



# International marketing



The analysis of Finland.

*add date*

*add family names*

Team high five

Group members:

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word

# 1. Introduction

As our research indicates, Finland is the country with the highest per capita coffee consumption in the world. Therefore, we see this as an opportunity to introduce Taiwanese coffee brands to the international market. We chose OKLAO's Taiwan Alishan Tefuye Yangui Coffee because high-altitude coffee has a unique flavor, with fruity notes and a lingering oolong tea aftertaste. We believe this unique taste experience will create a special spark with Finland's coffee culture. Therefore, we will analyze Finland's cultural environment, lifestyle, and economic environment to understand their relevance to our target product. ✓

## 2. Objectives

Our main objective is to get to know our target market by:

- I. Researching Finland's economic information. ✓ good
- II. Gaining deeper insights into our target market. ✓ human
- III. Understanding Finnish traditions and customs. ✓ I says nothing

## Appendix 1. Economic analysis

### 3. 1. Population

<ul style="list-style-type: none"><li><b>Totals :</b><ul style="list-style-type: none"><li>✧ 5,621,678 (Mar. 21, 2025)</li></ul></li></ul>	<ul style="list-style-type: none"><li><b>Age :</b><ul style="list-style-type: none"><li>✧ Average: 43.8 years (2023)</li><li>✧ Women's average: 45.1 years (2023)</li><li>✧ Men's average: 42.5 years (2023)</li><li>✧ Median age: 43.2 years (2025)</li></ul></li></ul>
<ul style="list-style-type: none"><li><b>Sex distributions :</b><ul style="list-style-type: none"><li>97 males per 100 females (2023)</li><li>✧ Females: 2,829,953 (2023)</li><li>✧ Males: 2,773,898 (2023)</li></ul></li></ul>	<ul style="list-style-type: none"><li><b>Geographic spread of the population :</b><ul style="list-style-type: none"><li>✧ Concentrated in the south and west</li><li>✧ 18.4 persons per square kilometer (2023)</li></ul></li></ul>

### 2. Economic statistics

<ul style="list-style-type: none"><li><b>Gross national product :</b><ul style="list-style-type: none"><li>✧ \$298.12 billion dollars (2023)</li></ul></li></ul>	<ul style="list-style-type: none"><li><b>Income per capita :</b><ul style="list-style-type: none"><li>✧ 53,390 dollars (2023)</li></ul></li></ul>
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- **Family income:**

- ✧ The median disposable cash income of households: EUR 33,773 (2022)

- **Distribution of wealth**

- ✧ Median net wealth of households: EUR 96,000 (2023)

Economy & Politics > Economy

Household median disposable income Finland in 2022, by socio-economic group  
(in euros)

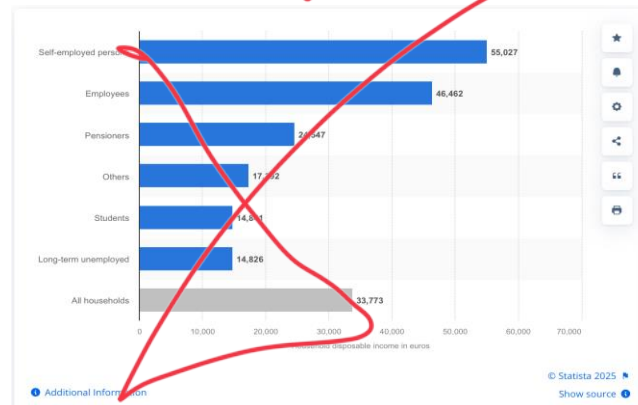


Figure1 ( household median disposable income Finland in 2022 )

### 3. Transportation

- Types and quality :

Finland's transportation network includes air, rail, road, and port systems. It ranks among the EU's best, with rail, port, and air infrastructure rated second, though road ratings have slightly declined.

### 4. Communication and internet

- Types and quality :

- ✧ Fixed broadband networks: 2 million Finnish households or 68% (Sep. 2024)
- ✧ In urban areas, over 90% of households had access to high-speed fixed networks, with 70% having fiber-optic connections.
- ✧ In rural regions, 53% of households had access to fast fixed broadband connections, with fiber-optic networks covering 61% of these areas.
- ✧ Mobile broadband networks (5G coverage): 98.3% of households (June 2023)

### 5. Dominant economic activity

- Manufacturing / services? What types?

- ✧ Service sector:  
61% to country's GDP Include retail, healthcare, education, and finance.
- ✧ Industrial sector:  
36% of GDP Include metal production, mechanical engineering, electronics, and the traditionally robust forestry industry.
- ✧ Agricultural sector: 3% of GDP

Too tiny

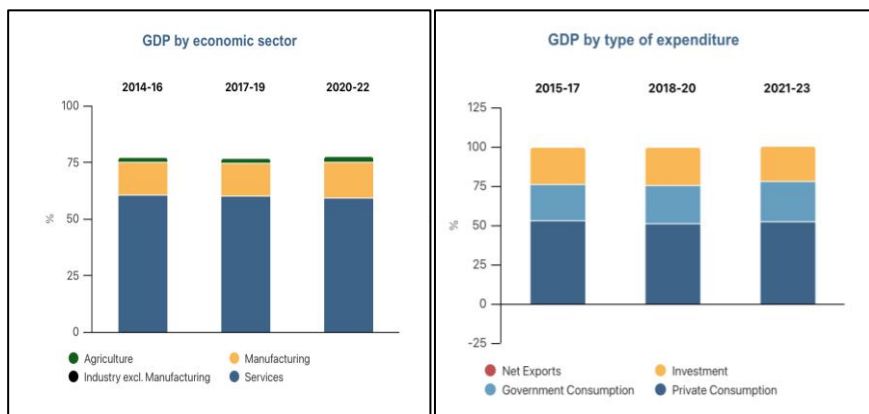


Figure2& Figure3 ( GDP by economic sector in 2014, 2017 and 2020 ) & ( GDP by type of expenditure in 2015, 2018 and 2021 )

## 6. Currency

### • What currency?

✧ Finland uses the euro (€) as its official currency, having adopted it in 2002

(see Figure 4)



Figure4 ( euro looks like )

### • Exchange rates :

✧ As Finland is part of the Eurozone, the euro's exchange rate fluctuates based on international currency markets. Currently, NT1 in Taiwan is 0.028 EURO.



Figure5 ( euro exchange rate )

## 7. Trade restrictions

### ✧ EU restriction :

Finland, as an EU member, follows EU trade rules, restricting items like alcohol, drugs, explosives, and certain farm products under the (CAP).

### ✧ EU traffics :

EU tariffs apply to non-European goods, with industrial product rates from 5% to 14%. About 70% of EU imports are tariff-free.

## 8. Distribution channels

- **Size and type of retail outlets :**

- ✧ Finland's retail market is dominated by chains such as S Group and K Group, operating numerous stores, including hypermarkets, supermarkets, and convenience stores.

- **What kind of markup?**

- ✧ High operating costs in Finland are due to expensive labor, energy, and taxes, resulting in higher prices to stay profitable
- ✧ The standard VAT rate is 24%. Reduced rates are 14% for food and 10% for books, transport, and pharmaceuticals.
- ✧ Finnish brands prioritize quality and sustainability, which leads to higher prices for many products.
- ✧ B2B Sectors: Forestry & Paper Industry has a 10-20% markup, as Finland leads in paper exports.
- ✧ Machinery & Technology has markups of 15-40% due to high R&D costs affecting prices.

OK

- **Dominant payment methods (cash/credit/debit/store cards) :**

- ✧ In Finland, debit cards are the dominant payment methods, with mobile payment solutions like Apple Pay and Google Pay also being widely used, alongside online banking and bank transfers.

- **Relevance of middlemen :**

- ✧ Middlemen like wholesalers and distributors help import goods by using their networks and local market knowledge to make it easier to enter and distribute in the market.
- ✧ B2B (Business-to-Business) Intermediaries:  
Many Finnish companies use brokers, wholesalers, and logistics firms to improve operations and reach international buyers.

- **Characteristics in the market of pull or push?**

- ✧ Pull:

- ◆ Finland operates as a pull market, driven by consumer demand affecting production and marketing.
- ◆ Consumers focus on quality, sustainability, and driven by innovation, promote enterprise development.
- ◆ Consumers are using online marketplaces, influencing direct-to-consumer strategies.
- ◆ Eco-friendly products are in demand, leading businesses to change what they offer.

styles

## 9. Media

- **Dominant forms of media (e.g., TV, radio, print, internet) :**

- ✧ Finland has a diverse media landscape, with Yle managing TV and radio, and major newspapers like Helsingin Sanomat attracting large readerships.



Figure6 ( Finland's second largest radio station )



- **Use of social media :**

- ✧ Social media usage is widespread in Finland, with platforms such as Facebook, Instagram, Twitter, and LinkedIn .
- ✧ For the most accurate and up-to-date information, especially regarding trade regulations and economic data, consulting official Finnish government sources or reputable financial institutions is recommended.

## Appendix 2: Cultural analysis

### 2.1. Geographic

- **Location:**

Finland is part of Scandinavia, a geographical region in northern Europe, and shares land borders with Norway, Sweden, and Russia.

- **Climate:**

Maritime and continental climates.

### 2.2. Social institutions

- **Role of the family:**

A family is most often considered to consist of the nuclear family. Parents and children. The grandparents are a separate family of their own.

- **Dynamics of the family:**

In Finland, both genders work. Parents get maternity/paternity leave, with most mothers taking a year. Young adults move out around 20; females leave earlier for education, males stay longer for military service.

- **Education levels:**

As of 2024, secondary general academic and vocational education, higher education and adult education are compulsory. 54% ac., 45% voc. ✓

### 3. Political system

- **Political structure:**

The Prime Minister leads the government, while the President handles foreign policy. Finland's Constitution defines executive, legislative, and judicial powers.

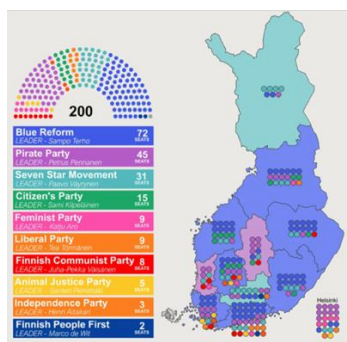


Figure7 ( Schematic diagram of Finland's political system )

Haha! Can you read this? If "no" why is it here?

- **Stability of government:**

Finland has a stable political system and a strong rule of law.

## 4. Legal system

<ul style="list-style-type: none"><li>• <b>type of legal system:</b>  Finnish legal system is a civil law. However, EU law is directly applicable and takes precedence over national legislation.</li></ul>	<ul style="list-style-type: none"><li>• <b>Significance of legal system in everyday life:</b>  Protect residents' legal justice and provide them with democracy and the right to vote. They also provide legal assistance when they encounter legal problems.</li></ul>
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## 5. Social organization

<ul style="list-style-type: none"><li>• <b>Group / individual society:</b>  Finland is highly individualistic (score: 75), favoring a loosely knit society where individuals prioritize themselves and close family.</li></ul>	<ul style="list-style-type: none"><li>• <b>Mono / multicultural:</b>  From the 1960s to 1990s, Finland improved conditions for traditional minorities and has since grown more diverse due to migration.</li></ul>
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## 6. Religion

<ul style="list-style-type: none"><li>• <b>Dominant religion:</b>  Christianity dominates in Finland, with 68% belonging to the Evangelical Lutheran Church and 30% being non-religious</li></ul>	<ul style="list-style-type: none"><li>• <b>Role of religion in daily life:</b>  Religion is not central to daily life in Finland, but Christmas and Easter remain important cultural and national holidays.</li></ul>
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## 7. Arts

<ul style="list-style-type: none"><li>• <b>Dominant types of art:</b>  Architecture, music, literature, and design.</li></ul>	<ul style="list-style-type: none"><li>• <b>Relation to everyday life?</b>  Finnish architecture and interior design reflect a minimalist and natural design philosophy. Nordic design brands such as Marimekko and Arabia are widely popular.</li></ul>
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## 8. Living conditions

- **Diet and nutrition:**

Finnish cuisine is characterized by a focus on healthy, simple, and natural ingredients, emphasizing locally sourced



foods such as fish, whole grains, and dairy products.

- **Meat and vegetable consumption rates:**

Traditionally, Finns have consumed a large amount of meat, including reindeer, beef, and pork. However, in recent years, increasing health awareness has led to a growing trend of higher vegetable consumption.

- **Typical meals:**

Common traditional Finnish foods include rye bread (Ruisleipä), smoked fish (Savulohi), and mashed potatoes with meatballs (Lihapullat ja perunamuusi).

- **What type of housing:**

Finland's housing includes wooden houses, apartments, and villas. Traditional wooden homes remain in rural areas, while cities have more apartments. Many homes feature a sauna.

- **What types of clothes are worn (home & at work):**

Finnish fashion prioritizes comfort and practicality, favoring simple styles for daily wear.

## 9. Language

- **Spoken & written languages:**

Finland's official languages are Finnish and Swedish, with 90% speaking Finnish and 5.2% Swedish. English is widely spoken, especially among youth.

## ~~Appendix 3: Summary form~~

### What is important to us from the economic analysis?

There are four key factors in economic analysis. First, understanding local transportation is essential for foreign trade. Second, monitoring exchange rates helps minimize losses. Third, knowing trade restrictions ensures compliance with local regulations. Fourth, awareness of local media aids in effective advertising.

### What is important to us from the cultural analysis?

There are three key factors from the cultural analysis. First, family structures shape industry and consumption. Second, religion plays a role, allowing for promotions tied to Christian traditions. Lastly, Finns' high coffee consumption made Finland an ideal target market.

### How might the customer make our product part of their lives?

Finns can enjoy a cup of coffee anytime and anywhere, as they are known for their high coffee consumption in the world. Whether it's in the morning, evening, during a sauna, when hosting friends, at farewells, or even after voting, coffee is always an option. This shows how coffee is deeply embedded in their daily life and highlights the strong coffee culture in Finland.

## Reference

### Economic environment :

1. <https://reurl.cc/gRM0rR> (The picture of nuclear family)
2. <https://stat.fi/en/publication/cm1hek7m45vlf07vxdwvayu3c> (One-half of households had a net wealth of over EUR 96 000 in 2023)
3. <https://reurl.cc/dQWWEV> (Household median disposable income in Finland 2022, by socio-economic group)

4. <https://www.focus-economics.com/countries/finland/> (Finland economic outlook—Sector analysis)
5. <https://reurl.cc/OY44lD> (Research for TRAN Committee – Transportation and Tourism in Finland)
6. <https://www.worldometers.info> (world population)
7. <https://is.gd/mC84Nf> (Average age of the Finland population 2013-2023)
8. <https://reurl.cc/lzeeqq> (Fibre optic connections available to nearly 2 million households)

**culture :**

1. <https://www.roc-taiwan.org/fi/post/2146.html> (Taipei representative office in Finland-The festival of Finland)
2. <https://zh.wikipedia.org/zh-tw/%E8%8A%AC%E8%98%AD%E9%A3%B2%E9%A3%9F> ( Finnish cuisine )
3. <https://reurl.cc/3KYyVM> ( Finnish eating habits )
4. <https://www.managertoday.com.tw/eightylife/article/view/1420?/article/view/1420> (Finnish dressing habits)
5. <https://zh.wikipedia.org/zh-tw/%E8%8A%AC%E5%85%B0> (The introduction of Finland)
6. <https://www.roc-taiwan.org/fi/post/2144.html> (Taipei representative office in Finland-The eating habits of Finland)
7. [https://www.cna.com.tw/proj\\_goodbook/lifestyle/531](https://www.cna.com.tw/proj_goodbook/lifestyle/531) (Book: Meili Finland)
8. <https://crossing.cw.com.tw/article/9038> (How Finland became what it is today – a century – old story of the small Nordic country)
9. <https://portal.cor.europa.eu/divisionpowers/Pages/Finland.aspx> (European Committee of the Regions - Finland)
10. <https://migranttales.net/finnish-mono-versus-multicultural-debate/> (Finnish "mono-" versus "multicultural" debate)
11. <https://www.lkoslaw.fi/insights/params/post/4659249/> (Legal system of the republic of Finland)
12. <https://www.workinfinland.com/en/why-finland/living-in-finland/safety-and-stability/> (Finland as a society and a democracy)
13. [https://www.theglobaleconomy.com/Finland/wb\\_political\\_stability/](https://www.theglobaleconomy.com/Finland/wb_political_stability/) (Finland: Political stability)
14. <https://gpseducation.oecd.org/CountryProfile?primaryCountry=FIN&treshold=10&topic=EO> (Education GPS - Finland)
15. <https://www.oph.fi/en/education-system> (The Finnish education system)
16. <https://www.infofinland.fi/en/family/what-is-a-family> (What is a family? - Finland)
17. <https://kids.nationalgeographic.com/geography/countries/article/finland> (National geographic - Finland)
18. <https://marosavat.com/vat/finland/> (VAT in Finland)
19. <https://www.lloydsbanktrade.com/en/market-potential/finland/customs> (International convention and customs procedures of Finland)
20. <https://rsf.org/en/country/finland> (Reporters without borders - Finland)
21. [https://www.google.com/finance/quote/EUR-TWD?sa=X&ved=2ahUKEwj14u9j7uMAxWFe\\_UHHbJdKclQmY0JegQIGhAu](https://www.google.com/finance/quote/EUR-TWD?sa=X&ved=2ahUKEwj14u9j7uMAxWFe_UHHbJdKclQmY0JegQIGhAu) (Google finance - EUR)
22. <https://reurl.cc/EVR4a1> (Advertising and marketing in Finland)
23. <https://reurl.cc/W01NQy> (The grocery retail sector in Finland)
24. <https://reurl.cc/RYXeGg> (Distribution & Sales Channels - Finland)

# International Marketing

## Objective 1

## Feedback on country choice

GROUP NAME: High Five

ORGANIZATION:

Report received? Yes All peer reviews? Yes PPT ready? Yes

PRESENTATION START – does it fit with feedback and class review? Yes - solid

Good afternoon! My name is XXXX and these are my team members YYYY, ZZZZ and NNN. The objective of today's presentation is \_\_\_\_\_. The presentation will last about 10 minutes. Our agenda is in X parts. First . . . Second . . . Let start with, [First agenda point]

### PRESENTATION FLOW

General points presentation organization:

- Is there are clear agenda and, so structure? No - not clear or missing
- Is there animation? Yes
- Is the style consistent e.g., are font sizes the same through the presentation? Yes
- Do team members listen to each other? Yes - what their colleague is saying is really important
- Does this look like a team? Yes - team members support each other and look familiar with the work

Specific notes on presentation content

Start is positive, energetic and sounds professional. When designing slides avoid taking the words to edge

Animation is here but align it with what you are saying. Click-talk click talk. Next Jenny will continue the presentation.

Watch for the dancing hand – let the hand fall to the side

Why is the exchange rate inconsistent?

Why the pyramids . . . I'm thinking Egypt!

Nice proverb – yes the Finnish can be quite reserved :D This section is very interesting. Yes sauna etc. Helpful for your project.

# International Marketing

Objective 1

Feedback on country choice

## FEEDBACK ON THE REPORT

Overall:

Attractive cover page Yes Table of contents No Introduction Yes Objectives Yes Conclusion No

Summary feedback on the report:

There are some good parts in the project. It starts well by talking about your product and laying out the the direction of the report. The objectives in part are very good. I like you use of tables to summarize key information. Take that direction further. Table X shows . . . . This tells us .....

You need more focus on the cultural aspects of consumption. There is little/ nothing on coffee consumption here. You have to go beyond, "they can enjoy a nice cup of coffee whenever they want to" Marketing is about focus. You need to dig deeper into this part as it fuels your marketing program.

91%