

A woman with long, light brown hair, wearing a dark blue blazer, is looking over her shoulder towards the camera with a slight smile. The background is a blurred office environment with large windows and indoor plants.

Digital signing and contract management in the Nordics

Research report 2025

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1. Executive Summary

This report explores how Nordic businesses are transforming their contract management:

- **Digital adoption is widespread** – Nearly all surveyed companies use digital tools for signing
- **Authentication varies by context** – 81% of domestic contracts use authenticated digital signatures vs. only 54% of international agreements
- **Integration remains a challenge** – 40% have no systems connected to their contract management
- **Key drivers of adoption** – Remote work (51%) and security concerns (50%) lead the transformation
- **Future outlook** – Companies of all sizes are moving toward fully digital signing and contract management
- **Regulatory landscape** – eIDAS 2.0 is reshaping cross-border contract compliance

2. Towards cross-border compliant, integrated and fully digital signing and contract management

Today's IT strategies are all about streamlining processes and boosting efficiency through integration and automation – and contract management is no exception. The shift to digital signing, accelerated by COVID-19 and hybrid work, has made handling agreements safer, easier and more compliant for businesses of all sizes.

This report dives into how companies across Finland, Sweden and Norway embrace this shift. We explore adoption rates, persistent barriers and future trends, such as integration, AI-powered automation, and the upcoming EU eIDAS regulation. Our report reveals that businesses have taken their first digital steps but still treat digital signing as a siloed task, missing out on the benefits of full integration and streamlined workflows.

Curious how your contract management stacks up against Nordic leaders and where the opportunities lie? This report shows where companies are today and, more importantly, where they are headed.



About the survey

The Digital Contract and Agreement Management Trends Survey was conducted online in Finland, Sweden and Norway between late 2024 and early 2025. The 135 respondents represent a wide range of industries and company sizes, from small businesses with less than 10 employees to large organizations with over 250 employees. Nearly a third of respondents work in an international environment and handle cross-border contracts.

The diversity of the respondents' roles highlights how contract and agreement management is a cross-organizational concern: respondents represent an even mix of sales and marketing, IT leadership, finance, human resources and operational leadership.

The survey aimed to shed light on the opportunities and challenges of digital signing and contract management and further deepen the findings of Visma Sign's 2025 brand study that surveyed almost 1,000 decision-makers in Finland, Sweden and Norway on the adoption of digital signing tools.



3. The digital revolution is here: **Contract management today**

Paper contracts are officially endangered – digital is now the standard

According to Visma's 2025 brand study, almost 60% of Nordic companies use a digital signing service. Digital signing and contract management surged in popularity during the COVID-19 pandemic and the rise of remote work, but the growth has steadied since. Half of Nordic companies sign fewer than 10 contracts monthly, and the bigger the company, the more there is to sign.*

Our survey results reflect this shift towards digital: virtually all respondent companies use some digital tools for signing contracts. Nearly two-thirds of respondents now use exclusively digital signatures with some level of authentication, and the rest use a combination of digital and analogue methods. Less than 10% collect signatures via email or signed PDFs, while traditional paper signing is practically nonexistent, with only a handful of companies signing solely on paper.

Businesses are embracing authenticated signing solutions that offer security and verification that paper simply can't match.

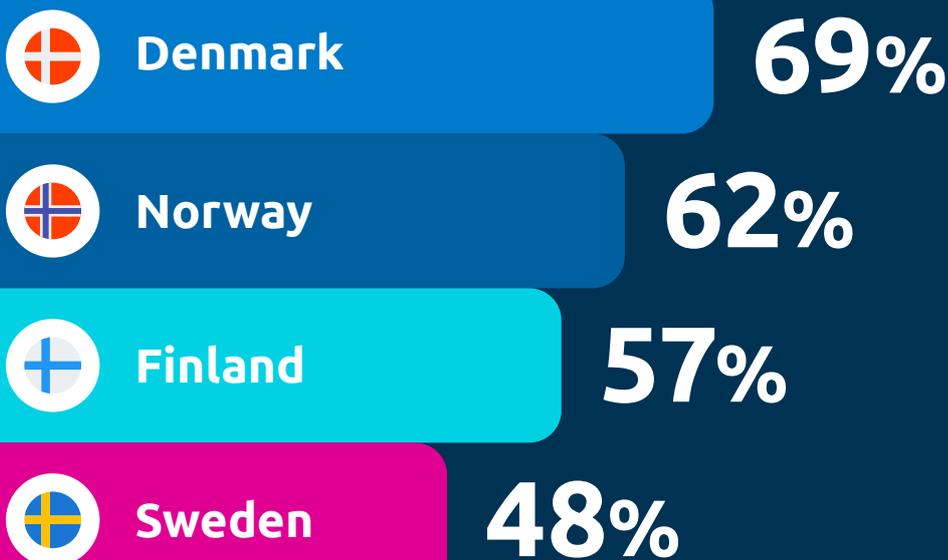
- ! Signing digitally and with authentication is more common in domestic contracts (81%) than in international agreements (54%)

Top 3 processes where digital signing is used

Finland	Sweden	Norway
1 Administrative documents	1 Administrative documents	1 Sales
2 Human resources/employment	2 Human resources/employment	2 Legal matters
3 Sales	3 Partnership agreements	3 Administrative documents

(source: Visma Sign – Brand study in the Nordics 2025)

How many companies use a digital signing service in the Nordics?



(source: Visma Sign – Brand study in the Nordics 2025)

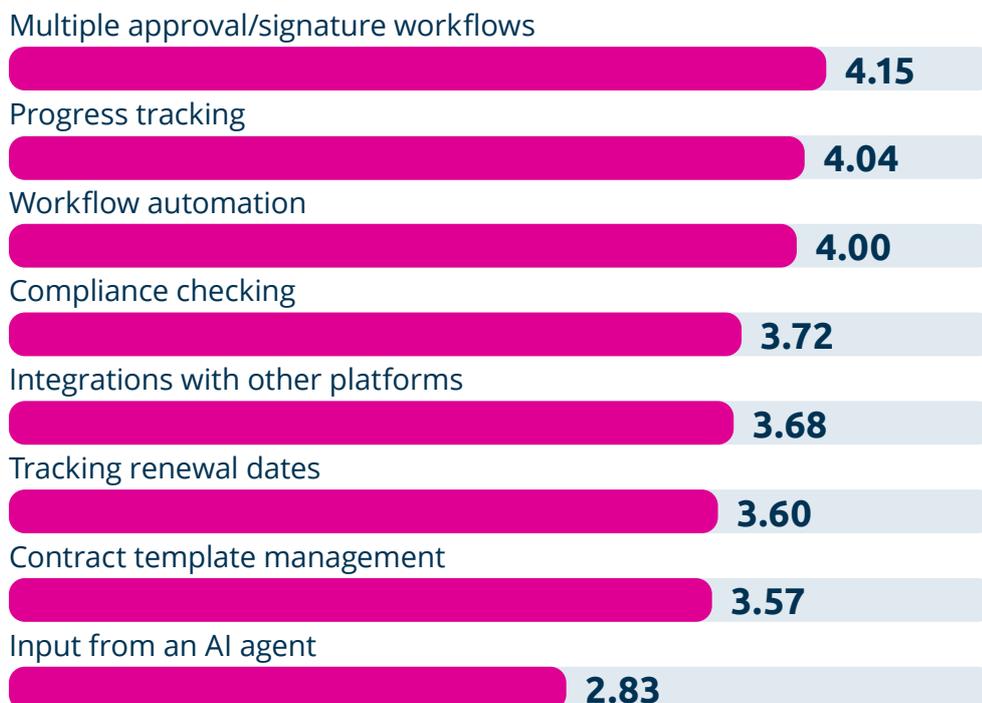
Boosting productivity: How digital signing transforms everyday operations

The most common documents signed digitally in the Nordics are administrative documents, partnership agreements and sales documents. Larger companies sign more human resources and procurement-related documents than their smaller counterparts. Around a third of Nordic companies use their digital signing service every day.*

According to our survey's respondents, streamlining daily operations is the most significant benefit of using a digital signing and contract management system. The most important features include progress tracking, managing multiple approval or signature workflows and workflow automation.

! 78% of respondents say the ability to handle multiple approval and signature workflows is necessary or absolutely necessary to them

How important are the following features for handling contracts and agreements? (on a scale of 1 to 5)



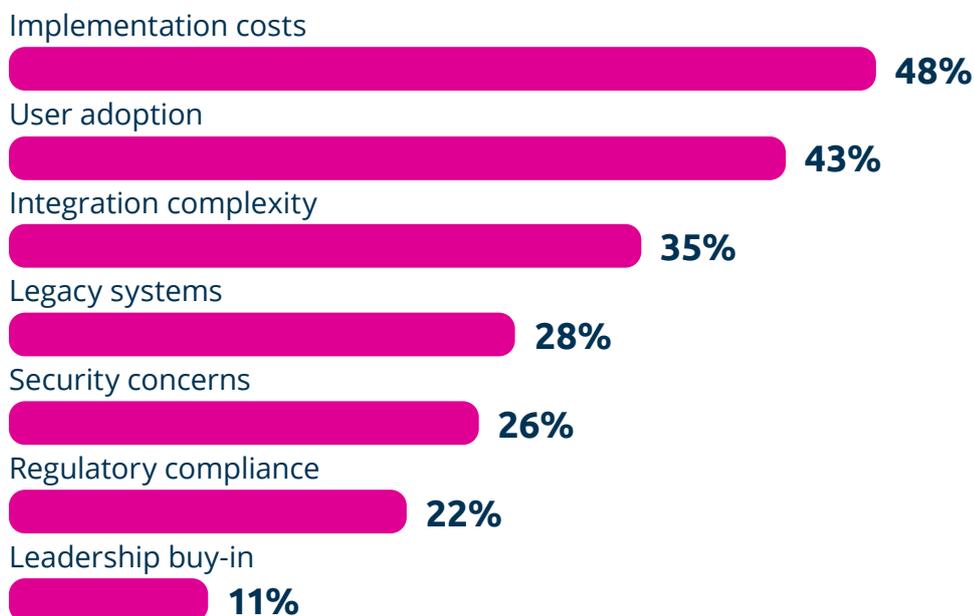
Costs, user adoption and legacy systems keep companies from adopting fully digital contract management systems

While the benefits of digital contract management are clear, many companies still face obstacles to full adoption. The top challenges are implementation costs, user adoption, integration complexity and current legacy systems.

Sometimes, adoption is also hindered by customers' processes and digital capabilities; some respondents say their customers can't use digital systems or that their company policy doesn't allow it.

! Leaders are keen to move to digital contract management – only 11% of respondents say leadership buy-in is a barrier to going fully digital

Which things stand or stood in the way of using a fully digital contract management process?





Digital signing is safer than pen and paper

In the digital world, it's possible to track who signed a contract, with what device, when, where and using what type of authentication – making digital signing more secure and reliable than traditional methods.

Furthermore, digital signatures can be verified with strong authentication. Trusted, compliant methods like Bank ID or mobile verification confirm the signer's identity. Plus, digital services make user access management more transparent and easier to control.

Riku Tarkiainen

Director of Information Security and Data Privacy

What would make it easier for you to adopt digital solutions for managing contracts and agreements?

| "Smooth integration with offers and billing software."

| "More flexibility in the digital signing process as they are usually not only used by one specific department."

| "Combining the electronic signature system and the contract management system."

Top 5 most valuable features in handling contracts and agreements

- 1 Multi-party signing
- 2 Mobile signing capabilities
- 3 Automatic forwarding to the next signer
- 4 Real-time tracking
- 5 Integration with existing tools

Many companies are still missing out on integrations

Here's where the digital maturity gap becomes evident: while most Nordic companies have embraced digital signing itself, many haven't connected these solutions to their broader business ecosystem. This creates digital islands rather than a truly integrated workflow.

Over a third of respondents name integration complexity as one of their top three barriers to adopting a fully digital contract management process.

- ! 40% of respondents have no systems or software integrated with their contract management process. This means manual data entry, disconnected records and missed opportunities for automation across business functions.



Customers and employees expect seamless, mobile-first processes

Digital signing marks a shift away from the culture of rigid PDFs and forms that can only be filled out on laptops. This change reflects the growing expectations for mobile-first, seamless processes for customers and employees alike.

Today, signing is mobile-first. Half of the people using our tools are from older age groups, yet mobile remains the preferred option even among them. Logging onto a computer is now seen as almost as cumbersome as signing on paper. Digital signing with strong authentication also builds trust between parties – especially important in today's uncertain world.

Business owners are naturally concerned about the cost of digital tools, even though it's well proven that a fully digital SaaS process is always more cost-effective. The time lost to sending papers back and forth or struggling with PDFs is often overlooked when calculating the total cost of the process.

Harri Koponen

Senior Advisor

4. What's next: Digital contract management tomorrow

Remote work and security have permanently changed how we approach contracts

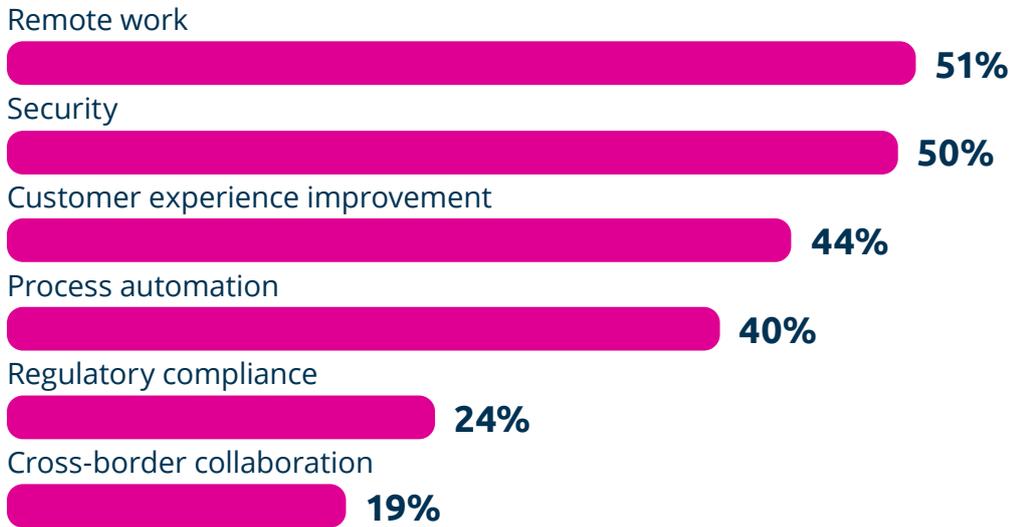
Hybrid work is now the most common arrangement among employees who can work remotely, even with fully remote roles declining over the past few years across the EU*. Remote work is also the most significant trend (for 51% of respondents) driving Nordic companies towards digital contract and agreement management. Close behind is security (50%), as organisations recognise that digital solutions offer protection and verification that paper simply can't match.

While remote work and security are key trends for businesses of all sizes, especially companies with more than 50 employees strongly believe that process automation will drive digitalization in their contract management processes in the following 12 months.

- ! Companies expect their contract handling to be almost entirely or entirely digital in the next 12 months
- ! Organisations of all sizes expect their contract management to become more digital in the next 12 months, with companies with more than 50 employees aiming for nearly or fully digital processes

*Living and Working in the EU research, Eurofound, 2025

Which workplace trends will most affect contract and agreement handling within the next 12 months?



Digital signing is an essential part of a seamless customer and employee experience

Customer journeys can be more complex than ever, but B2B and B2C customers want them to be seamless nonetheless. Today, 77% of customers expect consistent and smooth interactions across different online channels – and 88% expect their personal data is handed and used responsibly and securely.*

Digital signing is key in eliminating friction from the customer journey and ensuring compliance with GDPR and local or cross-border regulations. The same applies to employees, whether they work in an office or are a part of the sizeable deskless workforce who often complete daily processes on mobile phones rather than computers.

44% of our respondents see customer experience improvement as a key trend shaping contract management. This is especially true for companies with 10–49 employees (50%) and those with 50–249 employees (57%), who name customer experience as one of the main themes affecting their contract management processes.

*Adobe Digital Trends Report, 2025

- ! Over 50% of Finnish respondents believe that customer experience is a critical factor shaping their contract and agreement handling over the next 12 months

How CRM and ERP integrations boost productivity

The true impact of digital contract management isn't realized until it's connected to the broader business ecosystem. Integrating contract management with other business systems unlocks efficiency, reduces manual work and improves data accuracy. For example, integration with CRM systems allows sales teams to have up-to-date agreements available, while ERP integration streamlines procurement and financial workflows.

Many Nordic companies have not yet integrated their contract management processes with their business systems, but nearly a third of our respondents are exploring it. Larger companies – the ones who also feel the push to increase process automation – are especially concerned about integrations.

- ! CRM and ERP emerge as the high-priority integration targets for forward-thinking companies



Cross-border contracts bring complexity that the right tools can simplify

Increasing legislation drives companies to focus more on compliance throughout their supply chain. Nordic companies stand out from the rest of the world in this regard: while only 12% of global Chief Compliance Officers name third-party risk management as a top compliance challenge for the coming years, the number jumps to 40% in the Nordics.*

As a third of our respondents handle international contracts, it's natural that cross-border legal validity is also a primary concern for companies of all sizes. Other key concerns regarding digital contract management include integrations with existing systems, authentication security and data privacy compliance. The upcoming eIDAS 2.0 regulation aims to address these concerns and offer a cross-border compliant way to collect digital signatures.

- ! More than 50% of respondents are very or extremely concerned about cross-border legal validity – making it the dominant compliance issue facing Nordic businesses

*Nordic Ethics Compliance Survey, KPMG



How concerned are you about the following aspects regarding digital contract handling and management in your organisation? (on a scale of 1 to 5)

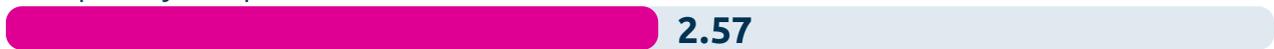
Cross-border legal validity



Authentication security



Data privacy compliance



User access management



Integration with existing systems



Audit trail reliability



What is eIDAS 2.0?

eIDAS 2.0, or the European Digital Identity Framework, aims to harmonize and strengthen digital identification and trust services across the EU. The regulation came into effect in May 2024 and will roll out in phases over the following years.

Sustainability of contract management is a given and perceived to be the service provider's responsibility

IT is a significant contributor to companies' environmental footprints, with energy-intensive technologies like AI driving consumption even higher. That's why energy-efficient computing ranks #6 on Gartner's top strategic IT trends for 2025.

Our survey reveals that Nordic businesses universally recognise the importance of environmental considerations in their contract processes. Only a handful of respondents dismiss sustainability as unimportant – once again testifying to the region's leadership in environmental responsibility.

However, few actively track the environmental impact of their contract management processes – and many have no plans to start. This is likely because they rely on their service providers to implement energy-efficient processes.

- ! A third of respondents plan to start tracking the environmental impact of their document management – signaling growing accountability for digital sustainability



"There are multiple benefits of moving from traditional, paper-based processes to the digitalized ones. From the environmental aspect the biggest impacts are lower carbon footprint and waste reductions.

Digital processes lower the carbon footprint that is related with paper production, printing, transportation and physical storage. Also less paper, less deforestation!"

Tiina Holm

Communications & Sustainability Director

AI is intriguing but not a top concern at the moment

Nordic companies have an open attitude toward Artificial Intelligence (AI), with nearly 80% already using generative AI in some capacity*.

Currently, AI does not rank among the most important features of digital contract management. The larger the company is, the more critical input from an AI app or agent is seen to be. However, half of the respondents from companies of all sizes are interested in learning more about the possibilities of AI in contract and agreement management processes.

- ! 75% of large companies (250+ employees) are exploring AI's potential in contract management. This signals that AI is quickly moving from nice-to-have to must-have

**Artificial intelligence in the Nordics (AI) - statistics & facts, Statista*

How can AI transform contract management?



Document creation

Draft contracts and summaries faster and more efficiently



Automation

Speed up processes with less manual work



Compliance

Review existing documents to ensure they meet new legal requirements

5. The future belongs to connected and intelligent contract management

Creating agreements, collecting signatures and managing contracts are becoming increasingly digital across the Nordics, driven by the need for efficiency, security and a better customer experience. Companies still have some barriers to going fully digital, but the productivity gains, further boosted by AI in the future, make digital solutions a smart investment in the long run.

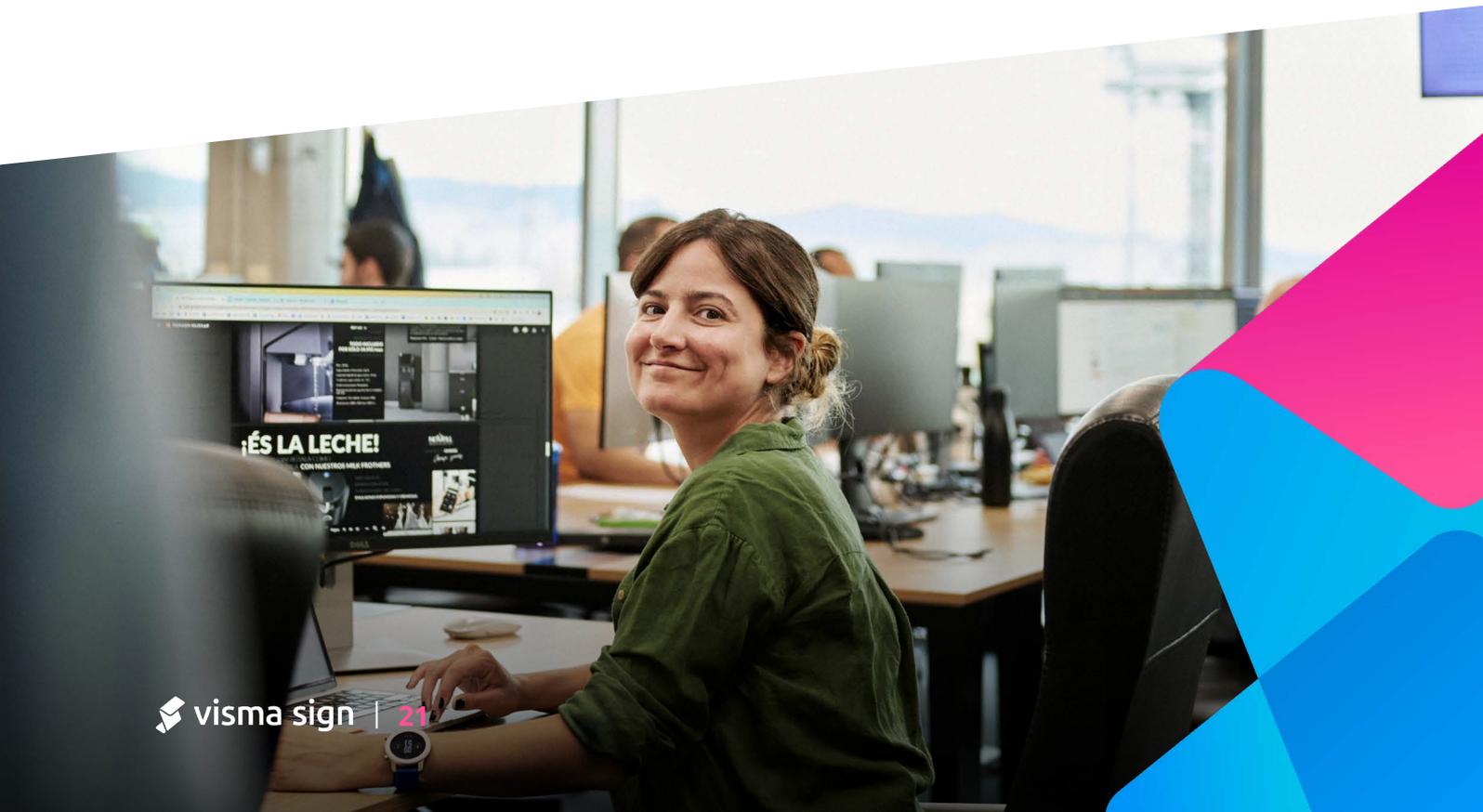
Trust and compliance are central concerns for businesses navigating international and local regulations and more stringent sustainability requirements. Businesses operating internationally worry about the cross-border validity of their contract processes, highlighting the importance of choosing the right service provider.

As contract management evolves from isolated digital signing to integrated, intelligent processes, choosing the right service provider becomes increasingly strategic. The checklist below offers a starting point for evaluating solutions that will support not just today's needs but tomorrow's opportunities.



Checklist for choosing a digital signing and contract management service

- Volume: How many contracts do you sign each month?
- Who's involved: Which teams create, sign and handle agreements: leadership, sales, HR, legal, procurement or others?
- External requirements: What local or international legislation and standards must you comply with? Do your customers, suppliers or other stakeholders have specific requirements?
- Workflow: What does your agreement process look like? How many people need to sign and approve?
- Essential features: What functionalities do you need?
 - Digital signing with strong authentication
 - Document management and storage
 - Additional tools, such as digital forms for collecting data
- Integrations: What business systems should your contract management service connect with: CRM, ERP or others?



Learn more about **Visma Sign**



"In the end, your digital contract management service doesn't have value in itself: it enables running your company's processes smoothly, without having to print, sign, mail, scan, wonder where to store the contracts... There are never too many resources available, so choosing your battles is what counts."

Riku Tarkiainen

Director of Information Security and Data Privacy

About Visma Sign

Visma Sign is a fast, efficient and secure digital signature and contract management service, trusted by over 70,000 companies across the Nordics. From small businesses to large enterprises, Visma Sign streamlines the entire contract lifecycle while ensuring maximum security and compliance.

[Read more on Visma Sign](#)