]Question C4.3: *Thinking about when it comes to making a purchase of [category], what proportion of your spending is made online/digitally today (instead of buying products from physical stores)? (Response options: Mostly online, Mixed, Mostly offline.)*

Sustainability remains an important factor for Finnish consumers and above the European average despite a drop vs. last year



Source: 2026 BCG European Consumer Sentiment Survey (April 2026) with 20,093 total respondents across 11 countries; ~1,800 responses per country.
Note: OTCs = Over-the-counter drugs and supplements.
[1]Question C6.1: *Being completely honest, how often do you think about sustainability when you make decisions regarding the purchase of [category]?* [2]Question C6.2a: *How have your sustainability considerations when purchasing [category] changed over the past year?* [3]Question C6.2: *How much less or more would you be willing to pay in [category] products for sustainable alternatives that minimize your climate impact (vs non-sustainable alternatives)?*

Please contact your local MDP team for more information

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