

Research report 2026

# Digital agreement trends in the Nordics

How businesses manage agreements today



The research was conducted in collaboration with nSight Oy.

# Introduction

The study conducted in early 2026 provides a comprehensive view of how more than 900 Nordic business decision-makers manage contracts and agreements in Finland, Sweden, and Norway.

The report explores how companies form agreements, address legal considerations, utilize AI and use e-signing, contract management, and digital agreement processes in their daily operations.

## Insights:

### Agreements and legality

Across the Nordic countries, the main challenge related to legal documents is a lack of legal expertise (Finland 21%, Sweden 23% and Norway 25% of the respondents). In most companies, the CEO or senior management is responsible for drafting legal documents. The majority of companies create fewer than 10 contracts per year.

### Use of AI

The use of AI in drafting legal documents remains limited in all countries, although Finland shows the highest level of utilisation (22% of respondents).

Decision-makers in Sweden and Norway are the most likely to have used AI to draft full legal contracts, while in Finland the most common use case is editing and refining contract text.

### Digital signing or e-signing

The share of companies signing more than 50% of their documents electronically has increased in Sweden and Finland. Daily use of e-signing has also increased in all countries.

Commonly signed document types include employment contracts, sales agreements, financial statements, partnership agreements, customer contracts, and meeting minutes.

### Contract management

Storing documents in multiple locations is the most common challenge related to document and contract management in every country. Computer hard drives remain the most common storage location for documents.

At the same time, the use of paper folders has declined significantly in Finland and Sweden, while the adoption of digital archives and document management systems has increased.

### Fraud prevention

Most respondents believe their company has adequate tools in place to prevent fraud related to contracts and their signing.

The most widely adopted preventive measure in all countries is the establishment of clear internal guidelines and processes.





# Agreements and legality

# Key challenges related to legal documents

Across all countries, the main challenge related to legal documents is a lack of legal expertise. Time and resource constraints are also prominent, particularly in Sweden and Norway.

## What challenges do you experience related to legal documents?

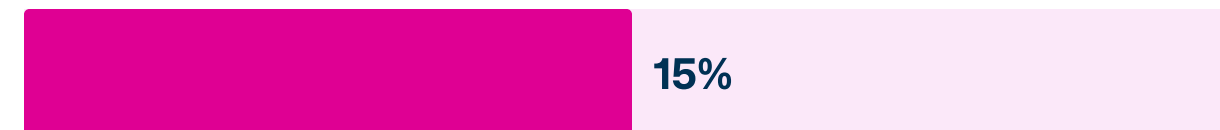
### Finland

#### Top 3

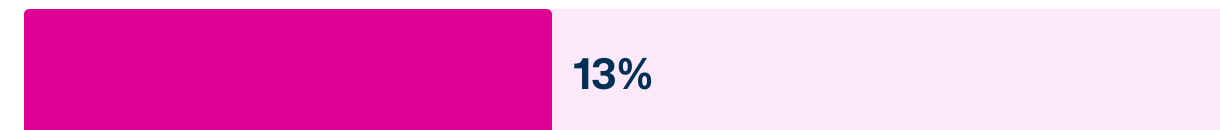
Lack of legal expertise



Changes in legislation not monitored sufficiently



Drafting and reviewing documents takes too much time



### Sweden

#### Top 3

Lack of legal expertise



Drafting and reviewing documents takes too much time



Documents are not updated or kept up to date



### Norway

#### Top 3

Lack of legal expertise



Drafting and reviewing documents takes too much time



Changes in legislation are not monitored sufficiently



# Ways of ensuring contracts are legally up to date

Companies ensure contracts are legally up to date by having a designated person who is responsible for updating contracts or following legislation and guides by authorities and updating the documents accordingly.

## How does your company ensure that contracts are legally up to date?

### Finland

#### Top 3

A designated person monitors legislation and updates contracts



General monitoring of legislation and authority guidelines



Regular review by an in-house legal expert



### Sweden

#### Top 3

A designated person monitors legislation and updates contracts



General monitoring of legislation and authority guidelines



External law firm used for updates



### Norway

#### Top 3

A designated person monitors legislation and updates contracts



General monitoring of legislation and authority guidelines



Contracts rarely updated in practice



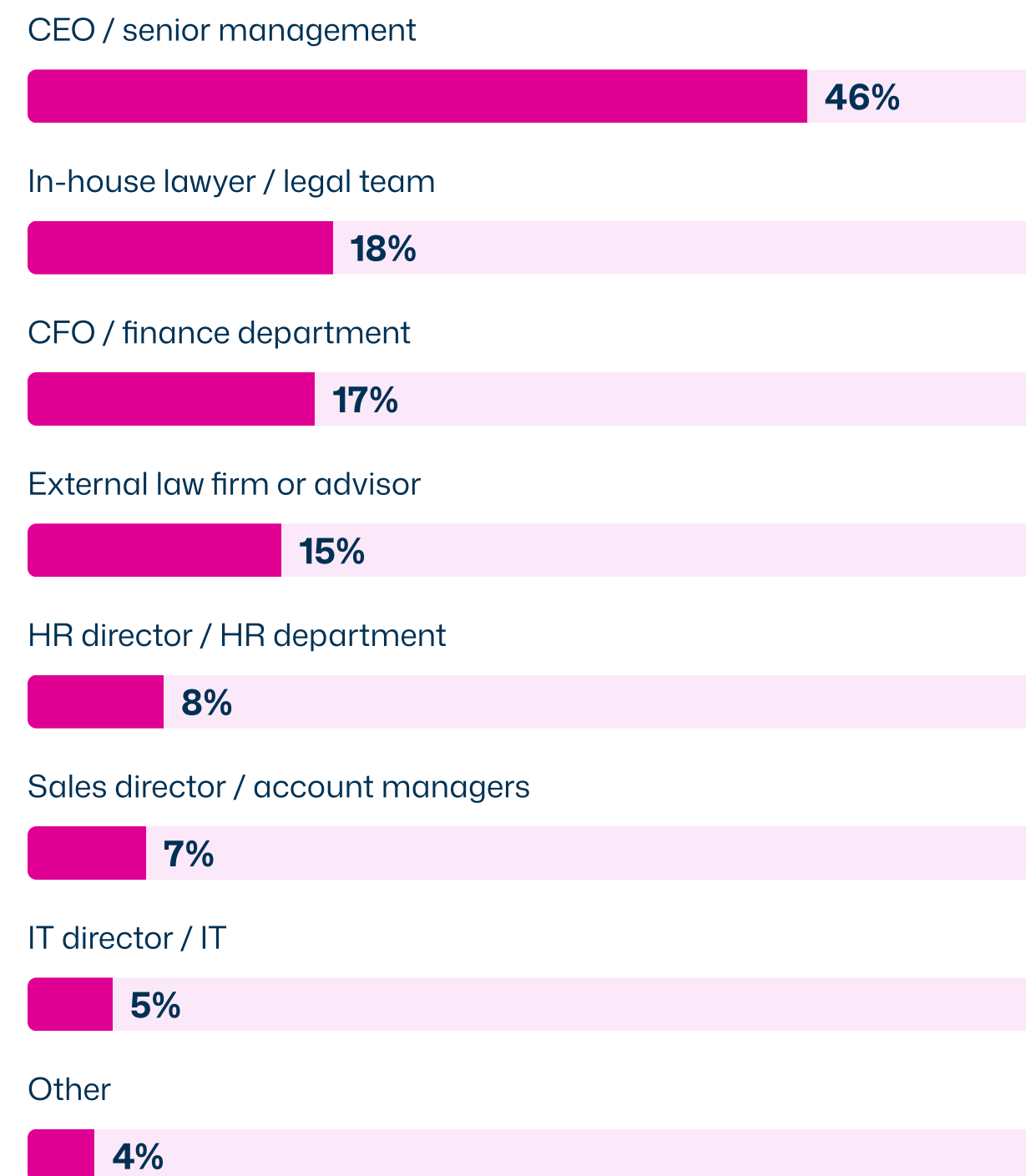
# Responsibility for drafting legal documents

The CEO/senior management are typically responsible for drafting legal documents in all countries.

## Who in your company drafts legal documents?

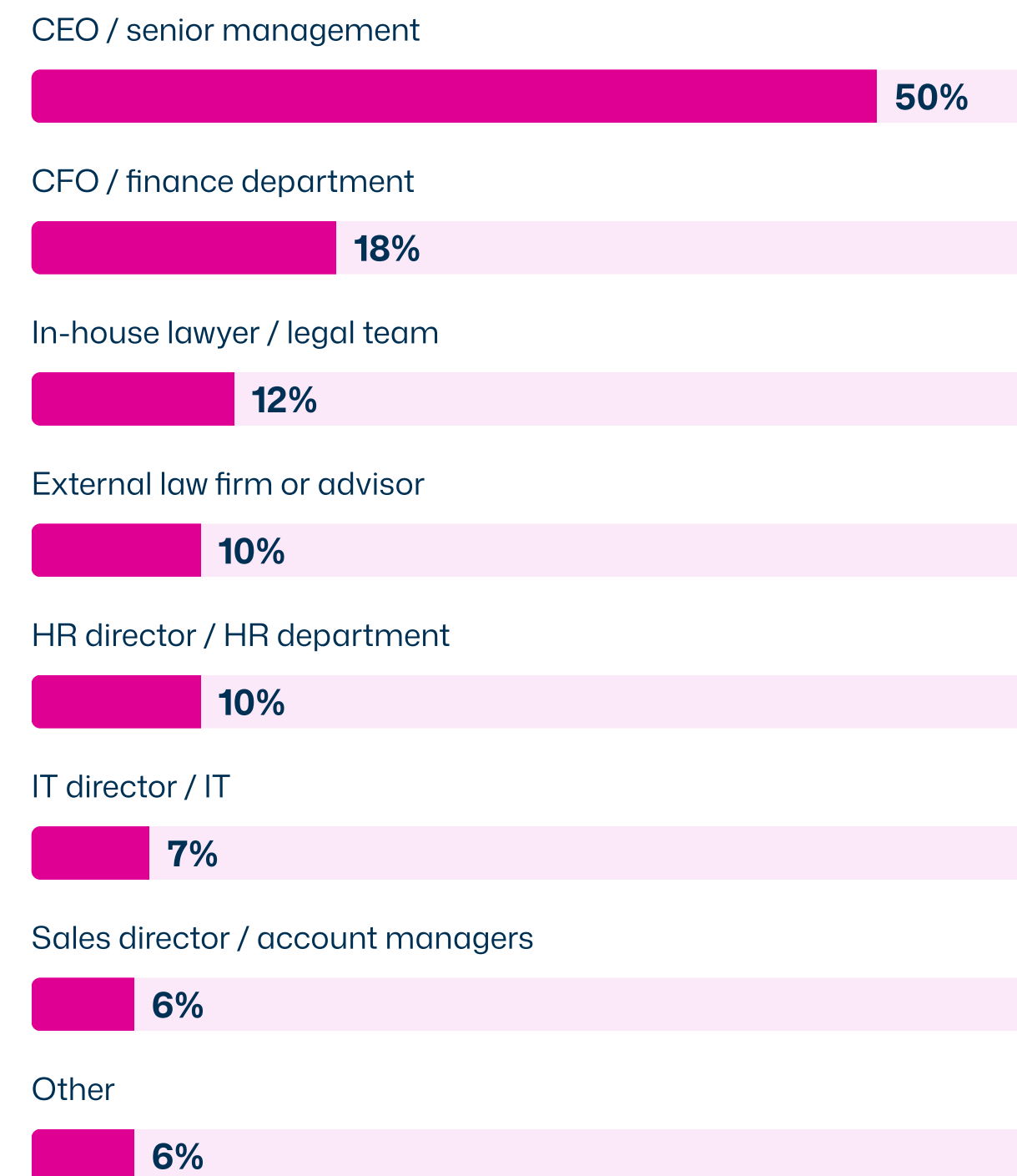
### Finland

#### Top 3



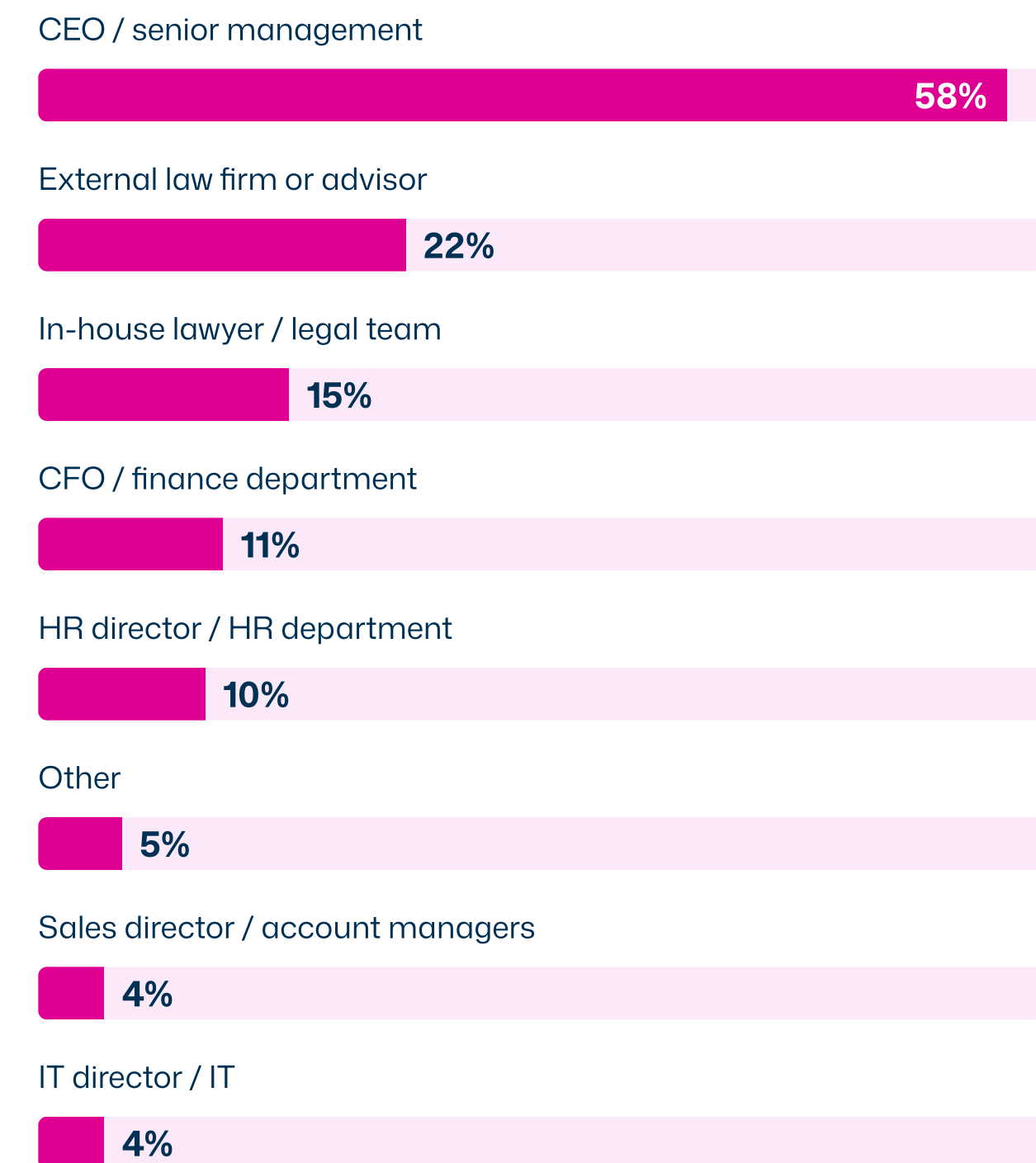
### Sweden

#### Top 3



### Norway

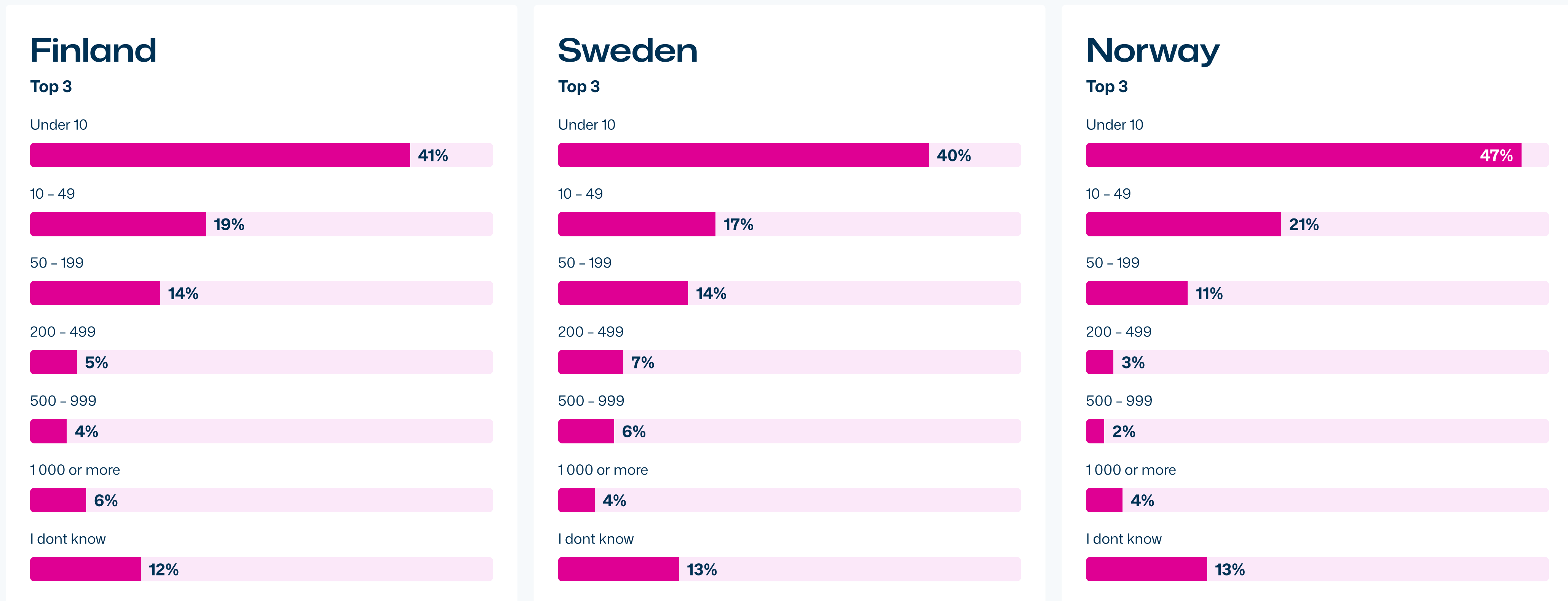
#### Top 3



# Number of documents drafted annually

Most companies draft less than 10 contracts per year.

How many contracts are drafted in your company per year?





# Digital signing or e-signing

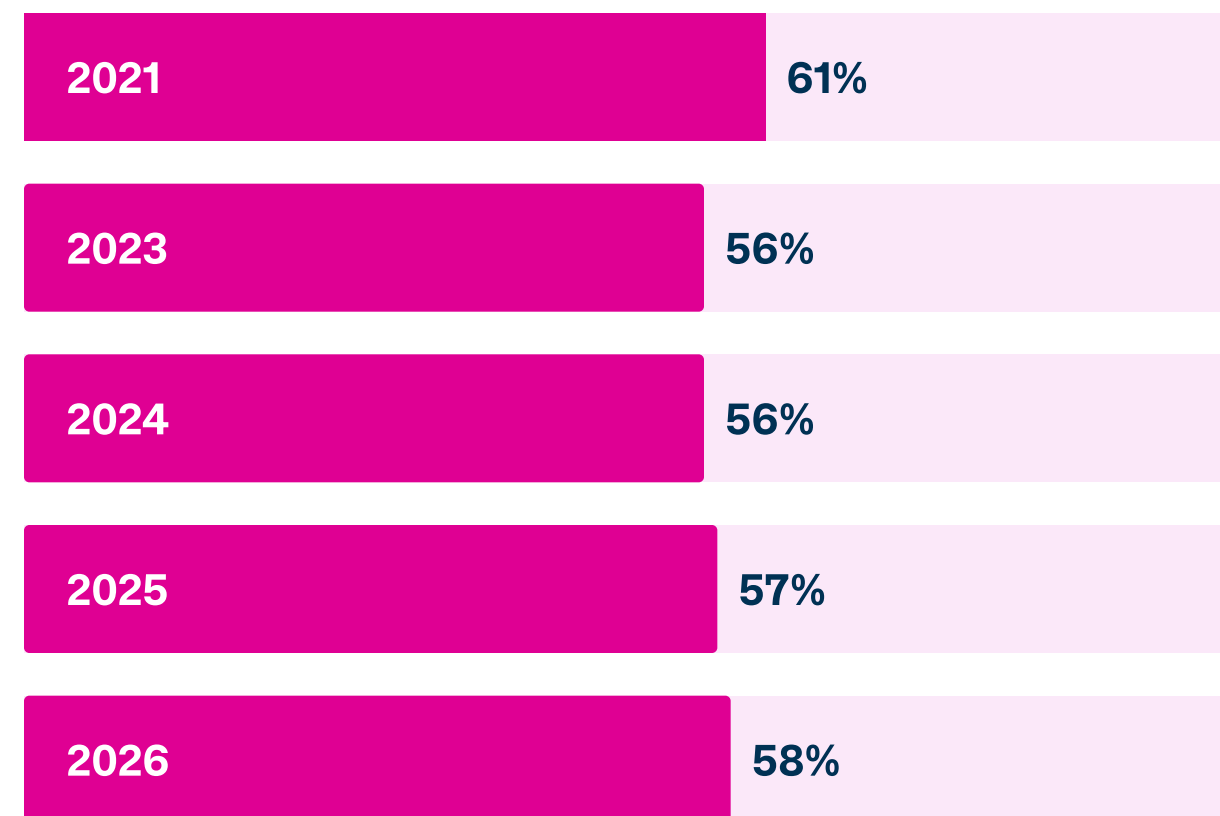
# Use of digital signing

Digital signing has become more prevalent in Sweden, declined in Norway, and remained largely unchanged in Finland.

Does your company use a digital signing service?

## Finland

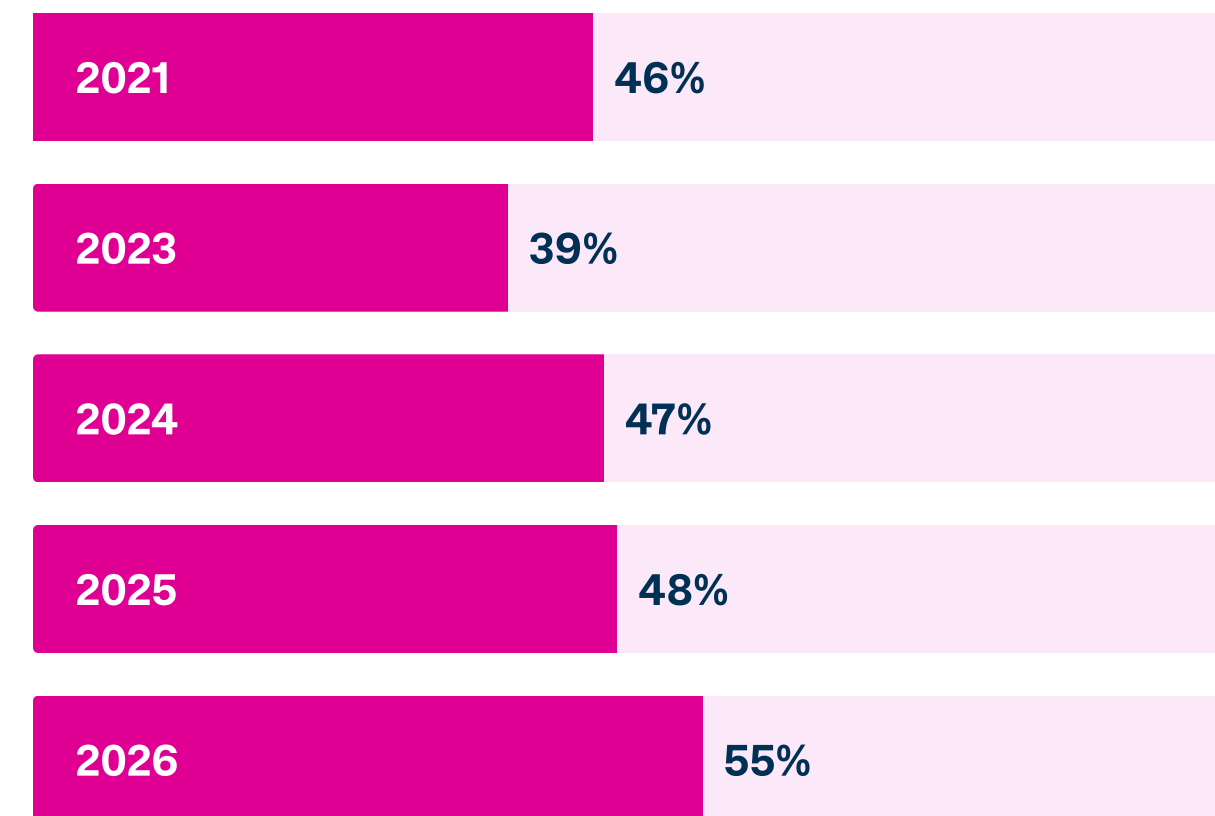
Yes



## Sweden

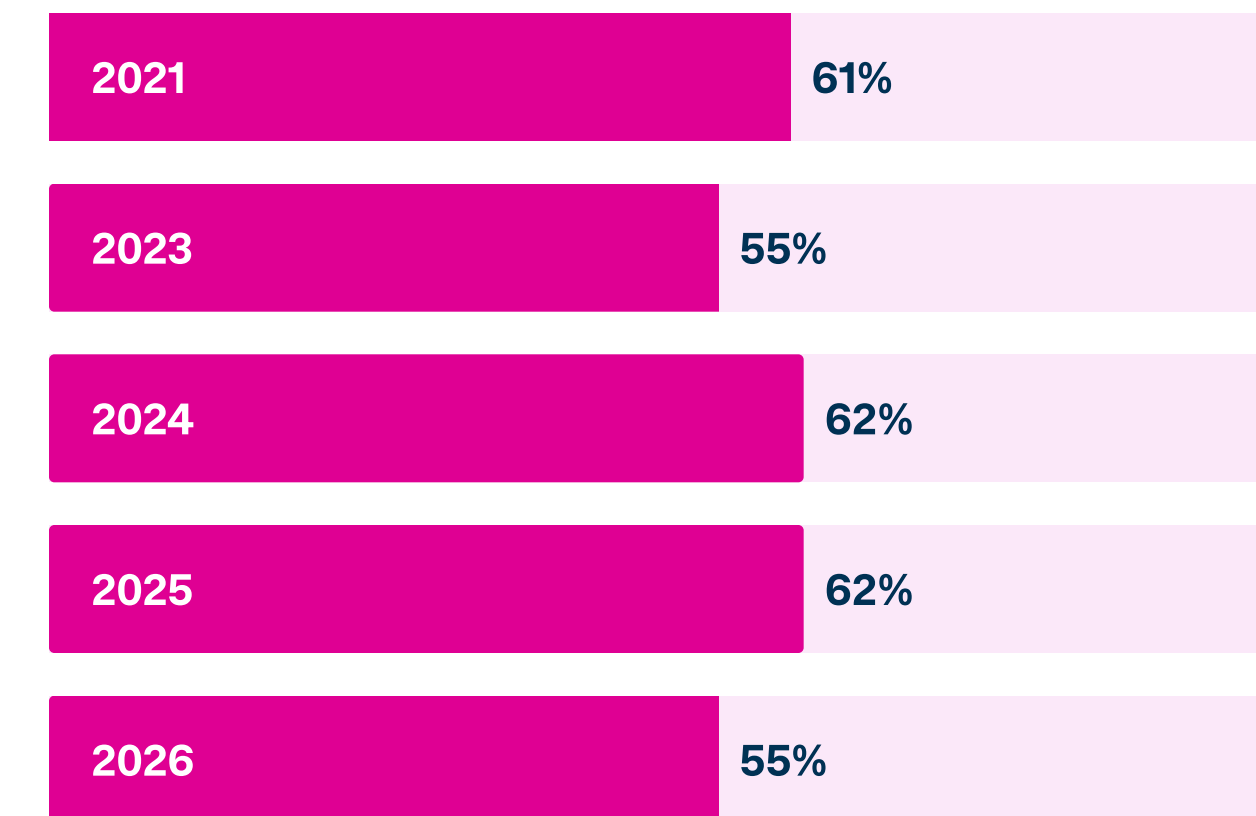
Yes

100%



## Norway

Yes



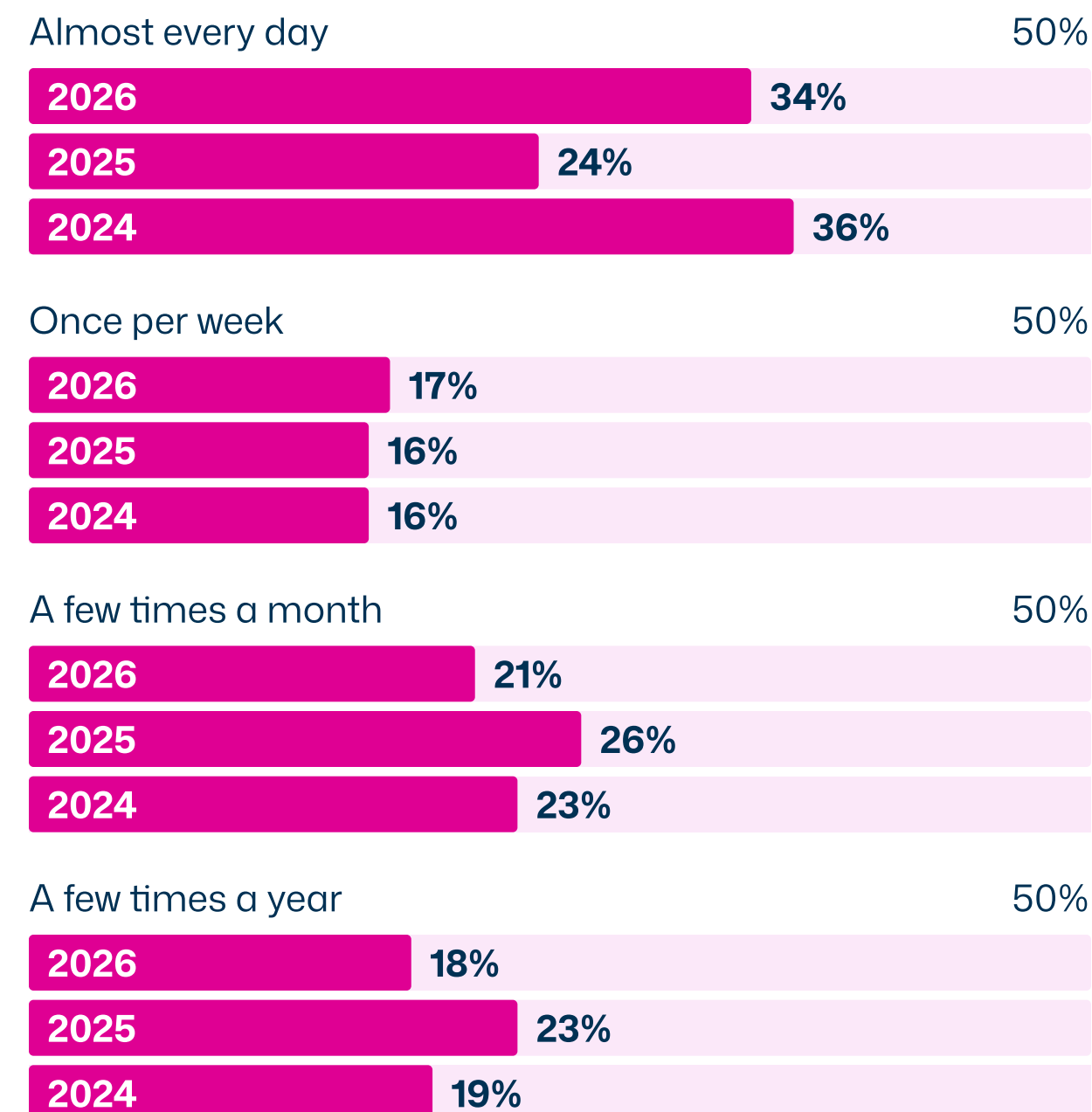
# Frequency of using a digital signing service

Daily use of digital signing has increased across all countries.

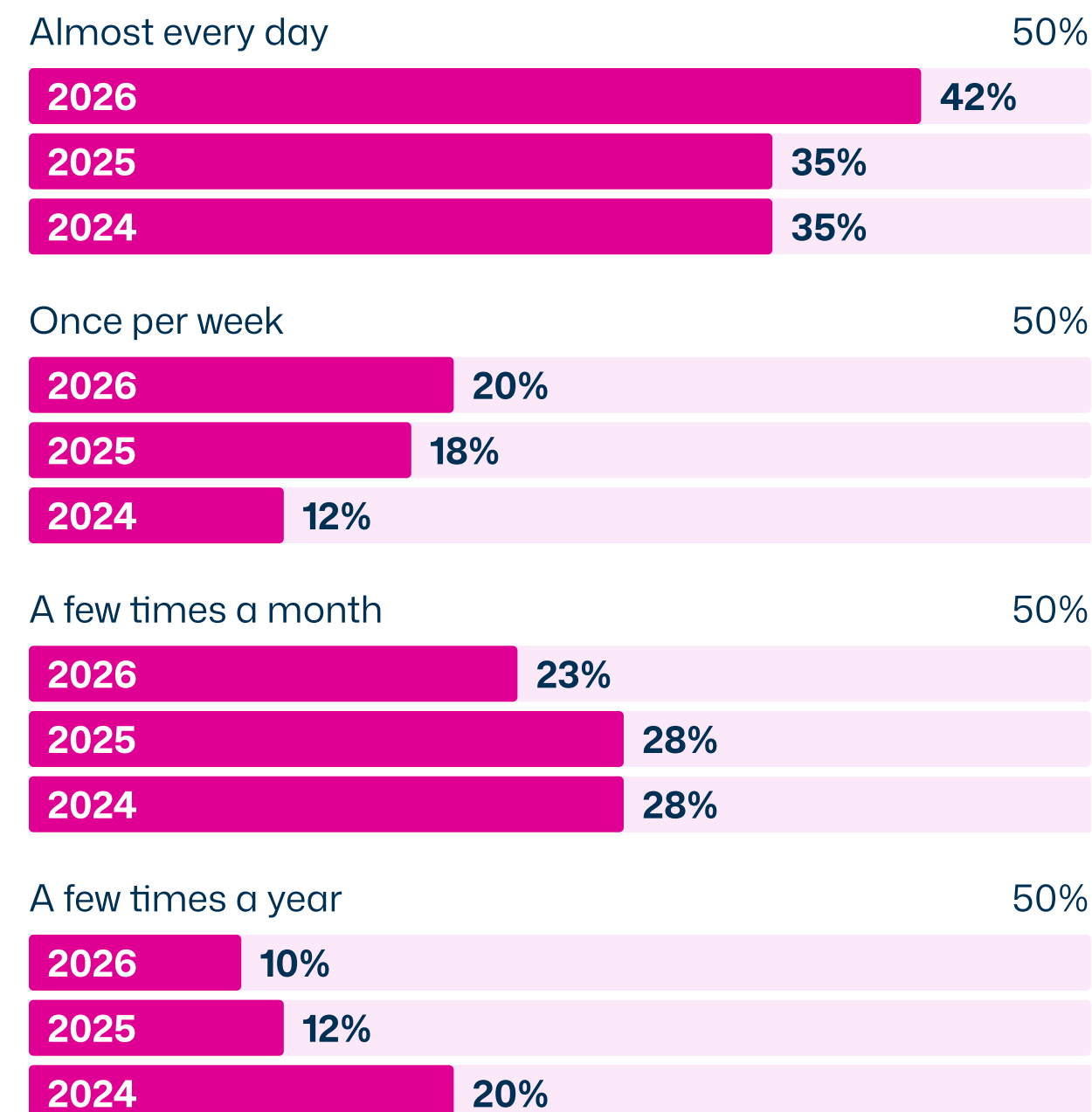
## How often do you use a digital signing service?

Asked of those who use a digital signing service

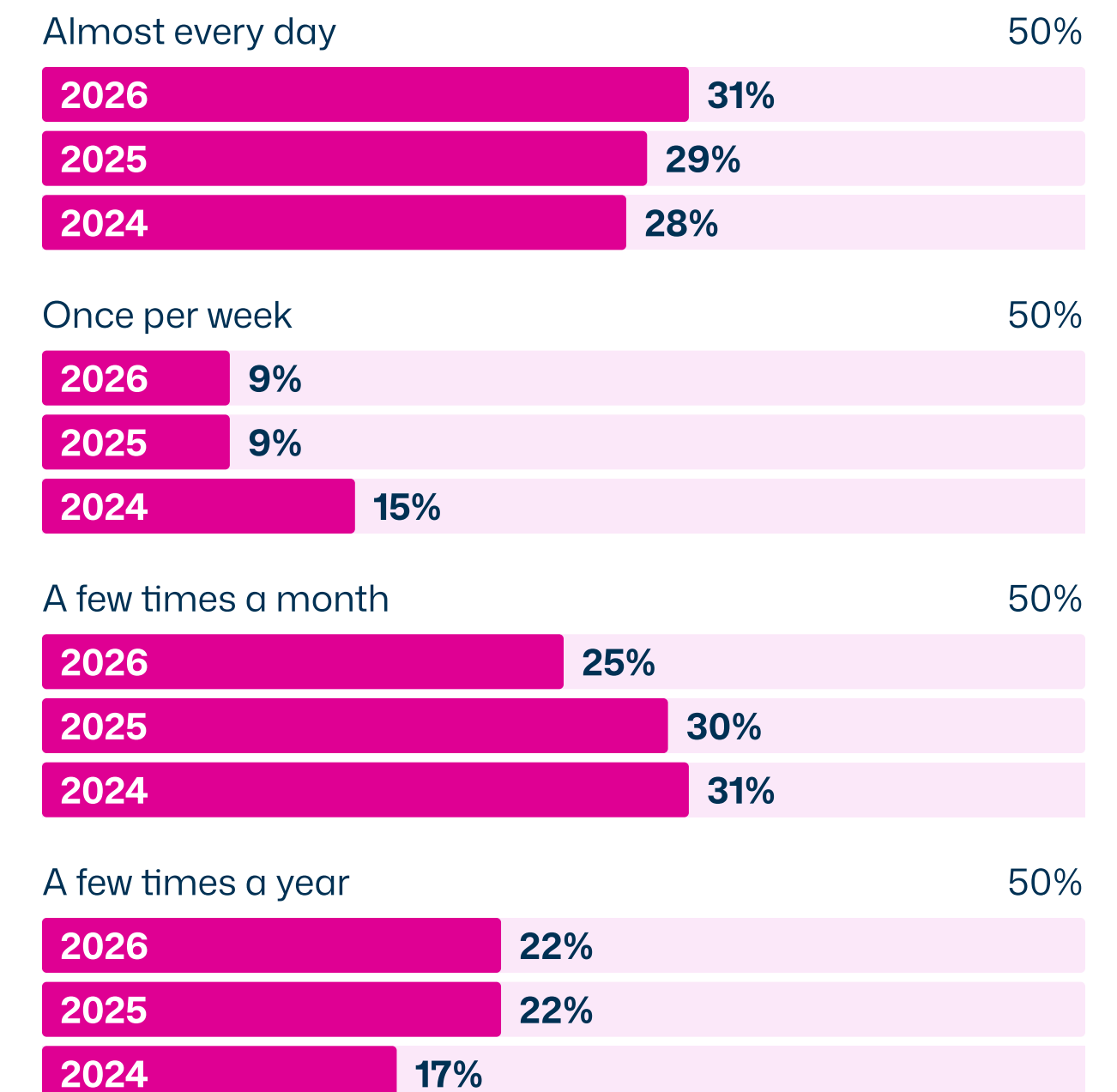
### Finland



### Sweden



### Norway



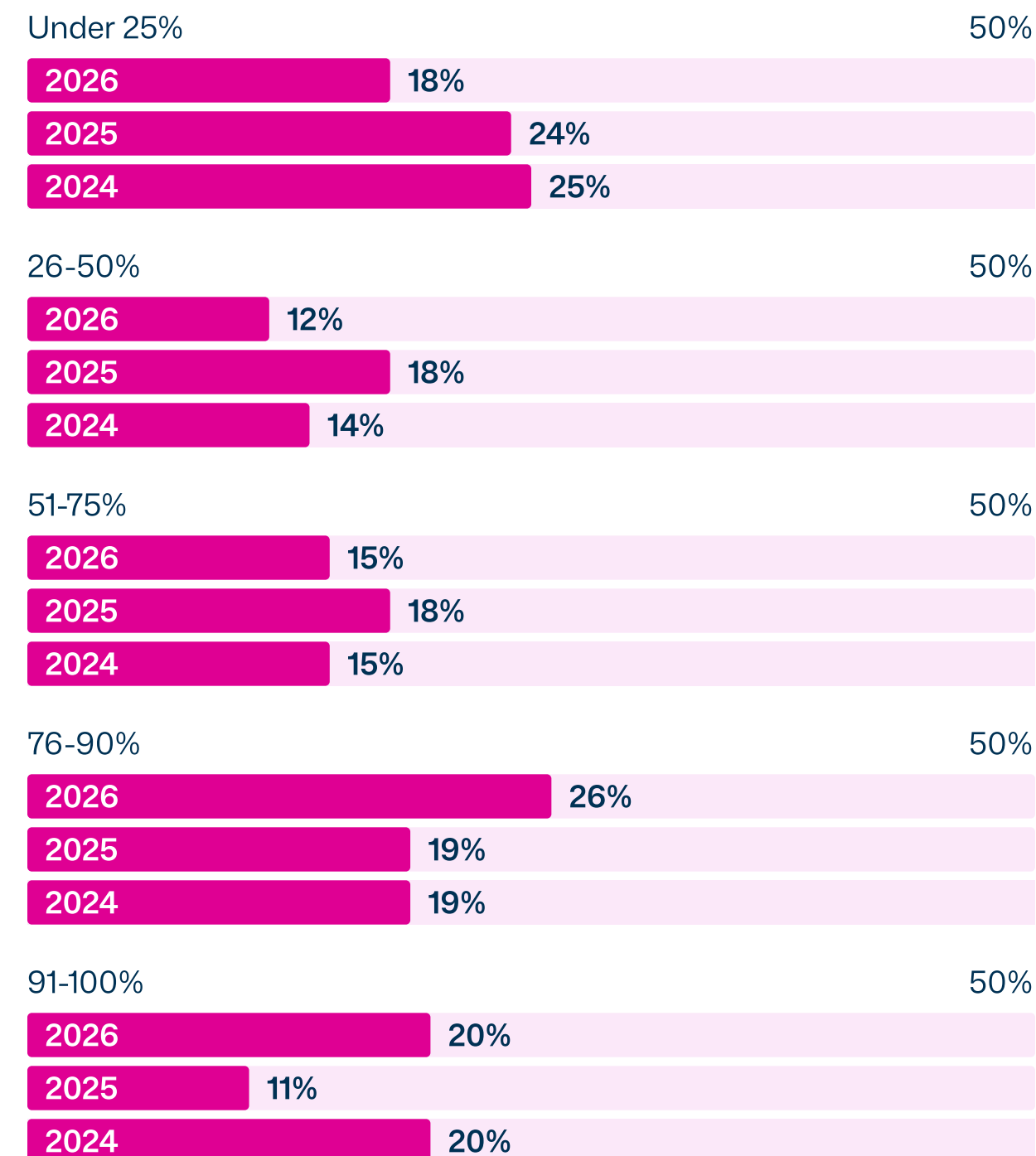
# Percentage of documents signed digitally

The share of companies digitally signing more than 50% of their documents has increased in Sweden and Finland. In Norway, usage has declined to the same level as in 2024.

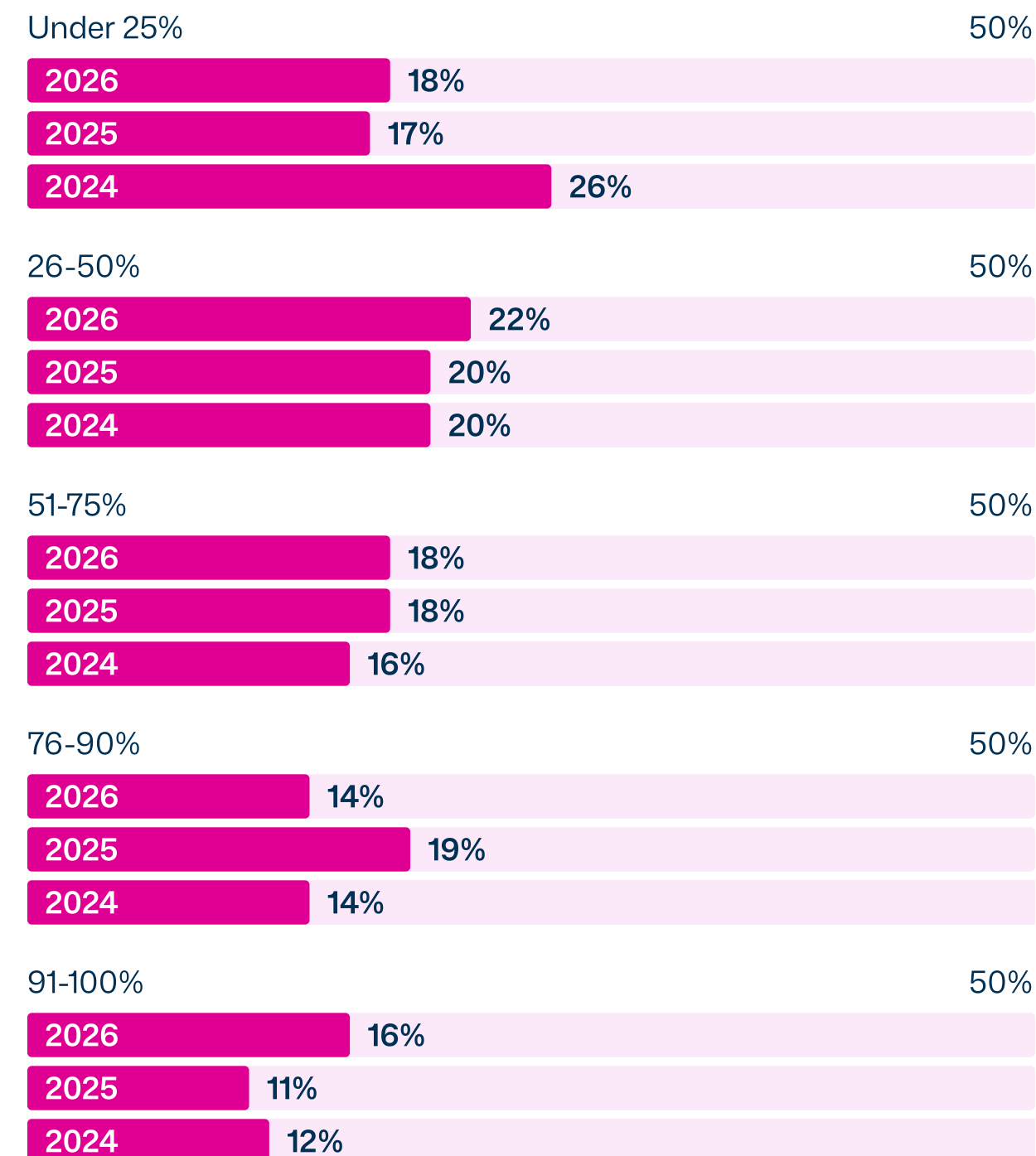
## What percentage of documents are signed digitally in your company?

Asked of those who use a digital signing service

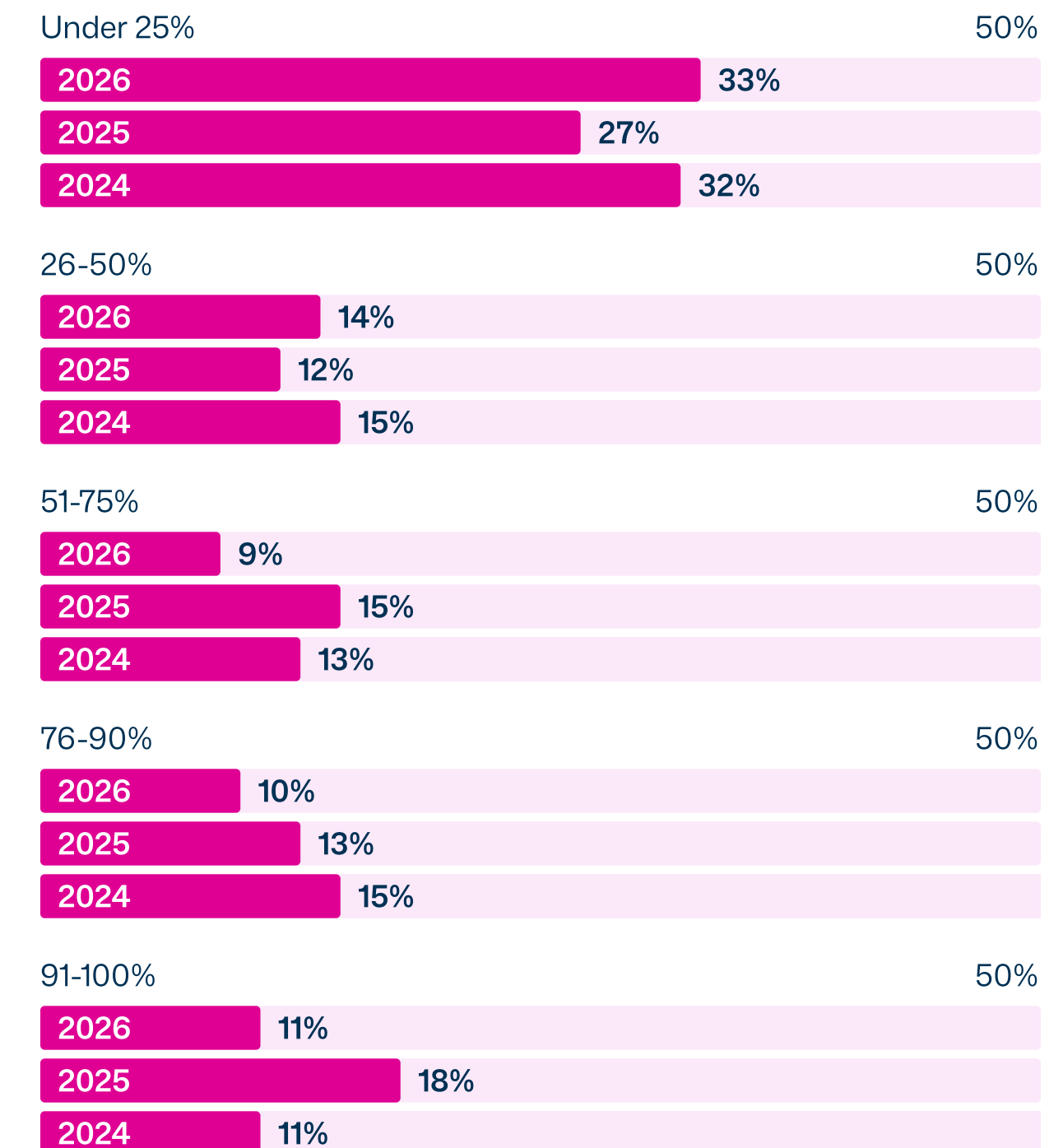
### Finland



### Sweden



### Norway



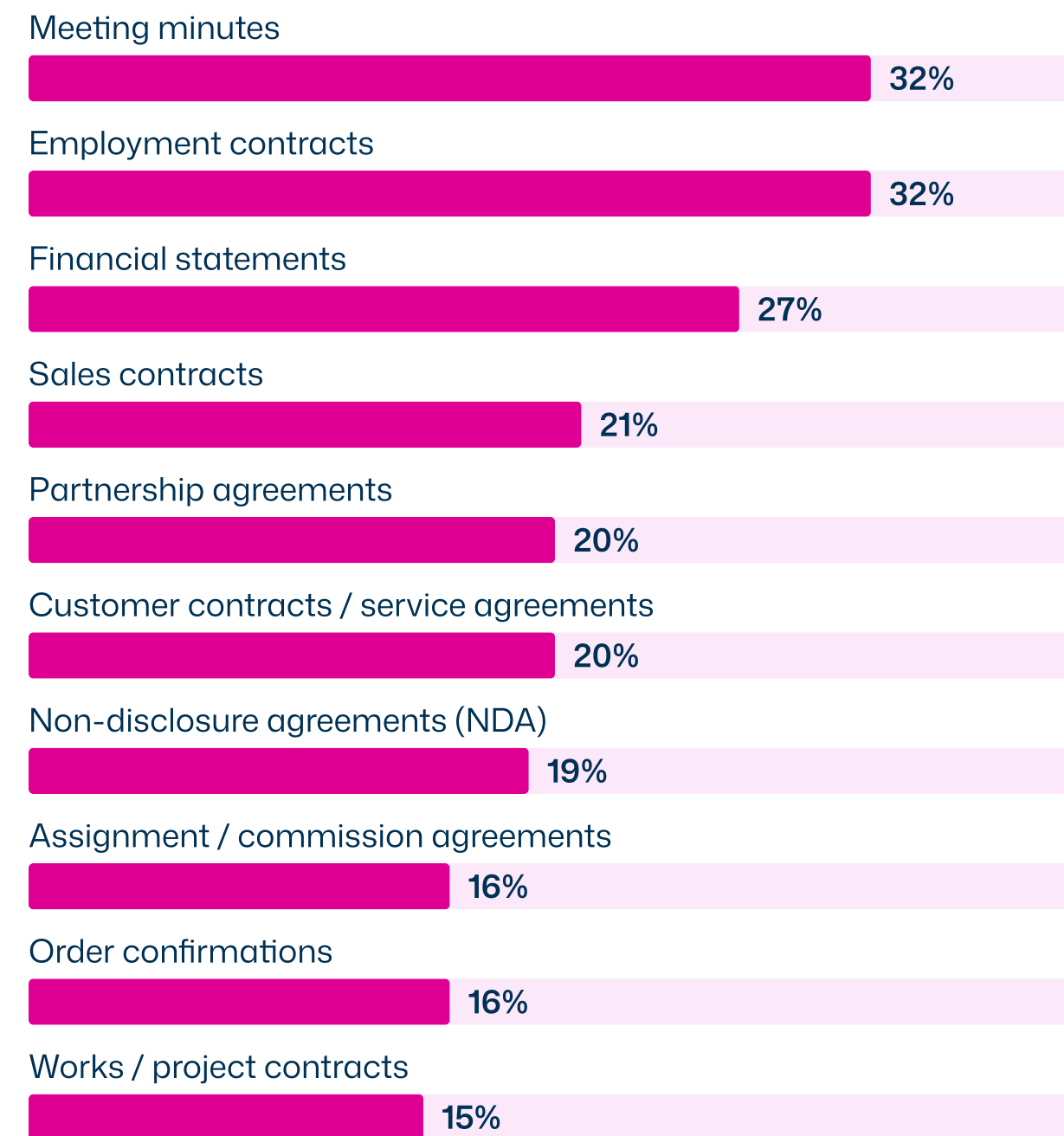
# Most used documents

Employment contracts, sales contracts, financial statements, partnership contracts, customer contracts and meeting minutes are some of the most commonly used document types.

What types of documents are most commonly used or drafted in your company?

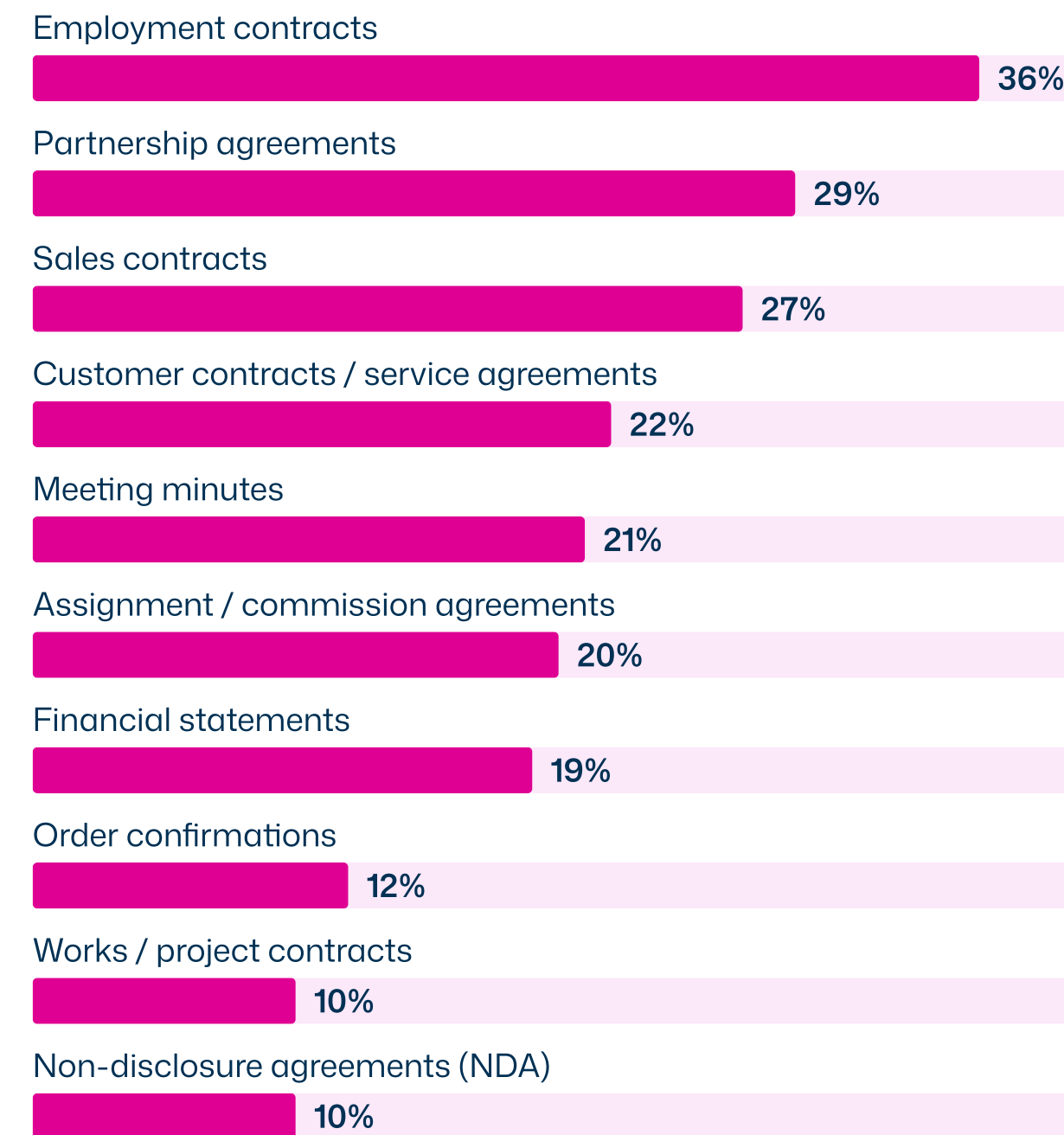
## Finland

### Top 10



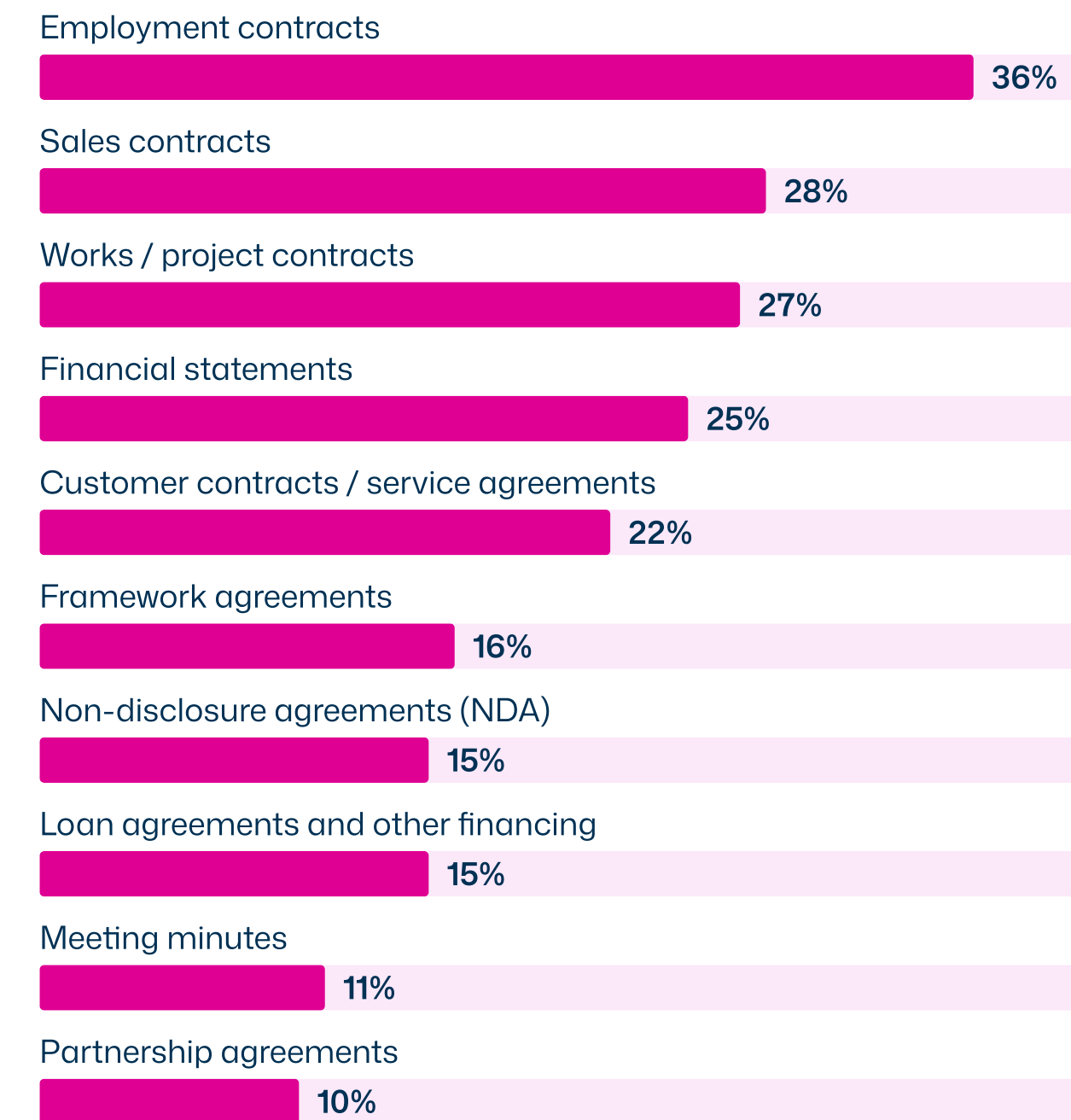
## Sweden

### Top 10



## Norway

### Top 10



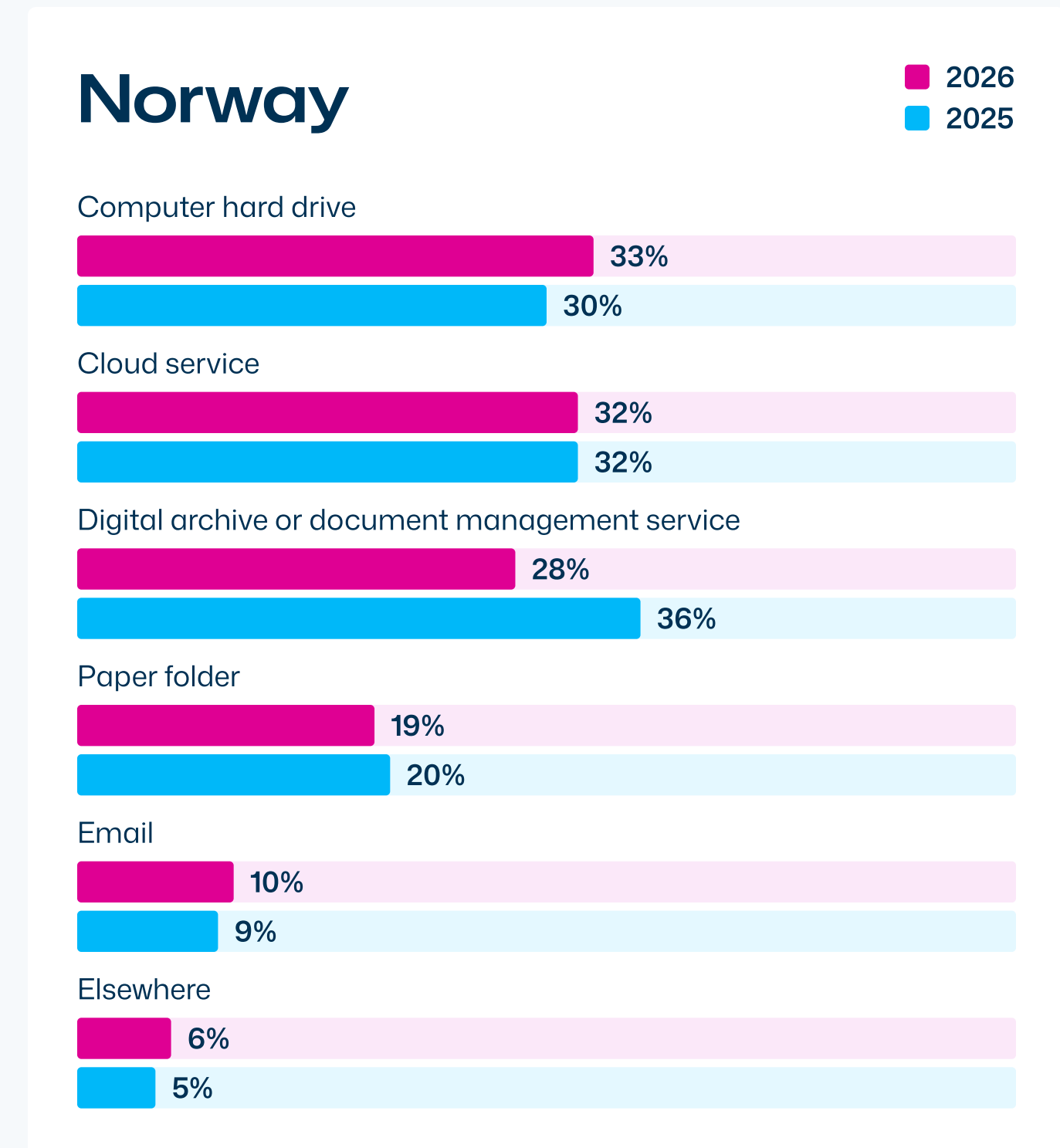
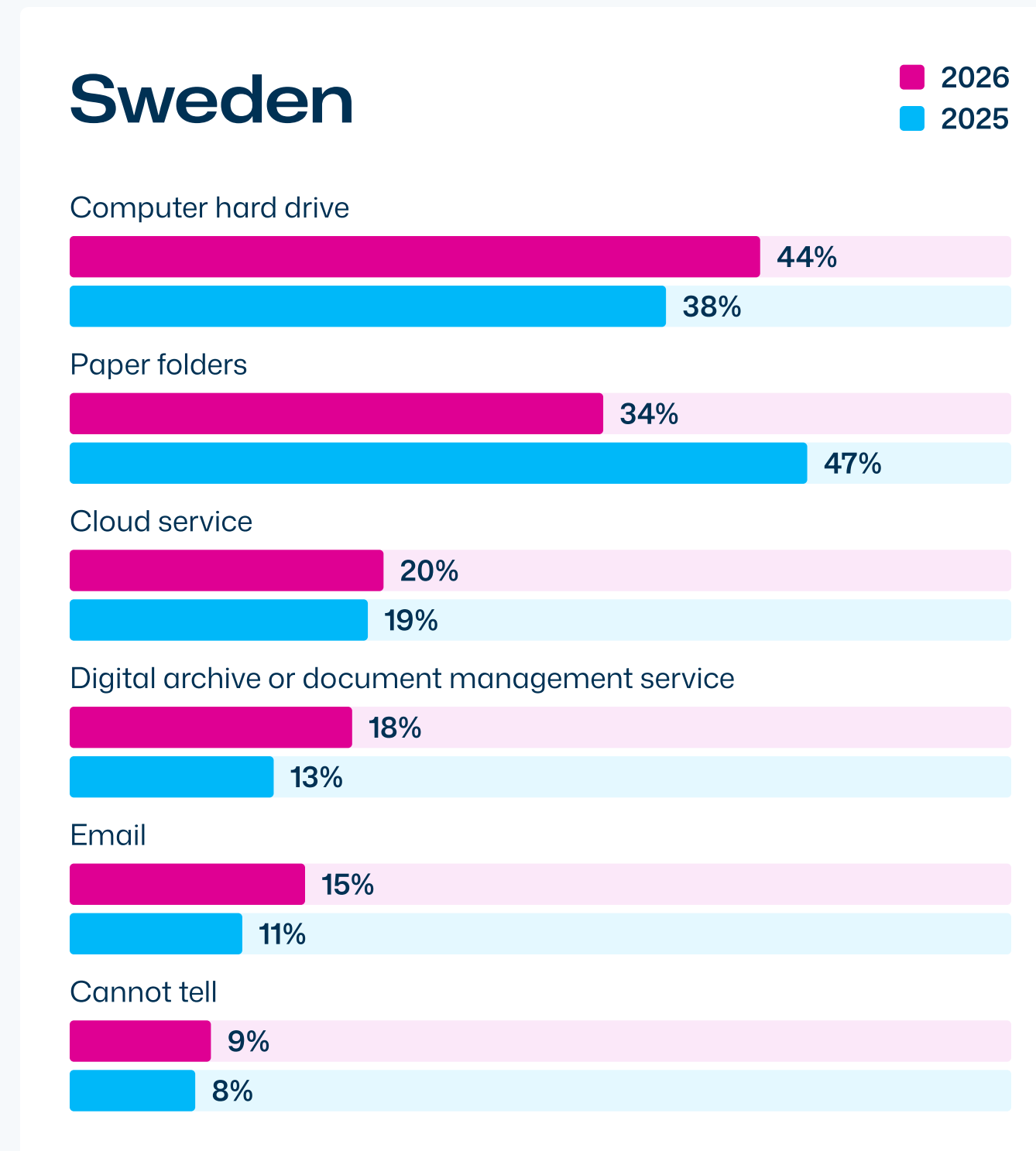
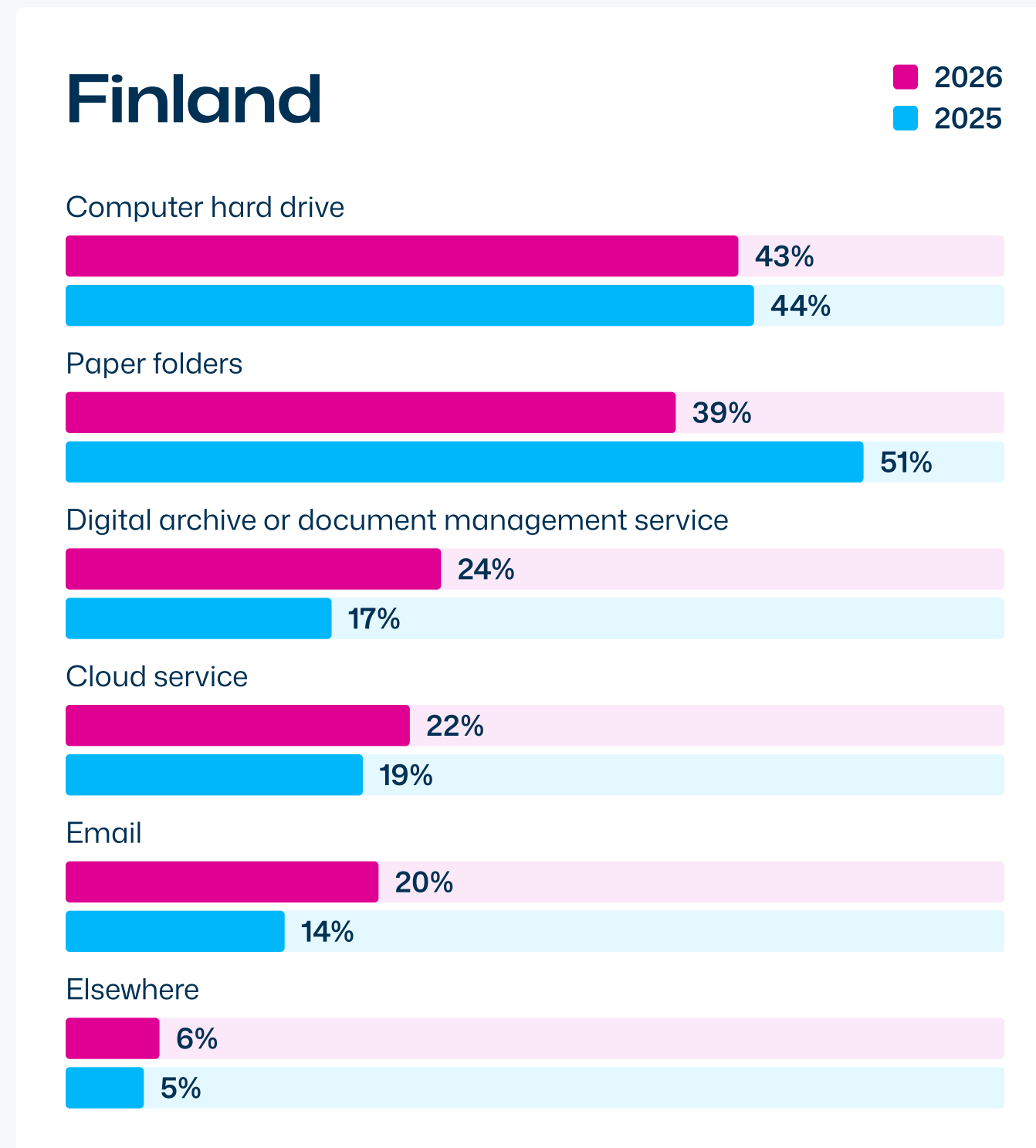


# Contract management

# Handling of documents

Computer hard drives remain the most common storage location for documents. The use of paper folders has declined significantly in Finland and Sweden, while the adoption of digital archives and document management systems has grown. Norway still leads Finland and Sweden in the use of cloud services as well as digital archiving and document management solutions.

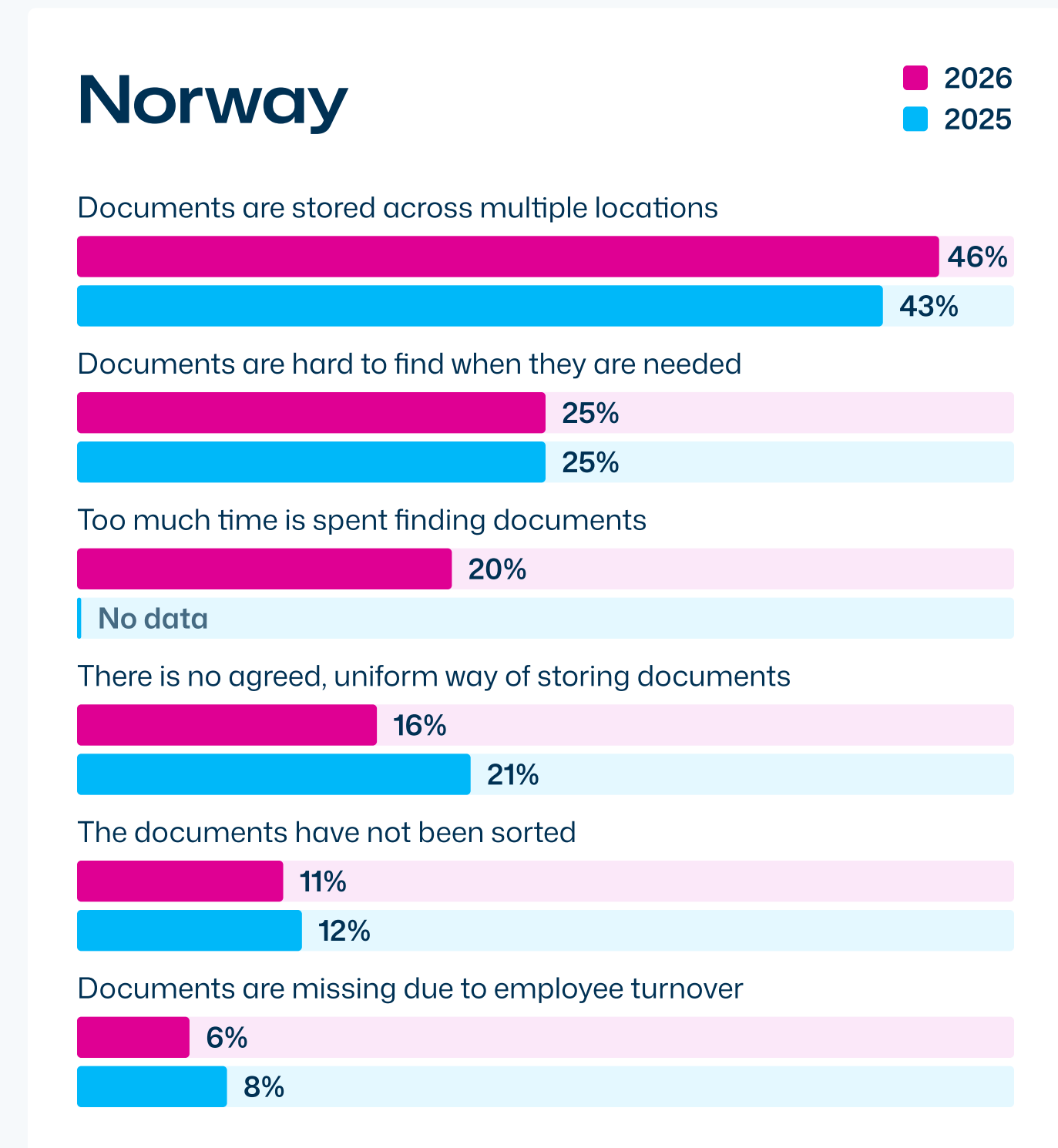
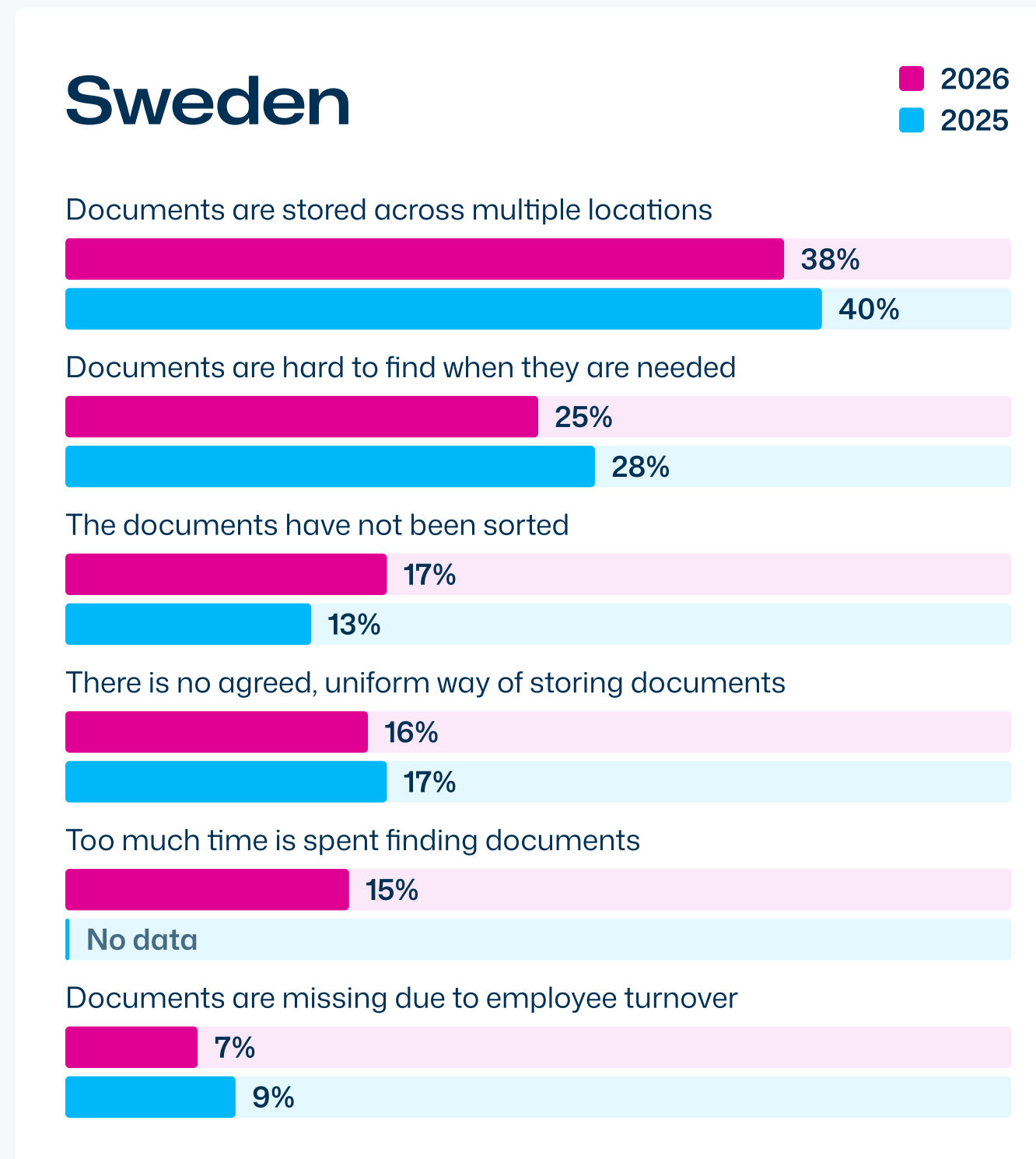
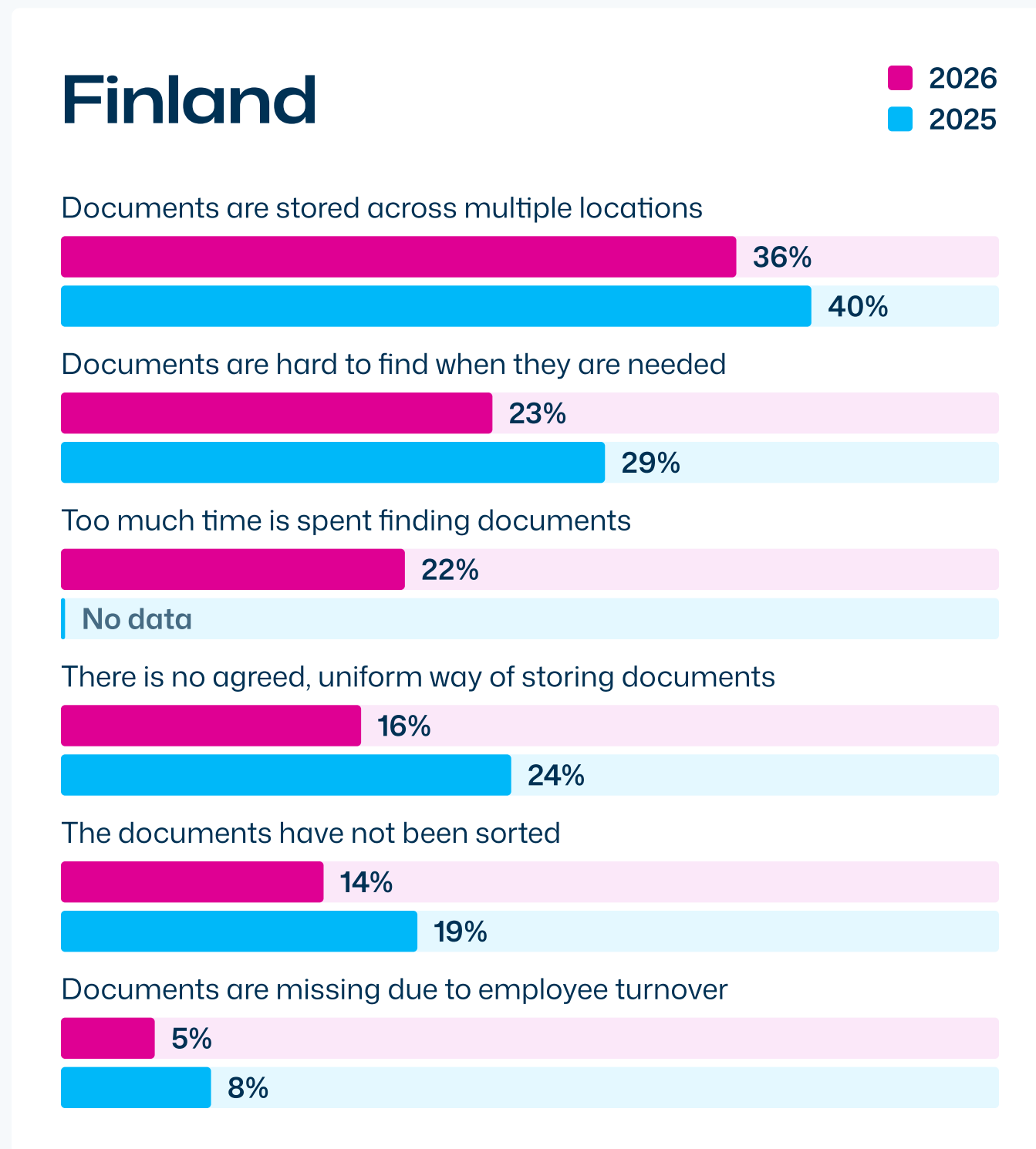
## How do you handle documents in your company? Where do the signed documents end up?



# Challenges with document and contract management

Storing documents across multiple locations remains the number one challenge in document and contract management in every country.

What challenges do you experience with document and contract management in your company?



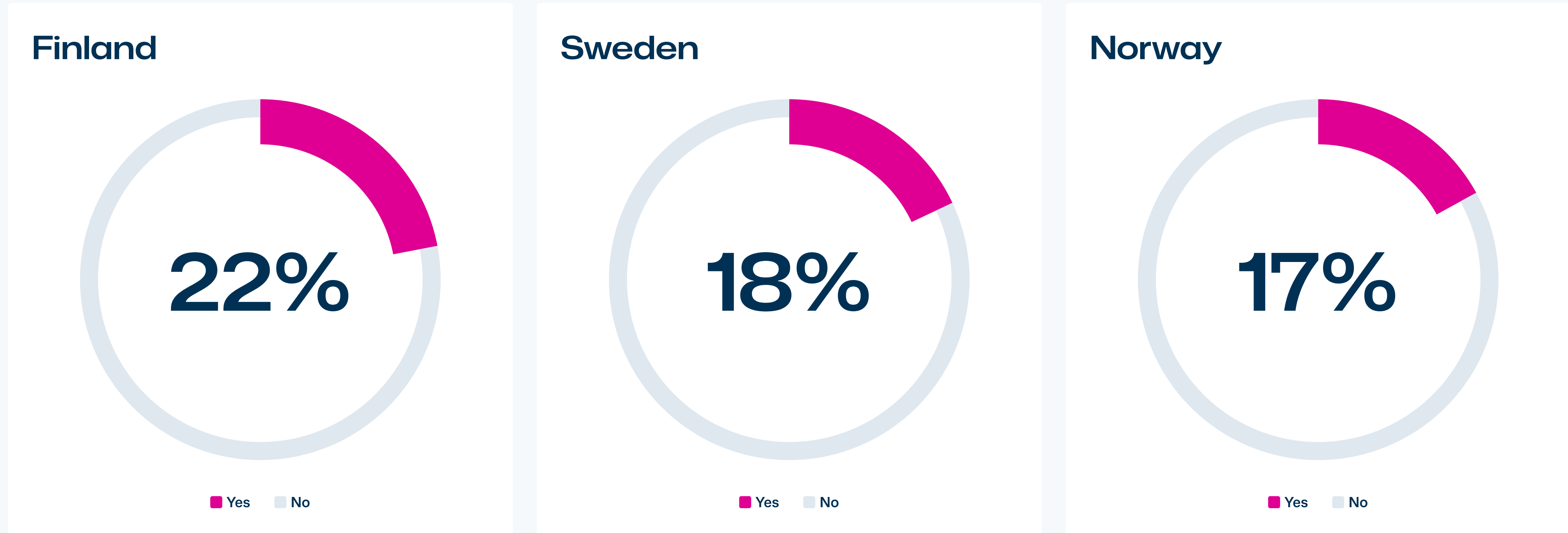


# Use of AI

# Use of AI in drafting legal documents

The use of AI in drafting legal documents remains limited across all countries, with Finland showing the highest level of utilization.

Have you used AI in drafting legal documents?



# Ways of using AI in drafting legal documents

Decision-makers in Sweden and Norway are the most likely to have used AI to draft full legal contracts. In Finland, the most common use case is using AI to edit text to make it clearer and easier to understand.

## How have you used AI in drafting documents?

Asked of those who have used AI for drafting legal documents

### Finland

Asked AI to edit text to be clearer or more understandable



Drafted individual contract clauses or terms



Drafted entire contracts or documents with the help of AI



Asked AI to suggest clauses or clarifications to add to a contract



Compared different contract versions using AI and asked for a summary of differences



Used AI for translations



Other



### Sweden

Drafted entire contracts or documents with the help of AI



Asked AI to suggest clauses or clarifications to add to a contract



Asked AI to edit text to be clearer or more understandable



Drafted individual contract clauses or terms



Compared different contract versions using AI and asked for a summary of differences



Used AI for translations



Other



### Norway

Drafted entire contracts or documents with the help of AI



Asked AI to edit text to be clearer or more understandable



Asked AI to suggest clauses or clarifications to add to a contract



Drafted individual contract clauses or terms



Used AI for translations



Compared different contract versions using AI and asked for a summary of differences



Other





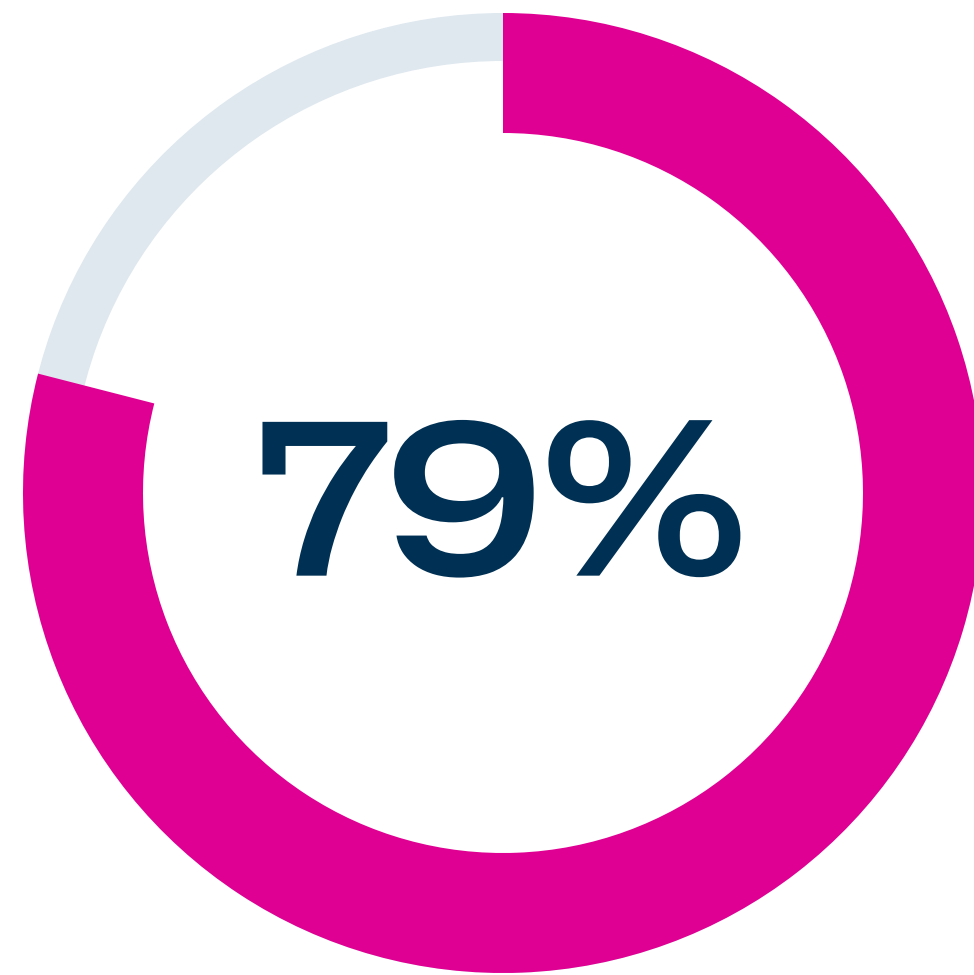
# Fraud prevention

# Preceived sufficiency of tools to prevent fraud

The vast majority believes their company has adequate tools in place to prevent fraud related to contracts and their signing.

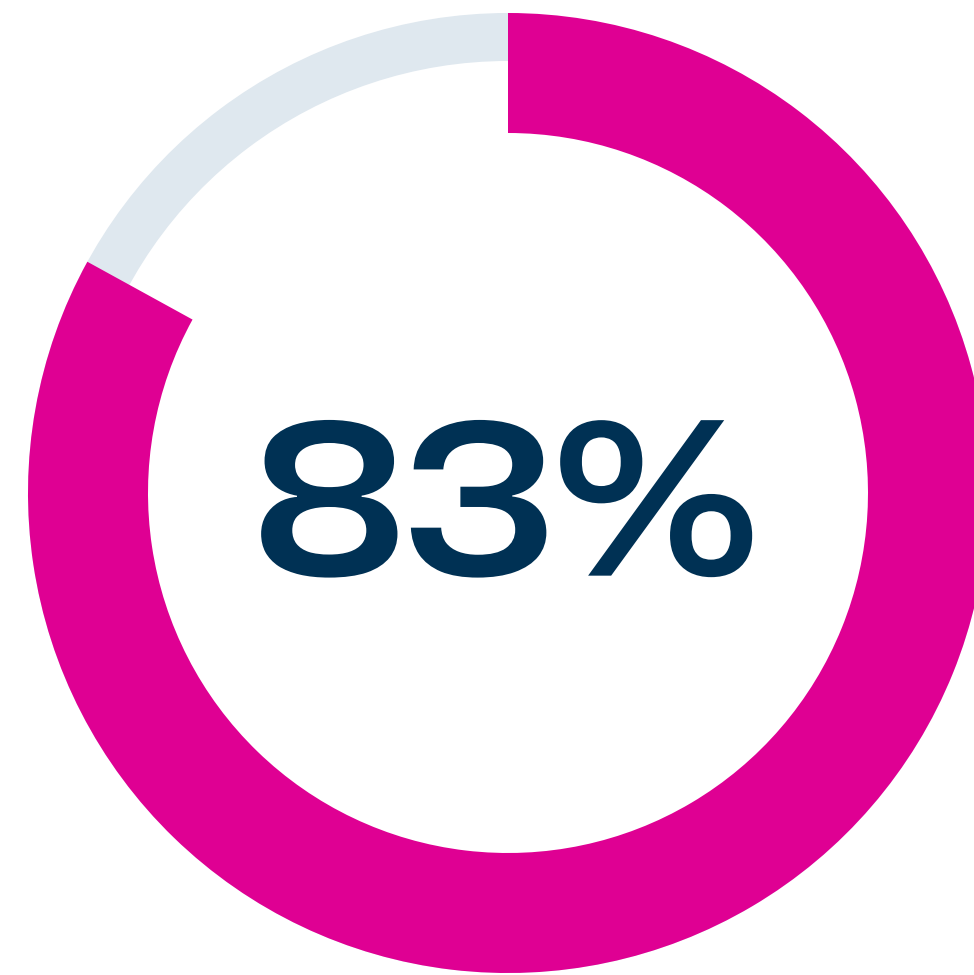
In your opinion, does your company have sufficiently good tools to prevent fraud related to contracts and their signing?

Finland



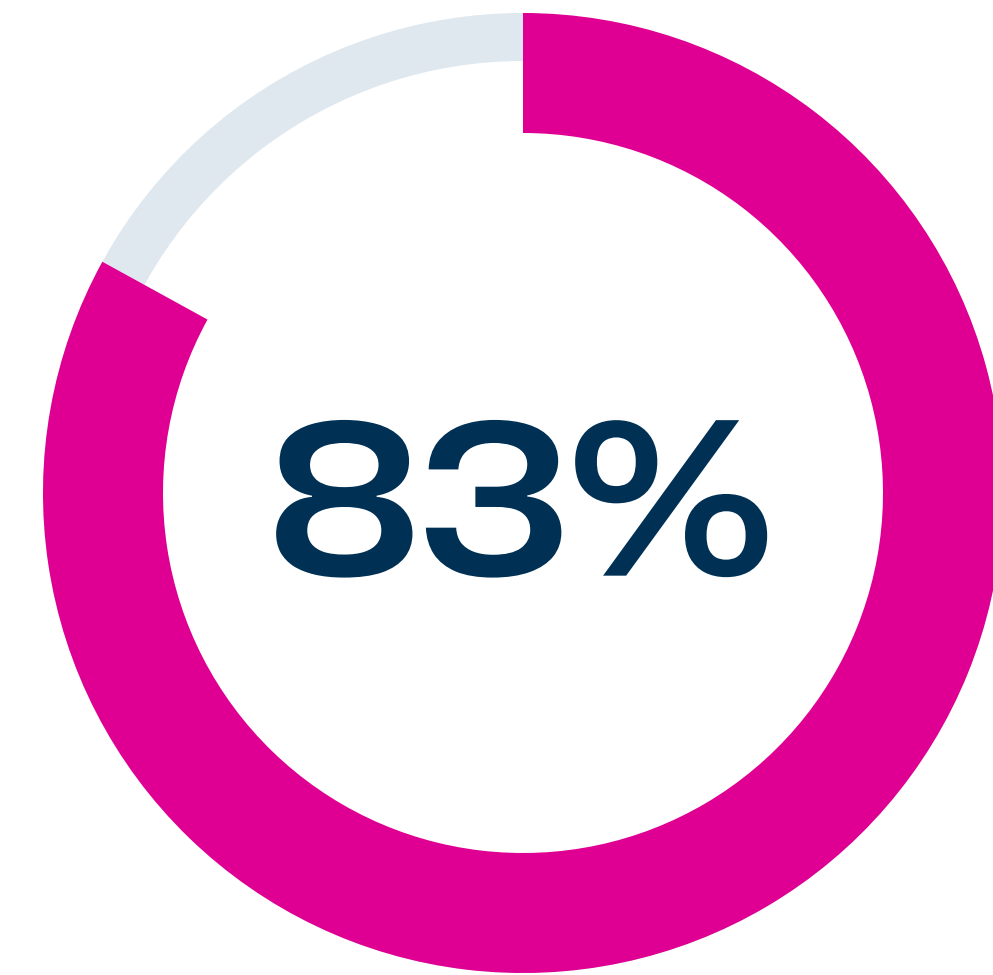
■ Yes ■ No

Sweden



■ Yes ■ No

Norway



■ Yes ■ No



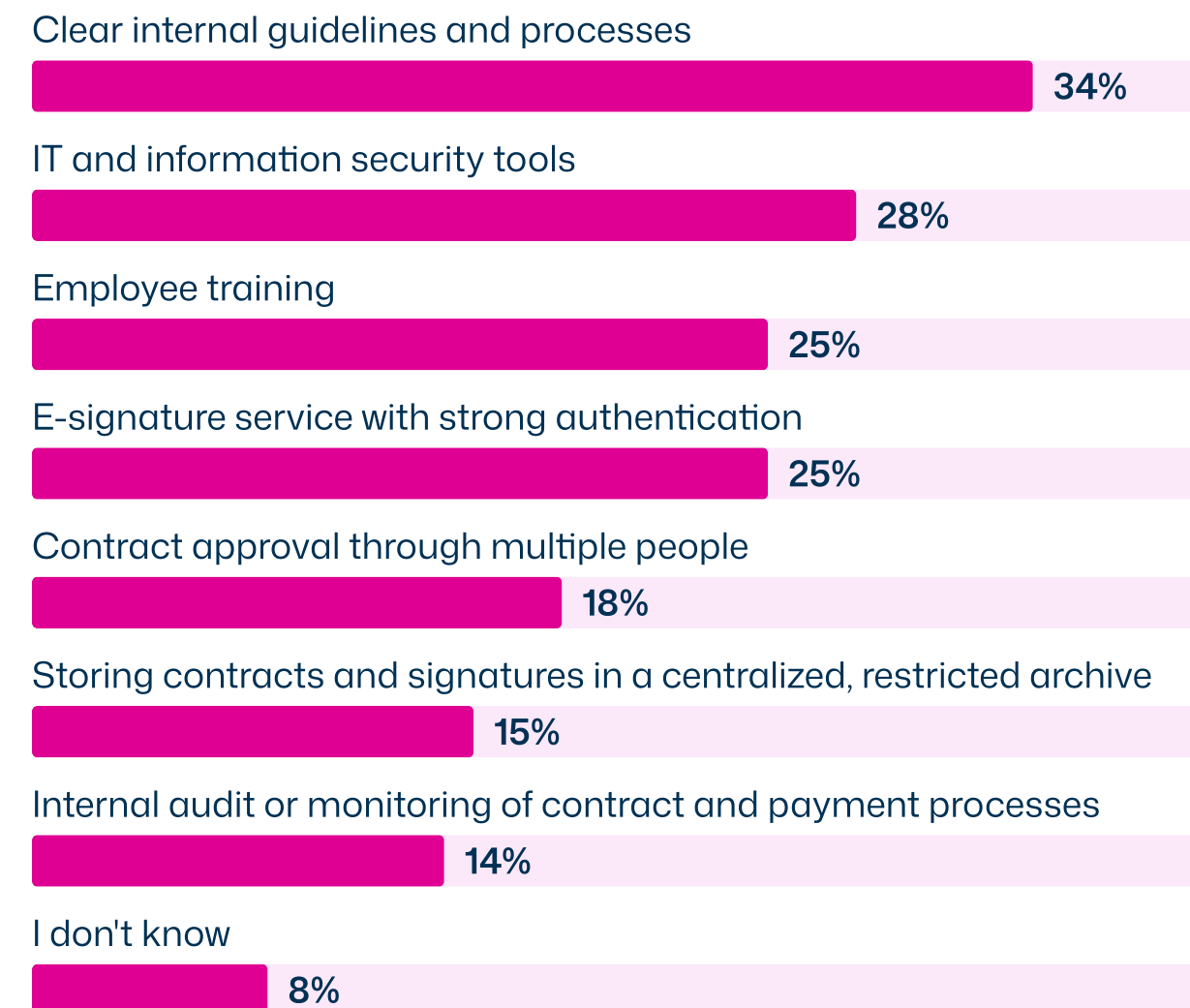
# Measures taken to prevent contract-related fraud

The most commonly adopted measure to prevent contract-related fraud in all countries is the establishment of clear internal guidelines and processes. Employee training, along with IT and information tools, are also commonly implemented.

Have measures been taken in your company to prevent contract related fraud, and if so, what?

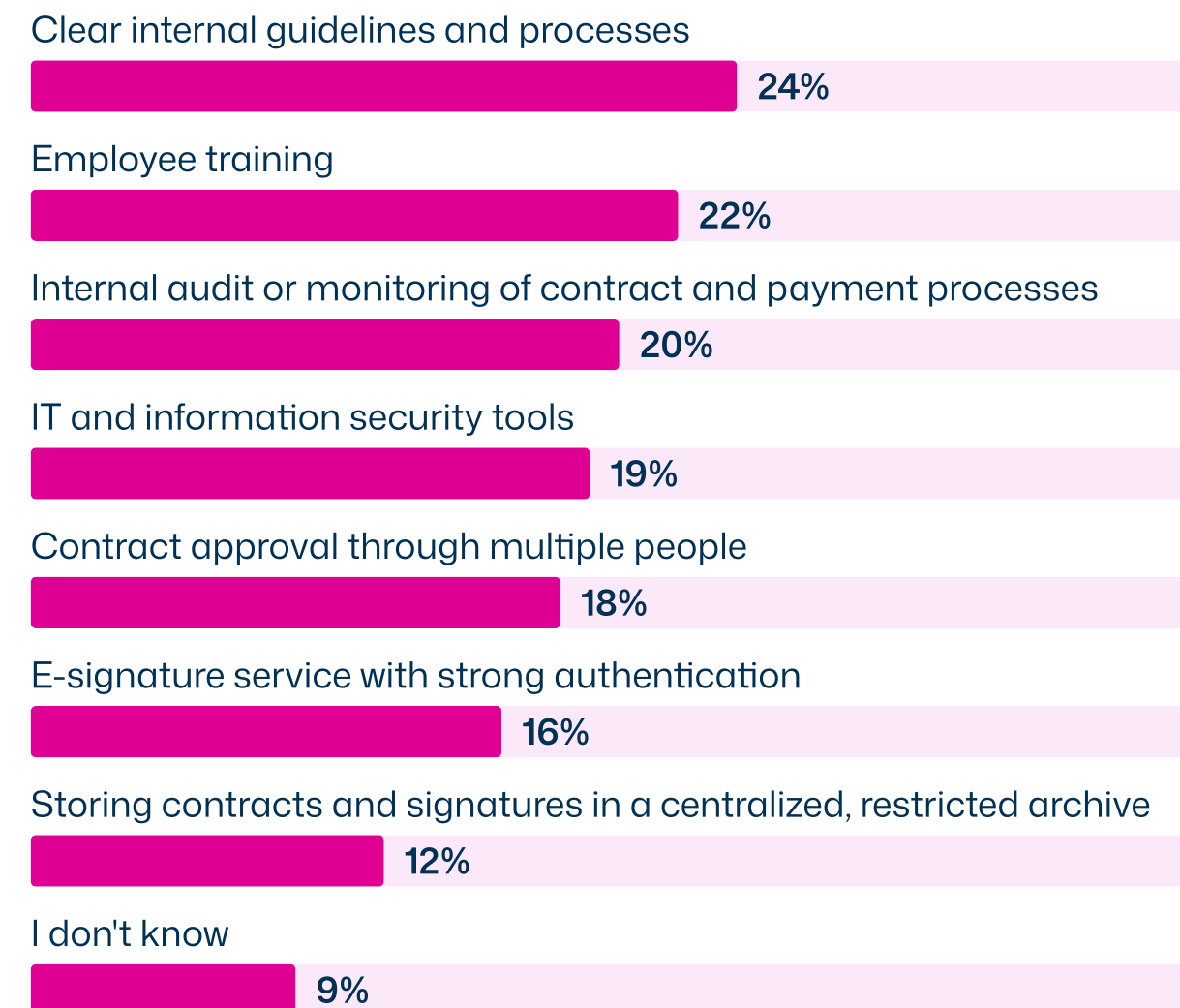
## Finland

### Top 8



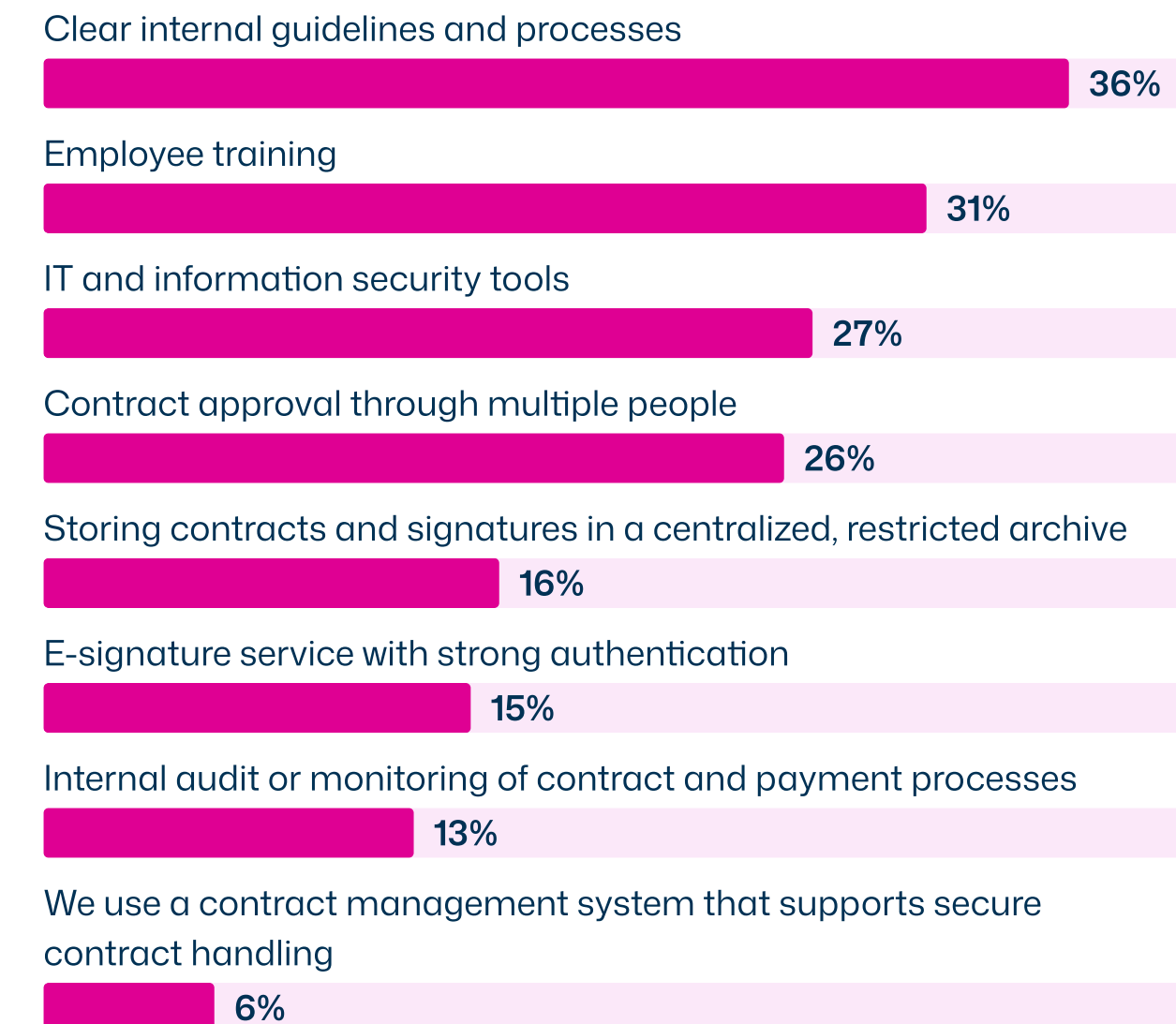
## Sweden

### Top 8



## Norway

### Top 8





**Visma Sign is the leading  
e-signing brand in the Nordics**

# Visma Sign is the leading e-signing brand in the Nordics

## Strong brand awareness

Visma Sign is one of the most recognised e-signing services in the Nordic markets.

- Finland: Visma Sign ranks #1 in overall brand awareness
- Sweden: Visma Sign is #2 in overall brand awareness
- Norway: Visma Sign ranks among the most recognised services

This demonstrates strong visibility and brand familiarity among Nordic decision-makers.

## Among the most considered solutions

When companies evaluate e-signing services, Visma Sign is consistently among the top services considered.

- Finland: #1 most considered brand
- Sweden: among the most considered services (#2)
- Norway: among the most considered services (#2)

This shows Visma Sign is regularly included in the shortlist when organisations choose an e-signing solution.

## Nordic's most preferred service

Visma Sign also performs strongly when decision-makers select their preferred service.

- Finland: #1 most preferred e-signing service
- Sweden: #1 most preferred e-signing service
- Norway: among the most preferred brands (#2)

This confirms that awareness and consideration translate into real preference in the Nordic markets.

Visma Sign is **THE #1 BRAND** in Finland



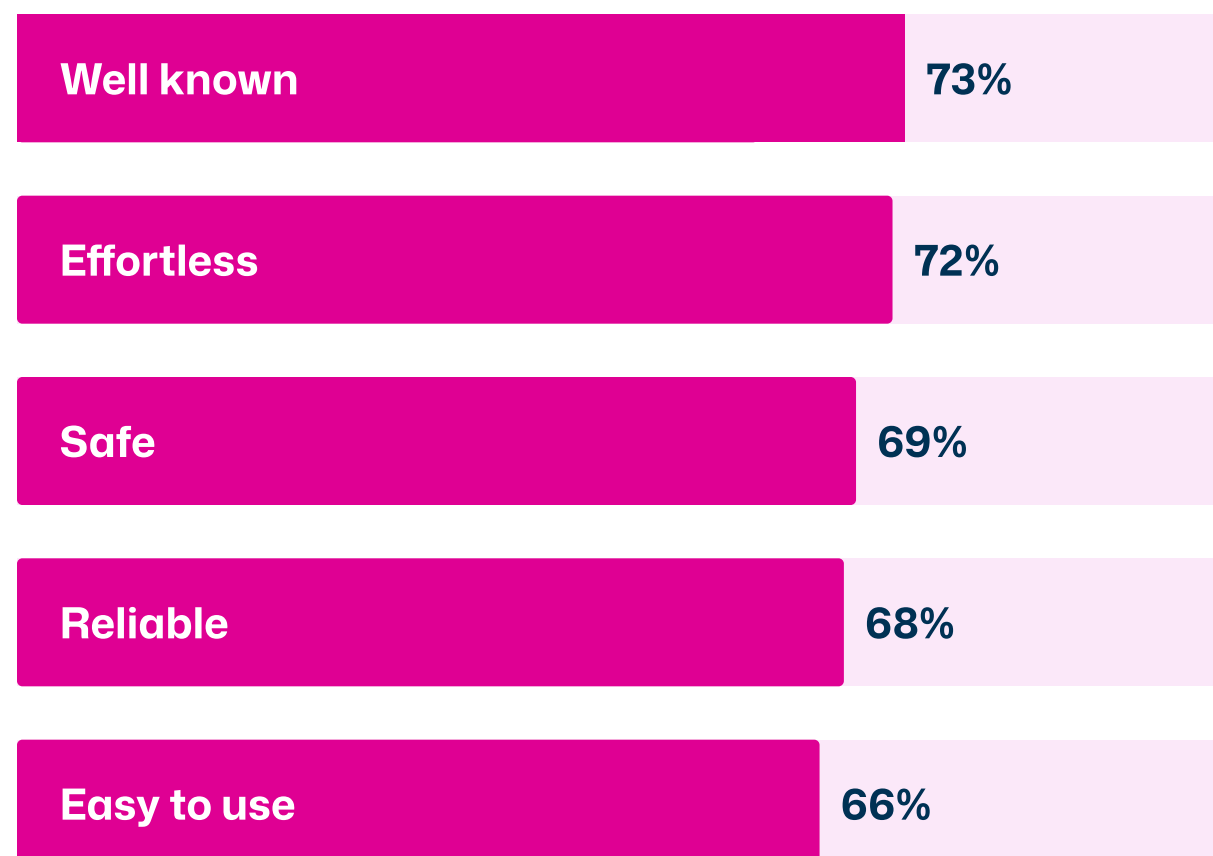
# Brand image of Visma Sign

Visma Sign is most strongly associated with being effortless and well known in Finland and Sweden. Safety and reliability are also strongly associated with Visma Sign.

Which of the following attributes would you associate with the following digital signing services? Visma Sign

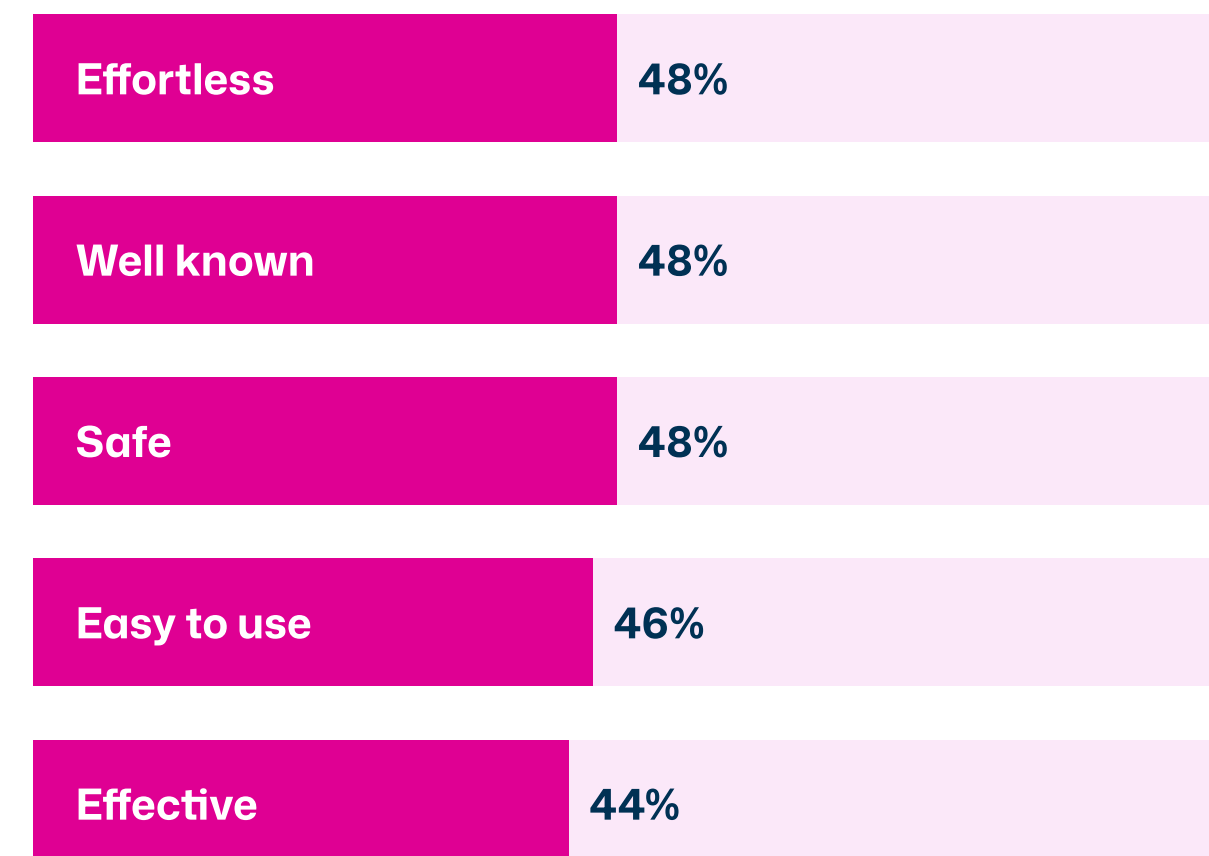
## Finland

Top 5 attributes



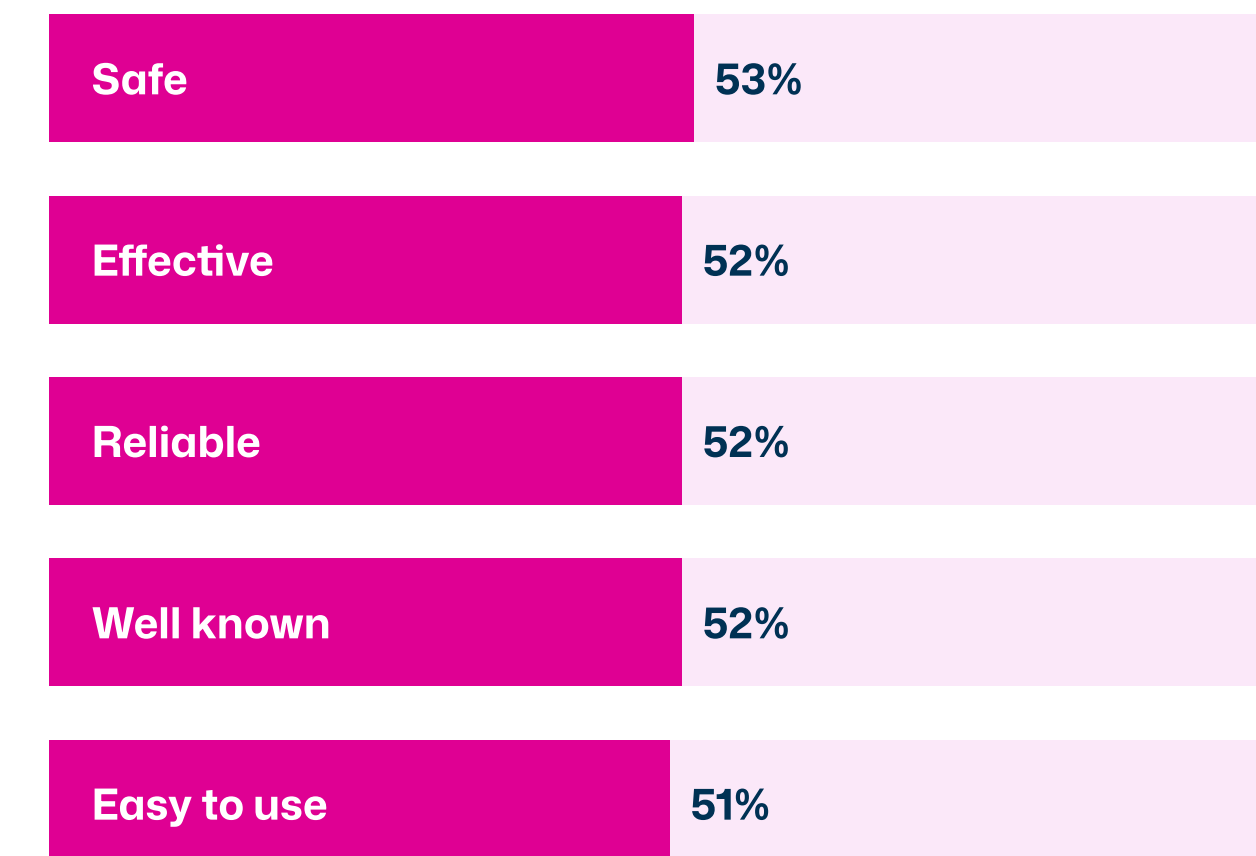
## Sweden

Top 5 attributes



## Norway

Top 5 attributes





visma sign