

Finland POS Terminals - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)

Market Report | 2025-04-28 | 90 pages | Mordor Intelligence

AVAILABLE LICENSES:

- Single User License \$4750.00
- Team License (1-7 Users) \$5250.00
- Site License \$6500.00
- Corporate License \$8750.00

Report description:

The Finland POS Terminals Market is expected to register a CAGR of 12.8% during the forecast period.

Key Highlights

- The POS terminal market has significantly grown over the last few years, and the growth is largely attributed to its widespread adoption among various end-user industries in the country. Further, many POS systems offer accompanying features to aid business operations managed through that same payment terminal. These include inventory management, insights on sales trends and customer behaviors, employee scheduling and wages, marketing, and more. This has resulted in the installation of POS terminals in the country.
- Further, with a significant population in the country having internet and smartphone, the country's e-commerce market is rapidly growing. Additionally, many e-commerce companies have installed POS terminals that accept online payments, magstripe, and chip card payments.
- Moreover, various POS terminal companies such as Erply are offering e-commerce integration POS terminals, which is expected to boost the country's POS terminal market significantly. With this, Erply's customers in Finland will have the possibility to use Erply's existing webshop integrations: Shopify, WooCommerce, and Magento - all free of charge.
- Moreover, the adoption of POS solutions results in real-time information and inventory management tracking, thus boosting the adoption in various end-user industries. For instance, the Salkari jewelry store in Finland adopted the WINpos POS system, which resulted in smooth information flow between the POS system and the webshop. Moreover, it resulted in performing the stock inventory easily and conveniently.
- The COVID-19 pandemic created a demand for digital payments in the country, resulting in increasing the demand for POS terminals equipped with NFC and other technologies accepting payments from contactless chip cards or digital interface cards for e-commerce businesses and brick and mortar stores.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Finland POS Terminals Market Trends

Mobile/Portable Point-of-Sale Terminals Expected to Gain Significant Traction

- Mobile POS payments are gaining significant traction in the country as more and more retailers realize that they need to reimagine the shopping experience in order to compete with the convenience of e-commerce. Further, new technological advancements in the mPOS technology are adding new functionality like connecting the POS system with logistics to see warehouse status or handling online returns in-store.
- Additionally, achieving profitability in the micro and small merchant segment requires payment providers to automate as many processes as possible. mPOS providers have built systems and processes that almost fully automate onboarding (including know your customer), customer service, and fulfillment to keep costs low and offer a superior experience for the merchants. Instead of the traditional process that involves significant paperwork, new mPOS merchants are onboarded almost instantly. This has resulted in the increase of mPOS adoption in merchant stores in Finland.
- Further, by moving their POS system onto a smartphone or tablet, in-store retailers are developing new shopping experiences that are increasing sales. To help fuel the growing mPOS industry, Finland-based Aava Mobile partners with the leading POS and Retail OEMs that offer complete tablet-based solutions. Also, Aava Mobile works closely with several vendors, such as Diebold Nixdorf, Ingenico, Verifone, ArmorActive, InVue, ENS, and many others, to offer a huge variety of market-specific accessories. This has resulted in the adoption of smart mobile POS terminals in the country.
- Moreover, leading players in the country are offering innovative and convenient mPOS services, which boosts adoption in small and mid-sized merchants. For instance, Verifone Finland's suite of mobile POS allows merchants to offer a faster, more convenient way for consumers to pay away from the register. Compatible with the latest smart devices and operating systems, the company's breadth of solutions can be scaled to meet merchants' growing and changing needs.
- Additionally, growth in card payments across various end-user industries is expected to boost mobile POS terminals in the country significantly. For instance, as the Bank of Finland reported, in 2021, a total of 1.9 billion card payments were made using Finnish payment cards, 5% more than in 2020. The aggregate value of card payments grew 9.2% from 2020 to EUR 57.0 billion in 2021.

Retail Segment is Expected to Account for the Largest Share

- The growing adoption of POS terminals in the retail industry of Finland is largely attributed to the innovative solutions offered by global and regional players. The typical modern retail POS system in Finland plays many roles and needs to integrate with all aspects of retail operations. With a clean interface and cloud-based operating system that multiple employees can use at any given time, retail stores can save countless hours on employee management, updating inventory at the end of the day, and reconciling accounting.
- Moreover, various benefits associated with the use of POS system for retail stores is expected to boost the demand for POS system in Finland's retail industry. For instance, the POS system allows retailers to track inventory across multiple stores in different locations. Further, it allows retailers to see the stock availability in each store, meaning that retailers can look up an out-of-stock item in another of your stores.
- Additionally, the rising demand for various POS systems with a strong and centralized system among large retailers, supermarkets, and department stores has fueled the retail sector's consistent rise in the POS terminal industry. Further, a POS system makes it very easy to gather the contact details of the best clients. This information allows retailers to generate personalized offers for consumers.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- Further, the growth in the retail sector is anticipated to provide a significant boost to the demand for POS terminals over the forecast period. For instance, as the Bank of Finland reported, the volume index for retail sales in Finland increased significantly from 2015 to 2021. In 2021, the retail sales volume reached an index value of 117.6, an increase of 3.8 point figures from 2020. The year 2015 has taken as the base year used to calculate the index value.

Finland POS Terminals Industry Overview

The Finland POS terminals market is moderately consolidated with the presence of major players such as VeriFone System Inc., Ingenico, etc. These market players hold a significant market share in the Finland POS terminals market, with Ingenico and VeriFone System Inc. leading the way in terms of market share. Major players in the country are offering innovative POS terminal solutions and indulging in strategic partnerships and acquisitions to gain more market presence in the region.

- April 2021 - Westpay AB, a leading fintech company, continues to expand its reach and footprint in the Nordic payment market. As a result, Westpay has contracted four new strategic POS Partners. Three in Norway and one in Finland. These POS Partners will integrate their POS solutions and make Westpay's offerings available to its merchant customers.

Additional Benefits:

- The market estimate (ME) sheet in Excel format
- 3 months of analyst support

Table of Contents:

1 INTRODUCTION

1.1 Study Assumptions and Market Definitions

1.2 Scope of the Study

2 RESEARCH METHODOLOGY

3 EXECUTIVE SUMMARY

4 MARKET INSIGHTS

4.1 Market Overview

4.2 Market Sizing and Estimates of Finland POS Terminals Market

4.3 Industry Value Chain Analysis

4.4 Industry Attractiveness - Porter's Five Force Analysis

4.4.1 Bargaining Power of Suppliers

4.4.2 Bargaining Power of Buyers/Consumers

4.4.3 Threat of New Entrants

4.4.4 Threat of Substitute Products

4.4.5 Intensity of Competitive Rivalry

4.5 Assessment of COVID-19 Impact on the Market

5 MARKET DYNAMICS

5.1 Market Drivers

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 5.1.1 Low Total Cost of Ownership Compared to Other Channels of Payments
- 5.1.2 Significant Rise in the Demand for Mobile POS Terminals
- 5.2 Market Challenges
 - 5.2.1 Security Concerns due to the Usage of Critical Information
- 5.3 Market Opportunities
 - 5.3.1 Increase in Number of Cashless Transactions
- 5.4 Key Regulations and Compliance Standards of PoS Terminals
- 5.5 Market Estimates of Number Of POS Terminal for the period of 2017-2027
- 5.6 Market Estimates of Number Of Payments Per POS Terminal for the period of 2017-2027
- 5.7 Market Estimates of Value Of Payments Per POS Terminal for the period of 2017-2027
- 5.8 Commentary on the rising use of contactless payment and its impact on the industry
- 5.9 Analysis of Major Case Studies

6 MARKET SEGMENTATION

6.1 BY TYPE

- 6.1.1 Fixed Point-of-sale Systems
- 6.1.2 Mobile/Portable Point-of-sale Systems
- 6.2 By End-User Industry
 - 6.2.1 Retail
 - 6.2.2 Hospitality
 - 6.2.3 Healthcare
 - 6.2.4 Others

7 COMPETITIVE LANDSCAPE

- 7.1 Company Profiles
 - 7.1.1 Ingenico Group (Worldline)
 - 7.1.2 VeriFone System Inc.
 - 7.1.3 PAX Technology
 - 7.1.4 PayXpert LTD
 - 7.1.5 Erply
 - 7.1.6 Finnpos Systems Oy
 - 7.1.7 Seita Technologies Oy
 - 7.1.8 Kassamagneetti Oy
 - 7.1.9 Nayax
 - 7.1.10 WInpos (WInpos Group AB)
- 7.2 Market Share of Key Players

8 INVESTMENT ANALYSIS

9 FUTURE OUTLOOK OF THE MARKET

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Finland POS Terminals - Market Share Analysis, Industry Trends & Statistics, Growth Forecasts (2025 - 2030)

Market Report | 2025-04-28 | 90 pages | Mordor Intelligence

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User License	\$4750.00
	Team License (1-7 Users)	\$5250.00
	Site License	\$6500.00
	Corporate License	\$8750.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-02-27"/>
		Signature	

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com



Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com