

NHH



INNOVATION 2026

**Findings,
analysis and
comments**

Norwegian Innovation Index



Executive summary

Key Trends

This year's Norwegian Innovation Index (NII) highlights a landscape marked by both strong frontrunners and persistent structural challenges. At the top, a small group of firms has clearly separated itself from the rest of the market. Companies such as Tesla and Bulder stand out with exceptionally strong reputations for innovation, consistently outperforming competitors on commercial innovativeness. Their ability to deliver solutions that customers experience as genuinely new, useful, and value-enhancing places them in a league of their own. Close behind, firms like Vipps, Tise, and IKEA demonstrate consistently high levels of commercial innovativeness performance, often driven by efforts to improve customer experiences through digital functionality and service simplicity.

Digital innovativeness continues to be a domain where several firms excel. Companies including Bulder, Vipps, Tesla, and Tibber show that well-executed digital solutions can substantially elevate customer perceptions of innovativeness. Bulder, in particular, is far ahead of the pack, with customers highlighting the bank's ability to pair automation, usability, and transparency in ways that feel both modern and meaningful. These firms exemplify how digital capability can translate into everyday value when it reduces friction, supports decision-making, and adapts to customer needs.

Social innovativeness, however, remains comparatively weak in the Norwegian market. With the notable exception of Tise—whose performance significantly exceeds that of other firms—the overall level is modest. Still, several companies are recognised for authentic efforts in this area. Stormberg, Bilia, Bulder, and others are viewed as acting responsibly and contributing positively to societal goals, even if their scores remain substantially below the

leader. In addition, companies such as Tibber, IKEA, and NRK are credited by customers for meaningful steps toward environmental and social impact. Yet the gap between the front-runner and the rest of the field shows that Norwegian firms have significant room to strengthen their societal contributions.

These results present a clear picture. Norwegian consumers reward firms that turn innovation into something concrete—solutions that simplify life, feel fair and transparent, and demonstrate responsibility toward society. Customers are increasingly attentive to whether innovation delivers real human value, and this trend is reinforced by Norway's ageing population. As the customer base grows older, expectations for accessibility, clarity, and trust become even more central to how innovation is judged.

Recommendations

The findings point to clear priorities for Norwegian firms. To strengthen their innovation performance and stay relevant in a changing market, companies should focus on the areas where customers notice—and value—progress the most. The most important actions going forward include:

- Shifting from digital activity to digital value.
- Strengthening social innovativeness as a strategic capability.
- Delivering innovations consumers actually experience.
- Preparing for an ageing consumer base.
- Building consistency across innovation efforts.

Key Innovation Trends 2025

Social innovativeness is the strongest driver of perceived commercial innovativeness, with an impact two to five times greater than digital innovativeness.

Commercial innovativeness continues to strengthen firms' relative attractiveness, as customers value improvements that make offerings more intuitive, accessible, and predictable. By contributing positively through attractiveness, commercial innovativeness supports loyalty and reinforces trust—especially among older adults who seek clarity and stability.

Digital innovativeness remains a visible but vulnerable innovation dimension, as customers do not associate it with improved well being and often perceive it as detrimental to physical well being. Although digital solutions can contribute to social well being, this does not translate into attractiveness. The trend signals a need for digital efforts that are more inclusive and supportive of human capabilities.

The Silver Economy amplifies the importance of well being centered innovation, as older adults reward firms that reduce cognitive and physical strain, protect dignity, and strengthen emotional security. Innovations that simplify tasks, support independence, and provide human reassurance become powerful differentiators.

Innovation is increasingly a mechanism for resilience, helping firms mitigate geopolitical uncertainty and economic volatility. Modular designs, diversified supply chains, and human technology collaboration enable businesses to adapt to disruptions and maintain continuity, reinforcing customer trust during periods of instability.

Introduction

Innovation remains a decisive force shaping the competitiveness and long-term sustainability of Norwegian firms. Each year, the Norwegian Innovation Index (NII) offers a systematic, customer-based assessment of how innovative firms are perceived to be, and how these perceptions translate into value creation, attractiveness, and loyalty in the marketplace. The NII builds on a scientifically grounded methodology developed in 2016 at the Norwegian School of Economics (NHH), integrating customers' evaluations of firms' overall innovativeness, as well as commercial, social, and digital innovativeness (on a scale from 1 to 100) into a coherent framework for understanding innovation performance.

“The strongest innovators are those who turn complexity into clarity.”

The purpose of this year's report is twofold. First, it provides an updated overview of how Norwegian firms perform across the three innovation indexes—Commercial innovativeness (CI), Social Innovativeness (SI), and Digital Innovativeness (DI). As in previous years, the report seeks to give practitioners actionable insight into how customers experience firms' innovation efforts and how these experiences shape firm attractiveness and customer behavior.

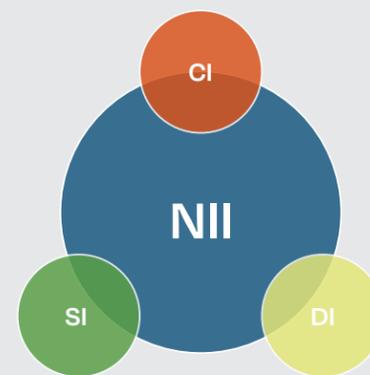
Second, this year introduces a new strategic theme: Innovation for the Silver Economy. The 65+ demographic represents the only

consistently growing customer segment in Norway and therefore plays an increasingly important role in shaping firms' innovation priorities. The shift in demographic composition raises critical questions about how different types of innovations contribute to customer well-being, perceived value, and market attractiveness among older consumers.

This year's findings reveal notable contrasts between the effects of different innovation types. Social innovativeness continue to emerge as a powerful driver of perceived innovation capability—between two and five times stronger than comparable digital innovativeness according to our data. Moreover, social and commercial innovativeness contribute consistently to customer well-being across multiple dimensions, while digital innovativeness do not and may even reduce perceived physical well-being.

These patterns take on greater significance in light of the Silver Economy focus. Older consumers place high emphasis on safety, accessibility, ease of use, and emotional reassurance—all areas where social and commercial innovativeness create value, but where digital innovativeness may fall short if not designed inclusively. As earlier NII insights have emphasized, firms that integrate digital solutions with user-friendly, socially responsible, and inclusive practices are better positioned to thrive in a values-driven market.

Norwegian Innovation Index IN A NUTSHELL



- CI - Commercial Innovativeness**
customers' assessment of the firm's ability to launch innovative market solutions
- SI - Social Innovativeness**
customers' assessment of the firm's ability to positively contribute to society and environment through innovation
- DI - Digital Innovativeness**
customers' assessment of the firm's ability to use digital technologies in creating value
- NII - Norwegian Innovation Index**
the firm's overall innovativeness, based on a composite of the CI, DI, and SI

What do we ask customers about?

Index	Focus	Examples
CI	Customer value	<ul style="list-style-type: none"> • The firm changes the market with its offers • The firm is a pioneer in its category
DI	Digital value	<ul style="list-style-type: none"> • The firm's products and services are digital • The firm is associated with advanced digital technologies
SI	Societal value	<ul style="list-style-type: none"> • The firm has innovative offerings that benefit society and the environment • The firm regularly comes up with innovative solutions to social and environmental

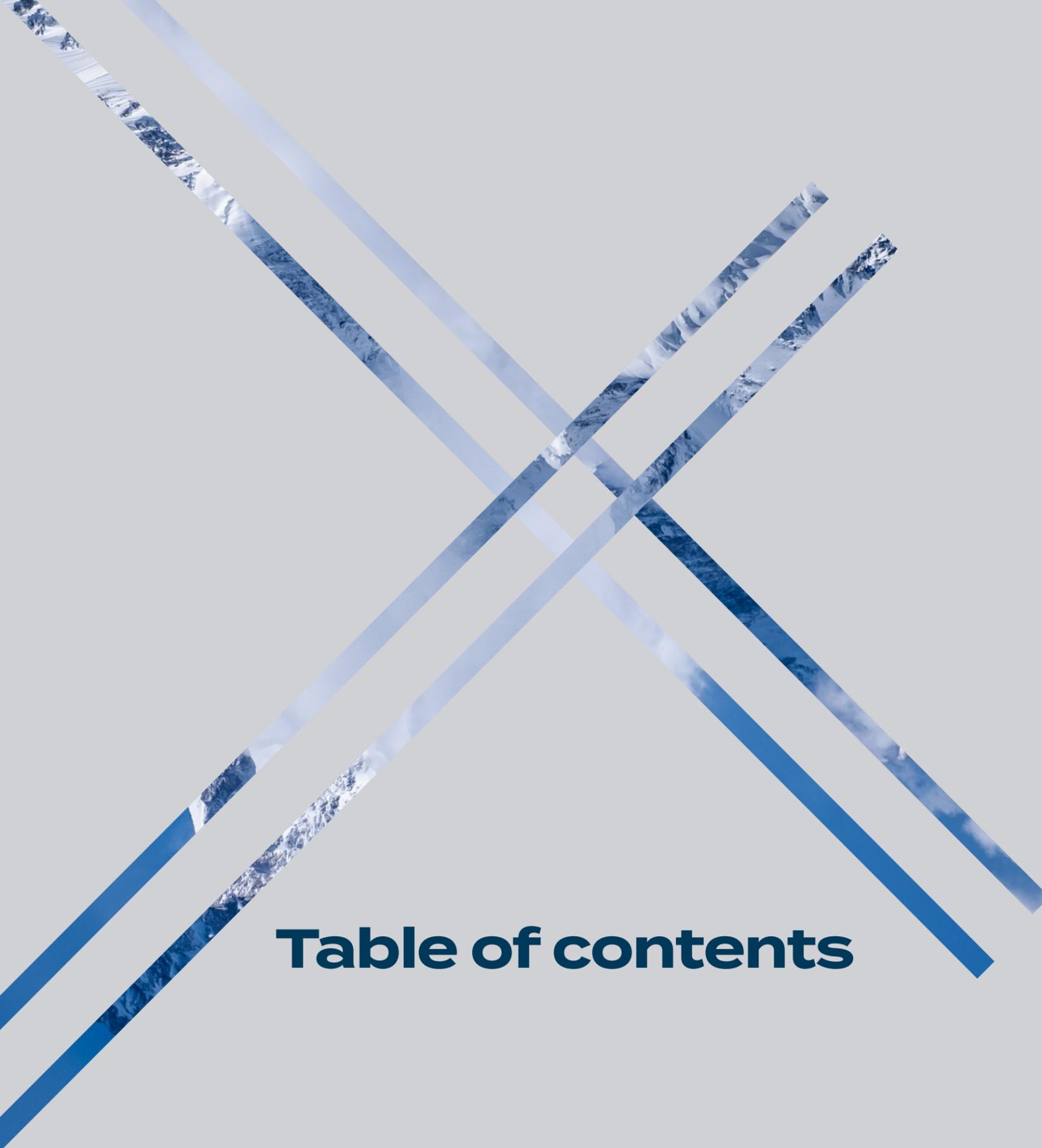


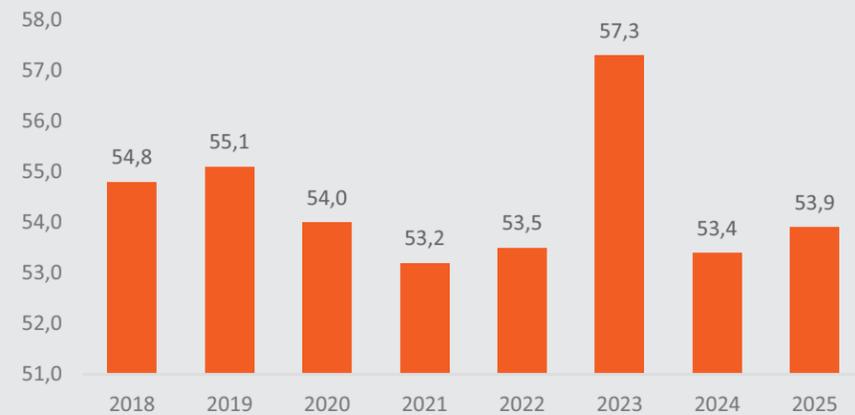
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Overview and trends

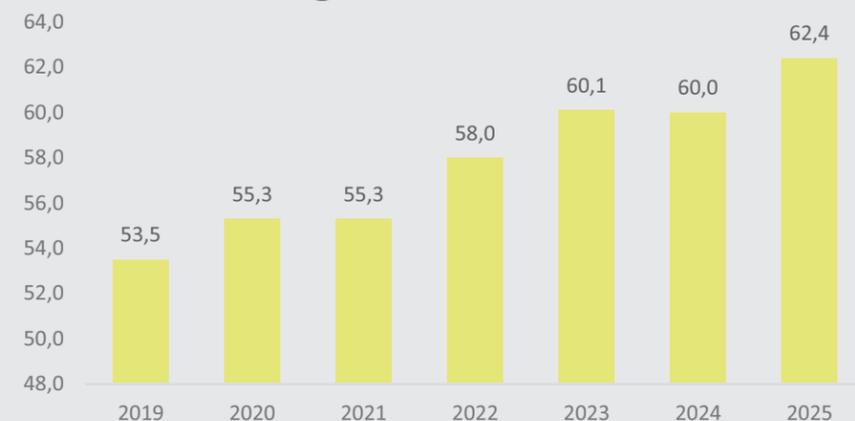
Commercial, Digital, and Social Innovativeness over the years

Commercial Innovativeness



Consumers' perception of Norwegian firms' commercial innovativeness (CI) declined significantly during the pandemic, dropping from 2019 to 2020 and continuing this trend into 2021 and 2022. However, there was a notable rebound in 2023, with CI recovering to pre-pandemic levels. By 2024, CI stabilized at a low level, and this trend continued through 2025. This year, CI shows a modest lift, rising slightly from last year but still sitting noticeably below the high point reached in 2023. In practical terms, this means that consumers see firms as maintaining their innovation efforts, but not advancing in ways that fundamentally shift how innovative they feel. The current level is more in line with the stable pattern observed in the years before the temporary peak, suggesting that the market has returned to a "normal baseline" rather than a growth trajectory.

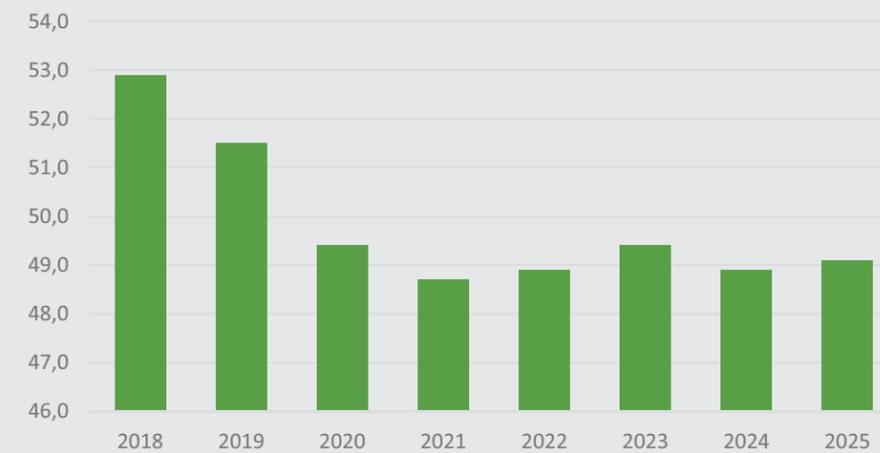
Digital Innovativeness



In contrast to commercial innovativeness and social innovativeness, perceptions of

digital innovativeness (DI) has steadily increased since they were first measured in 2019. This upward trend escalated during the pandemic, culminating in a positive outcome by the end of 2025. Additionally, these scores are notably higher than those for commercial and social innovativeness.

Social Innovativeness



Customers' perceptions of social innovativeness have been steadily declining since 2018. At that time, sustainability was prominently featured in companies' strategies in response to the UN's Sustainability Goals, as firms aimed to contribute to achieving these objectives. By 2021, perceptions reached their lowest point before gradually increasing to a stable level that remained lower than in 2018. Notably, these scores were particularly diminished during the pandemic. Given how strongly social innovativeness affects well-being, attractiveness, and loyalty, the modest performance here plays a central role in holding back growth in perceived innovativeness overall.

Norwegian Innovation Index 2025

Overall score

The overall score on the Norwegian Innovation Index is a composite measure reflecting commercial, social, and digital innovativeness. This year, Bulder ranks first in the Norwegian Innovation Index with an impressive score of 75.9 points. It is followed closely by Tise, Tesla and Vipps, each exceeding the 70-point threshold. Tibber, Oda, Hyre, Airbnb, and NRK and Easee complete the top-ten ranking, highlighting a highly competitive landscape. With the exception of NRK, these companies are characterized by robust digital solutions designed to enhance customer experience while focusing on innovations that benefit society, the environment, or both, along with providing excellent service to their customers. The integration of digital innovations also bolsters their social innovativeness. NRK, catering to a diverse customer segment and not being a born-digital entity, has successfully adapted to the digital landscape by implementing offerings

that resonate with its audience. While NRK may not rely as heavily on digital solutions as the other companies, it has demonstrated the ability to foster engagement and provide valuable content in a rapidly evolving media environment as well as maintaining a social responsibility, while adapting to changing consumer preferences. The top ten companies consistently achieve high scores across all three indices—commercial, social, and digital innovativeness. In contrast, the companies in the medium range typically score well in two of the three indices but may score lower in one or all of them. Meanwhile, lower-scoring companies often exhibit low scores across all three indices, which may indicate a divergence in priorities away from innovation or a lack of effective communication regarding their innovation initiatives. This pattern highlights the varying levels of innovation performance and strategic focus among these organizations.

Brands/Organizations	Norwegian Innovation Index 2025
Bulder	75,9
Tise	74,6
Tesla	73,4
Vipps	70,8
Tibber	69,3
finn.no	66,9
Oda	66,2
Hyre	64,5
Airbnb	63,4
NRK	62,9
Easee	62,9
Sparebank1	62,2
Komplett	62,1
Flytoget	61,5
Nordic Choice	61,2

Brands/Organizations	Norwegian Innovation Index 2025
Farmasiet.no	61,0
Netflix	60,8
Onecall	60,7
IKEA	60,3
Talkmore	60,2
OBOS	59,9
Ice	59,9
Bilia(Volvo, BMW, Toyota og Lexus)	59,8
Altibox	59,6
Dr Dropin	58,9
Eviny fra BKK	58,7
Telenor Mobil	58,6
Lyse	58,5
Zalando	58,3
DNB	58,3
Fjellsport	58,1
Nordea	57,7
Telia	57,3
Ruter	56,9
Skatteetaten	56,8
T-We	56,6
Sbanken	56,6
Norwegian	56,6
Skyss	56,4
Gjensidige	56,4
Posten	56,3
If	56,3
Foodora	56,2
Storebrand	55,3
Aftenposten	55,3
Telia (internet)	55,3
Tryg	55,2
SAS	55,0
Stormberg	54,7
VG	54,6
Widerøe	54,3
MøllerGruppen	54,2
Fjordkraft	54,1
TV2	53,7
VY Tog	53,3

Norwegian Innovation Index 2025: Overall score

Brands/Organizations	Norwegian Innovation Index 2025
Elkjøp	53,0
Power	52,9
Thon	52,7
Dagens Næringsliv	52,4
Hafslund Strøm	52,3
Fremtind	52,1
Bergen kommune	51,9
Scandic	51,7
NAV	51,6
NorgesEnergi	50,6
SJ	48,7
Bohus	48,4
Coop Obs!	48,3
Vinmonopolet	47,9
Apotek1	46,4
H&M	45,6
XXL	45,6
Extra	45,4
Meny	45,1
GoAhead	45,0
Vitus	44,6
Rema 1000	44,3
Skeidar Living	44,0
Spar	44,0
Intersport	43,1
Sport1	42,7
Cubus	42,6
Kiwi	41,9
Dressmann	41,2
Coop Mega	41,0
Coop Prix	39,3

Norwegian Innovation Index 2025

Commercial Innovativeness 2025

Ranking firms by commercial innovativeness (CI) for 2025 reveal that top performers like Tesla and Bulder distinguish themselves with a robust reputation for innovation in their respective industries. Close behind are key players such as Vipps, Tise, and IKEA, which have made great efforts to enhance consumer experiences, often combined with digitalization. Conversely, brands positioned in the middle and lower tiers, particularly within traditional media and telecommunications, underscore the urgent need for a renewed focus on innovative strategies to strengthen their relative attractiveness in the market. These variations illustrate the differing levels of CI across sectors, highlighting the imperative for firms and organizations to continuously adapt and innovate to align with the evolving expectations of consumers.

Brands/Organizations	Commercial innovativeness 2025
Tesla	78,6
Bulder	78,2
Vipps	71,9
Tise	70,7
IKEA	70,1
Tibber	67,7
Oda	67,0
Airbnb	65,6
finn.no	64,4
Nordic Choice	62,4
Dr Dropin	62,2
Hyre	61,4
Easee	61,0
Flytoget	60,8
Bilia (Volvo, BMW, Toyota og Lexus)	60,3
NRK	59,5
OBOS	59,3
Farmasiet.no	58,8
Komplett	58,6
Netflix	58,3
Stormberg	57,6
Onecall	57,3
Ice	56,5
Fjellsport	56,4

Brands/Organizations	Commercial innovativeness 2025
Foodora	55,7
Telenor Mobil	55,5
Talkmore	55,4
Lyse	55,3
Sparebank1	55,3
Altibox	55,2
Zalando	55,1
Eviny fra BKK	54,8
MøllerGruppen	54,3
Norwegian	53,9
DNB	53,1
If	52,8
Telia	52,6
Posten	52,6
Gjensidige	52,2
Aftenposten	52,1
Power	52,1
TV2	52,0
VG	51,9
Bohus	51,9
Coop Obs!	51,7
Skatteetaten	51,7
T-We	51,6
Elkjøp	51,3
H&M	51,3
Meny	51,2
XXL	51,1
Dagens Næringsliv	51,0
Nordea	50,9
Storebrand	50,9
Vinmonopolet	50,9
Sbanken	50,4
Widerøe	50,4
Thon	50,1
Fjordkraft	50,0
Scandic	49,9
Coop Extra	49,8
Telia (internet)	49,6
SAS	49,3
Bergen kommune	49,2

Norwegian Innovation Index 2025: Commercial innovativeness 2025

Brands/Organizations	Commercial innovativeness 2025
Hafslund Strøm	49,1
Dressmann	49,1
Apotek1	49,0
Rema 1000	48,9
Tryg	48,9
Ruter	48,9
Skyss	48,9
Kivi	48,8
Spar	48,6
Intersport	48,3
NorgesEnergi	48,3
Skeidar Living	47,8
Sport1	46,8
Fremtind	46,6
Vitus	46,3
Cubus	45,6
VY Tog	44,8
Coop Mega	44,6
SJ	44,1
NAV	41,9
Coop Prix	41,0
GoAhead	39,3

Norwegian Innovation Index 2025

Digital Innovativeness 2025

Bulder, Vipps, Tesla, and Tibber exhibit high scores in digital innovativeness (DI). Bulder is especially strong, well over the rest of the firms. These firms seem to have effectively leveraged their innovative capabilities to enhance customer experiences through the strategic use of digital solutions, signaling strong adaptability and a commitment to user value.

Companies with medium scores—such as those found in the banking, telecommunications, and e-commerce sectors—demonstrate varying levels of effectiveness in managing digital innovativeness. While these firms might have made significant efforts in integrating new technologies, there remains notable room for improvement in how these digital technologies enhance customer experience.

Industries with lower-scoring companies, particularly in traditional retail and grocery sectors, struggle significantly with their digital innovativeness. These companies seem to lack digital solutions that resonate with consumers, which may be due to a lack of customer insights or other strategic priorities.

Brands/Organizations	Digital innovativeness 2025
Bulder	90,5
Vipps	85,6
Tesla	85,1
Tibber	81,6
Netflix	79,0
finn.no	78,6
Tise	78,6
Oda	78,2
Airbnb	77,8
Komplett	77,5
Sparebank1	77,1
Altibox	76,4
Farmasiet.no	76,1
Hyre	75,9
Talkmore	75,3
DNB	75,1
T-We	74,4
Sbanken	74,4
Zalando	74,3
Skatteetaten	73,7

Brands/Organizations	Digital innovativeness 2025
Nordea	73,5
Ice	72,5
Easee	72,4
Onecall	71,7
Telia	71,7
Telenor Mobil	71,5
Foodora	71,5
Norwegian	71,1
NRK	70,8
Ruter	69,7
Flytoget	69,5
Fjellsport	68,7
Telia (internet)	68,7
SAS	68,6
VG	67,8
Storebrand	67,1
If	67,0
Dr Dropin	66,9
Tryg	66,7
Eviny fra BKK	66,7
Skyss	66,5
Lyse	66,4
Gjensidige	66,1
NAV	65,4
Fremtind	65,2
Aftenposten	65,2
Fjordkraft	65,1
OBOS	63,9
VY Tog	63,9
Nordic Choice	63,6
Posten	63,4
TV2	63,4
Widerøe	62,7
Hafslund Strøm	61,8
Elkjøp	61,6
Dagens Næringsliv	61,5
Bilia(Volvo, BMW, Toyota og Lexus)	60,0
Power	58,8
MøllerGruppen	57,6
Thon	57,3

Norwegian Innovation Index 2025: Digital Innovativeness 2025

Brands/Organizations	Digital innovativeness 2025
NorgesEnergi	56,5
Scandic	56,2
Bergen kommune	56,1
SJ	56,0
GoAhead	53,1
IKEA	52,5
H&M	47,9
Coop Obs!	46,5
Stormberg	46,3
Bohus	45,7
XXL	45,6
Vinmonopolet	44,8
Vitus	43,8
Apotek1	43,6
Skeidar Living	41,1
Rema 1000	41,0
Coop Extra	39,7
Meny	39,5
Cubus	39,2
Sport1	38,4
Spar	37,9
Coop Mega	36,7
Intersport	36,1
Coop Prix	34,7
Kiwi	33,4
Dressmann	33,1

Norwegian Innovation Index 2025

Social Innovativeness 2025

Tise secures the highest scores on social innovativeness (SI) for 2025 due to its strong commitment to fostering social change and sustainability. Other notable firms, including Stormberg, Bilia, and Bulder, reflect significant efforts to integrate socially responsible practices into their operations, emphasizing their role in driving positive societal impact, although they score significantly lower than Tise. Additionally, firms like Tibber, IKEA, and NRK show commendable dedication to addressing social and environmental issues in the eyes of the consumers.

In contrast, many firms and organizations within the medium and lower scoring tiers may exhibit a more limited focus on social innovativeness. In industries such as telecommunications,

traditional media, and banking there appears to be a growing need for firms to strengthen their commitment to socially responsible initiatives in order to improve consumer perceptions. While these industries maintain established positions in the market, there is considerable potential for growth in their contributions to SI. This underscores the critical importance for firms and organizations across all industries to adapt and prioritize social responsibility to align with evolving consumer expectations and values. Lower scores on SI may indicate insufficient communication regarding social innovativeness initiatives or a lack of consumer awareness of these efforts due to other factors.

Brands/Organizations	Social innovativeness 2025
Tise	74,5
Stormberg	60,3
Bilia(Volvo, BMW, Toyota og Lexus)	59,0
Bulder	58,9
Tibber	58,6
IKEA	58,4
NRK	58,3
finn.no	57,8
Nordic Choice	57,6
Tesla	56,6
OBOS	56,4
Hyre	56,1
Easee	55,2
Vipps	55,0
Eviny fra BKK	54,7
Flytoget	54,3
Sparebank1	54,2
Skyss	53,7

Brands/Organizations	Social innovativeness 2025
Lyse	53,7
Oda	53,4
Onecall	53,2
Posten	53,0
Ruter	52,2
VY Tog	51,2
Thon	50,8
Gjensidige	50,7
Ice	50,6
MøllerGruppen	50,6
Bergen kommune	50,4
Komplett	50,2
Tryg	50,0
Talkmore	49,9
Widerøe	49,8
Fjellsport	49,3
Scandic	49,1
If	49,1
Telenor Mobil	49,0
Aftenposten	48,7
Nordea	48,7
Vinmonopolet	48,1
Farmasiet.no	48,0
Storebrand	48,0
Power	47,8
Dr Dropin	47,7
Telia	47,6
Telia (internet)	47,6
Bohus	47,5
NAV	47,4
Fjordkraft	47,4
Altibox	47,2
SAS	47,1
NorgesEnergi	46,9
Coop Obs!	46,8
Apotek1	46,8
Airbnb	46,7
Coop Extra	46,7
DNB	46,6
Elkjøp	46,0

Norwegian Innovation Index 2025: Digital Innovativeness 2025

Brands/Organizations	Social innovativeness 2025
SJ	45,9
Hafslund Strøm	45,9
TV2	45,6
Zalando	45,4
Spar	45,3
Netflix	45,1
Sbanken	45,1
Skatteetaten	45,0
Intersport	45,0
Norwegian	44,9
Dagens Næringsliv	44,8
Meny	44,5
Fremtind	44,5
VG	44,2
T-We	44,0
Vitus	43,7
Kivi	43,6
Skeidar Living	43,1
Cubus	42,9
Rema 1000	42,9
Sport1	42,8
GoAhead	42,5
Coop Prix	42,2
Coop Mega	41,7
Dressmann	41,4
Foodora	41,3
XXL	40,0
H&M	37,8

Company-Level Shifts in Innovation Performance: 2025 vs. 2024

Companies on an Upward Trajectory

Several firms advance significantly from 2024 to 2025, enhancing their competitive position through marked improvements in innovativeness.

Brands/Organizations	Change in CI
Bulder	7.1
MøllerGruppen	5.7
Sbanken	5.1
Eviny fra BKK	4.8
NRK	4.5
NAV	4.2
Bilia(Volvo, BMW, Toyota og Lexus)	3.8
Vipps	3.6
Talkmore	3.2
Flytoget	3.0

The companies with the most upward trajectory on commercial innovativeness make changes that are perceived as increasingly creative and innovative, often leading the way with new solutions that have the potential to change the market. They are recognized for their ability to introduce novel ideas and services that shape industry trends, in the eyes of the customers. Interestingly, these companies represent a variety of industries.

Brands/Organizations	Change in DI
Bulder	8.7
Eviny fra BKK	7.7
MøllerGruppen	6.6
Zalando	6.6
Sparebank1	5.6
NRK	5.3
NAV	5.3
Altibox	5.2
Bilia(Volvo, BMW, Toyota og Lexus)	5.0
DNB	5.0

During the pandemic, many companies were forced to adopt digital solutions to continue delivering their services to customers. The ten companies with the strongest increases in digital innovativeness have continued to seize the opportunity to enhance customer experience through

not only digital solutions but also social approaches. This trend reflects a diverse representation of industries, demonstrating the widespread recognition of the importance of technology and innovation in meeting shifting consumer demands and adapting to new market realities. The agility displayed by these companies illustrates their commitment to evolving their business models in response to changing conditions and customer expectations.

Brands/Organizations	Change in SI
NRK	6.2
NAV	5.9
Bilia(Volvo, BMW, Toyota og Lexus)	4.9
MøllerGruppen	4.4
Eviny fra BKK	4.0
Netflix	3.4
Power	3.3
Spar	3.2
Vinmonopolet	3.2
Skyss	2.9

Customers perceive that the companies demonstrating the most substantial changes in social innovativeness have made meaningful commitments to implementing innovative solutions that generate benefits both for society and the environment. These companies further distinguish themselves by integrating social and environmental considerations into their core innovation strategies, signaling a long-term commitment rather than isolated initiatives. For these leading brands, environmental and social considerations are as crucial as profitability when creating new products and services. This commitment underscores a broader trend in which businesses acknowledge their role in fostering positive societal change while meeting their business objectives, in line with customers experiences.

Brands/Organizations	Change in Relative attractiveness
Bulder	7.9
Sbanken	5.5
DNB	4.8
NRK	4.4
MøllerGruppen	3.8
Easee	3.5
Bohus	3.3
Sparebank1	3.1
Netflix	3.1
Bilia(Volvo, BMW, Toyota og Lexus)	3.1

Company-Level Shifts in Innovation Performance: 2025 vs. 2024
Companies on an upward trajectory

The companies that have experienced the most significant positive changes in relative attractiveness are predominantly from the banking industry, followed by organizations from various sectors, including media, automotive, energy, and streaming. Customers perceive these changes as enhancing the companies' competitive positions, due to offerings that provide better value and improved quality in their products and services. Furthermore, these companies have cultivated a stronger reputation and overall increased their attractiveness compared to other suppliers of similar products and services. This trend underscores the importance of innovation and customer focus in strengthening companies' market presence.



Companies losing innovative edge

Some firms have slipped over the past year, with lower innovativeness scores pointing to a weakening competitive position.

Brands/Organizations	Change in CI
Sport1	-3.8
XXL	-3.6
Hyre	-3.3
Tise	-2.9
Skeidar Living	-2.7
Easee	-2.7
Gjensidige	-2.4
GoAhead	-2.4
Fremtind	-2.1
Ice	-1.9

The data reveals significant declines in commercial innovativeness (CI), particularly within the sports industry, which experienced the largest setbacks, followed by representatives from various industries. This trend may indicate a shift away from a focus on creativity, innovation, and the introduction of new solutions that could effectively change the market. Instead, these companies appear to be concentrating more on maintaining business as usual, providing good quality, stabilizing their operations, and pursuing growth.

Brands/Organizations	Change in DI
Stormberg	-4.9
Intersport	-3.0
XXL	-2.3
Tise	-1.7
Sport1	-1.7
Dressmann	-1.4
Cubus	-1.1
IKEA	-1.1
Dr Dropin	-1.1
GoAhead	-0.8

Similarly, digital innovativeness has declined considerably, indicating potential challenges in leveraging technology to enhance customer experience and advance social innovativeness. This trend reflects a broader pattern across various companies that may be struggling to keep pace with the rapid digital transformation occurring in their industries. However, it could also suggest that these companies have established the digital solutions their customers desire and are now returning to business as usual. While this transition may provide stability, it risks complacency if companies do not continue to innovate and adapt to the ever-evolving digital landscape. Recognizing the importance of ongoing digital advancement will be crucial for maintaining competitiveness and meeting evolving consumer expectations.

Company-Level Shifts in Innovation Performance: 2025 vs. 2024

Companies losing innovative edge

Brands/Organizations	Change in SI
XXL	-5.9
Dr Dropin	-4.9
Skeidar Living	-3.9
Farmasiet.no	-3.9
Sport1	-3.9
Tesla	-3.7
Skatteetaten	-3.5
Easee	-2.8
Telenor Mobil	-2.7
Airbnb	-2.6

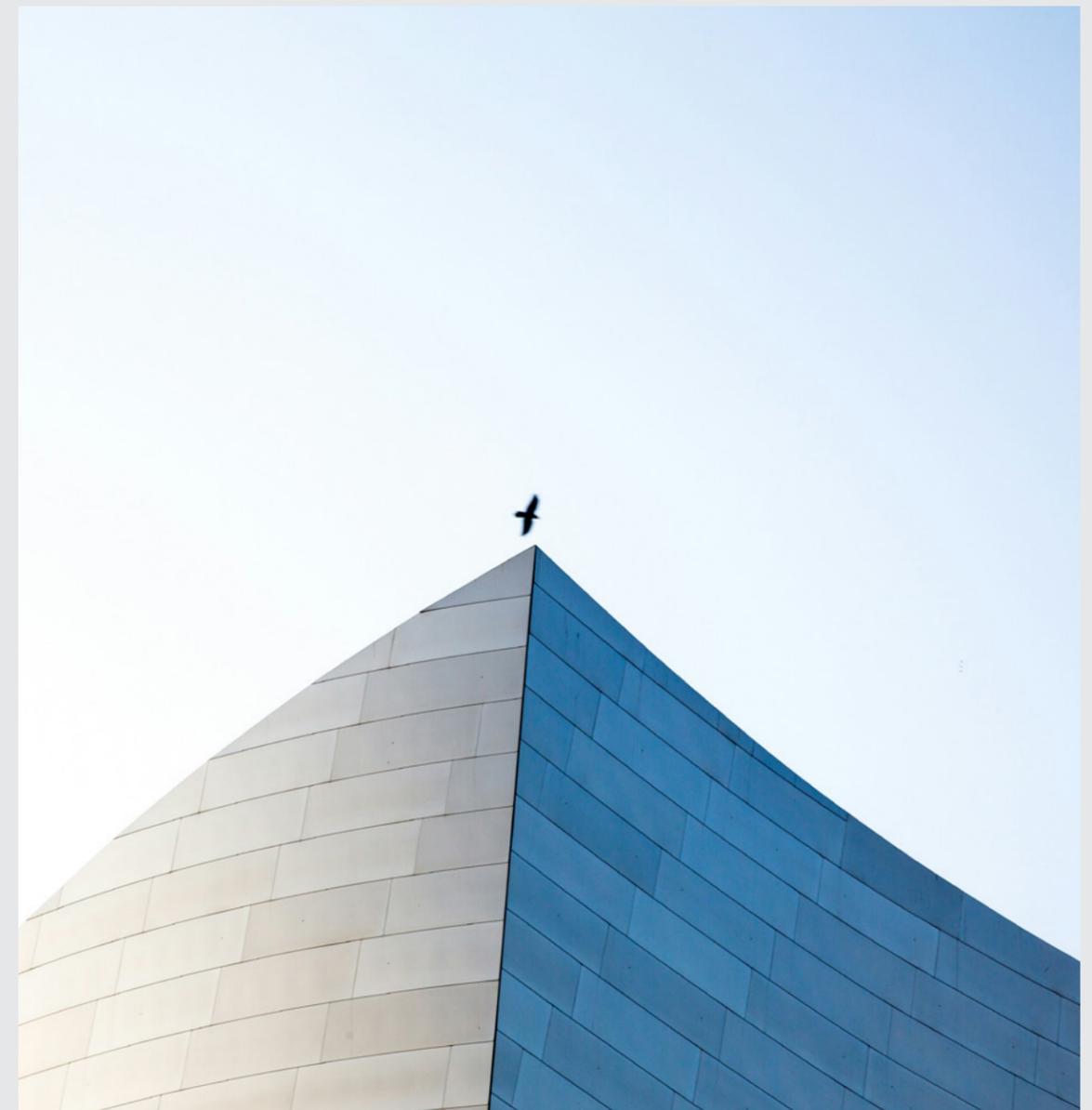
These scores reflect negative changes in social innovativeness across various industries, highlighting challenges in fulfilling social responsibilities that resonate with customers. The sports retail sector shows the largest decline, indicating a negative shift away from developing innovative solutions that are positive for the environment and society. Similarly, healthcare providers, the home furnishings sector, and e-commerce companies seem to face challenges in innovating services that also prioritize doing good for the environment and community, thus struggling to meet rising consumer expectations for corporate social responsibility.

Even the automotive industry, despite its strong brand presence, faces difficulties in maintaining a positive public image that aligns with consumer values regarding social initiatives. Government entities and innovative technology companies also illustrate this trend, underscoring the need for these organizations to regularly come up with new solutions to address social and environmental challenges. Overall, these declines in social innovativeness scores may signal a need for industries to reassess their strategies, ensuring that environmental and social considerations are as important as profitability when introducing new products and services. Engaging in initiatives that promote social well-being and enhancing communication of these efforts may be essential for improving their relevance in the market.

Brands/Organizations	Change in Relative attractiveness
Tesla	-4.8
Scandic	-3.9
Kiwi	-2.8
Sport1	-2.6
Intersport	-2.4
Rema 1000	-2.3
Oda	-2.2
Tise	-2.1
XXL	-1.9
Apotek1	-1.9

The decline in relative attractiveness scores among these industries could be attributed to several factors, including a failure to innovate, which prevents them from offering better value and quality

in their products and services. The automotive, hospitality, retail, and e-commerce sectors may struggle to differentiate themselves from competitors, resulting in a diminished reputation and negative consumer perception. The inability to innovate and enhance product quality and service offerings can lead to a loss of attractiveness compared to other suppliers in the market. Additionally, if these industries do not actively work on improving their overall brand image, they risk losing consumer loyalty and relevance in a competitive landscape. To counter this decline, companies should reassess their strategies and focus on innovations that deliver value and quality while cultivating a strong reputation within their markets.



Change in innovation performance scores

Tise secures the highest scores on social innovativeness (SI) for 2025 due to its strong commitment to fostering social change and sustainability. Other notable firms, including Stormberg, Bilia, and Bulder, reflect significant efforts to integrate socially responsible practices into their operations, emphasizing their role in driving positive societal impact, although they score significantly lower than Tise. Additionally, firms like Tibber, IKEA, and NRK show commendable dedication to addressing social and environmental issues in the eyes of the consumers.

In contrast, many firms and organizations within the medium and lower scoring tiers may exhibit a more limited focus on social innovativeness. In industries such as telecommunications, traditional media, and banking there appears to be a growing need for firms to strengthen their commitment to socially responsible initiatives in order to improve consumer perceptions. While these industries maintain established positions in the market, there is considerable potential for growth in their contributions to SI. This underscores the critical importance for firms and organizations across all industries to adapt and prioritize social responsibility to align with evolving consumer expectations and values. Lower scores on SI may indicate insufficient communication regarding social innovativeness initiatives or a lack of consumer awareness of these efforts due to other factors.

Brands/Organizations	Change in NII Overall score	Change in CI	Change in DI	Change in SI	Change in RA
Aftenposten	1,3	0,8	4,9	0,9	2,7
Airbnb	-1,0	0,7	3,1	-2,6	-0,5
Altibox	2,0	1,7	5,2	-0,9	2,6
Apotek1	0,0	0,6	2,8	0,6	-1,9
Bergen kommune	1,3	1,8	2,3	1,6	0,0
Bilia	1,8	3,8	5,0	4,9	3,1
Bohus	0,7	-0,1	3,7	1,1	3,3
Bulder	-0,6	7,1	8,7	2,2	7,9
Coop Extra	0,1	2,0	-0,2	0,5	-0,8
Coop Mega	1,5	-0,1	0,7	-0,3	-0,1
Coop Obs!	1,1	0,0	1,6	0,5	-0,6
Coop Prix	0,9	2,2	-0,3	1,5	2,6
Cubus	1,2	0,5	-1,1	-0,1	-0,1
Dagens Næringsliv	1,6	0,5	3,0	-0,3	2,0
DNB	1,3	1,7	5,0	0,3	4,8
Dr Dropin	0,1	-1,5	-1,1	-4,9	-1,6
Dressmann	0,9	0,9	-1,4	-1,1	-0,5
Easee	1,1	-2,7	0,8	-2,8	3,5
Elkjøp	1,2	0,9	3,1	-0,6	0,1
Eviny fra BKK	0,2	4,8	7,7	4,0	0,0
Farmasiet.no	0,6	-1,3	2,3	-3,9	-1,4
finn.no	-0,4	-0,2	2,4	1,1	-1,6

Brands/Organizations	Change in NII Overall score	Change in CI	Change in DI	Change in SI	Change in RA
Fjellsport	1,7	-1,3	2,8	-0,9	0,0
Fjordkraft	1,8	0,0	4,7	-1,3	0,3
Flytoget	1,0	3,0	3,2	-0,5	2,6
Foodora	1,6	0,3	0,8	-2,0	-1,2
Fremtind	1,3	-2,1	4,5	0,1	-0,6
Gjensidige	1,6	-2,4	0,3	-1,8	-0,2
GoAhead	0,3	-2,4	-0,8	-2,3	1,0
H&M	-0,7	2,5	2,9	-1,8	1,4
Hafslund Strøm	1,4	0,6	2,0	-2,0	0,7
Hyre	-0,9	-3,3	-0,6	1,3	0,0
Ice	1,6	-1,9	-0,4	0,7	0,3
If	1,6	1,0	3,6	0,3	1,1
IKEA	1,1	0,3	-1,1	0,4	1,1
Intersport	0,3	-1,0	-3,0	-0,7	-2,4
Kiwi	0,8	-1,1	3,3	0,3	-2,8
Komplett	0,9	0,6	1,7	0,3	-1,4
Lyse	1,3	2,5	1,2	2,7	2,7
Meny	0,0	1,5	0,3	0,5	0,3
MøllerGruppen	1,8	5,7	6,6	4,4	3,8
NAV	2,0	4,2	5,3	5,9	1,5
Netflix	1,2	0,6	1,9	3,4	3,1
Nordea	1,3	0,6	4,7	0,6	2,5
Nordic Choice	0,8	2,2	1,9	2,0	-1,7
NorgesEnergi	1,9	-0,5	0,1	-0,3	-1,0
Norwegian	1,6	-1,2	2,8	-0,9	-1,4
NRK	-0,1	4,5	5,3	6,2	4,4
OBOS	1,2	0,3	2,6	0,6	-1,7
Oda	0,4	-1,1	0,0	-2,1	-2,2
Onecall	1,3	-1,4	2,7	-0,3	0,6
Posten	1,7	1,2	2,4	1,4	1,6
Power	1,2	1,6	2,0	3,3	0,0
Rema 1000	-0,1	0,9	2,8	0,5	-2,3
Ruter	1,0	1,3	3,6	2,3	2,9
SAS	1,8	0,3	2,6	1,9	0,4
Sbanken	1,4	5,1	4,8	2,8	5,5
Scandic	1,7	0,9	0,2	-1,1	-3,9
SJ	0,1	-0,3	1,7	-1,4	-0,5
Skatteetaten	1,0	1,2	0,8	-3,5	0,0
Skeidar Living	-0,3	-2,7	-0,4	-3,9	-1,0
Skyss	1,6	0,6	3,5	2,9	0,1

Brands/Organizations	Change in NII Overall score	Change in CI	Change in DI	Change in SI	Change in RA
Spar	-0,1	1,7	3,7	3,2	0,3
Sparebank1	0,7	2,2	5,6	0,6	3,1
Sport1	-0,2	-3,8	-1,7	-3,9	-2,6
Storebrand	0,9	-0,3	4,0	-0,9	-0,2
Stormberg	1,6	-1,9	-4,9	0,1	-0,7
Talkmore	1,4	3,2	4,8	2,6	2,4
Telenor Mobil	1,4	0,1	3,8	-2,7	0,8
Telia	1,0	-1,6	3,4	-1,4	-1,2
Telia (internet)	1,9	0,4	0,3	0,9	-0,2
Tesla	3,6	-0,2	3,1	-3,7	-4,8
Thon	1,4	-1,8	1,3	-0,1	-0,3
Tibber	1,1	-1,7	1,9	0,4	2,7
Tise	0,9	-2,9	-1,7	-1,2	-2,1
Tryg	1,8	-1,4	2,2	0,4	1,4
TV2	1,6	0,9	1,6	1,5	0,7
T-We	1,4	1,5	4,1	-0,7	-0,2
VG	1,6	0,6	3,3	-0,2	-1,3
Vinmonopolet	1,2	1,2	4,0	3,2	1,7
Vipps	1,7	3,6	4,4	-0,2	-0,1
Vitus	0,0	-0,8	4,3	-1,8	0,0
VY Tog	1,4	0,8	3,8	2,3	-0,4
Widerøe	1,4	1,5	2,9	2,8	-1,0
XXL	-0,2	-3,6	-2,3	-5,9	-1,9
Zalando	1,3	1,8	6,6	0,7	1,9

Industry findings on innovation performance 2025

The table provides an overview of the innovation scores for the 20 industries covered in 2025.

	CI	SI	DI	Relative attractiveness
Airlines	51,2	47,3	67,4	57,4
Car dealership	64,4	55,4	67,5	61,6
Banking & Payments	60,0	51,4	79,4	64,3
Broadband	52,4	47,4	72,6	56,4
Clothing & Textiles	51,8	45,6	48,2	56,1
Utilities	55,2	51,8	67,2	57,4
Electronic retailing	54,0	48,0	66,0	58,3
Furniture	56,6	49,7	46,4	59,2
Governmental monopolies	49,2	48,8	60,7	61,1
Grocery	50,2	45,2	43,1	55,2
Hotels & Dvelling	57,5	52,1	63,8	58,8
Insurance	50,3	48,5	66,4	59,6
Newspapers	51,7	45,9	64,8	60,3
Online second-hand marketplaces	67,5	66,1	78,6	67,7
Pharmacies & Health	54,1	46,6	57,6	57,2
Sports stores retailing	50,6	44,3	47,2	57,8
Streaming services	54,9	44,6	76,7	57,4
Telecom	55,4	50,1	72,6	61,6
Transport & Logistics	50,5	49,7	65,7	55,5
TV	55,8	52,0	67,1	60,5

Innovation Front-Runners in the Silver Economy

The results identify the companies that are best positioned to create value for customers aged 65 and above, with strong performance across commercial, digital, and social innovativeness as well as relative attractiveness and loyalty.

Top 10 companies for consumers 65+ years

NII Overall score	CI	DI	SI	RA	Loyalty
Tesla	Tesla	Tesla	Nordic Choice	Bulder	Bulder
Bulder	Bulder	Bulder	Tibber	Flytoget	Widerøe
Tibber	Tibber	Komplett	Bulder	Aftenposten	Airbnb
Easee	IKEA	Vipps	Easee	Tibber	Vipps
Sparebank1	Vipps	Tibber	Tesla	Vipps	Vinmonopolet
Komplett	Komplett	Farmasiet.no	Stormberg	Komplett	Thon
Vipps	Dr Dropin	Sparebank1	Sparebank1	Talkmore	Farmasiet.no
Zalando	OBOS	Airbnb	OBOS	Bilia	Oda
finn.no	Easee	Easee	Bilia	finn.no	OBOS
Oda	finn.no	Skatteetaten	Zalando	NRK	Tibber

The results reveal clear generational contrasts in how innovativeness is perceived. Among customers aged 65+, Tesla ranks highest in Commercial and Digital Innovativeness, while in the <65 segment Bulder leads across all indicators except Social Innovativeness. Tibber and IKEA perform well in both groups, though they appear higher among older customers, indicating that their value propositions resonate particularly strongly with the 65+ demographic.

A notable generational divide emerges in the companies that appear only in the 65+ rankings for CI, DI, and SI. Firms such as Aftenposten, Dr Dropin, Easee, OBOS, Skatteetaten, Sparebank1, Talkmore, Thon, Widerøe, and Zalando are present exclusively in the 65+ top lists, suggesting that older consumers place greater value on organizations offering reliable, accessible, and service-oriented solutions, often in areas such as healthcare, public administration, financial services, and mobility. These companies tend to offer practical, everyday services that emphasize clarity, trustworthiness, and low perceived risk—attributes that matter strongly to the 65+ segment.

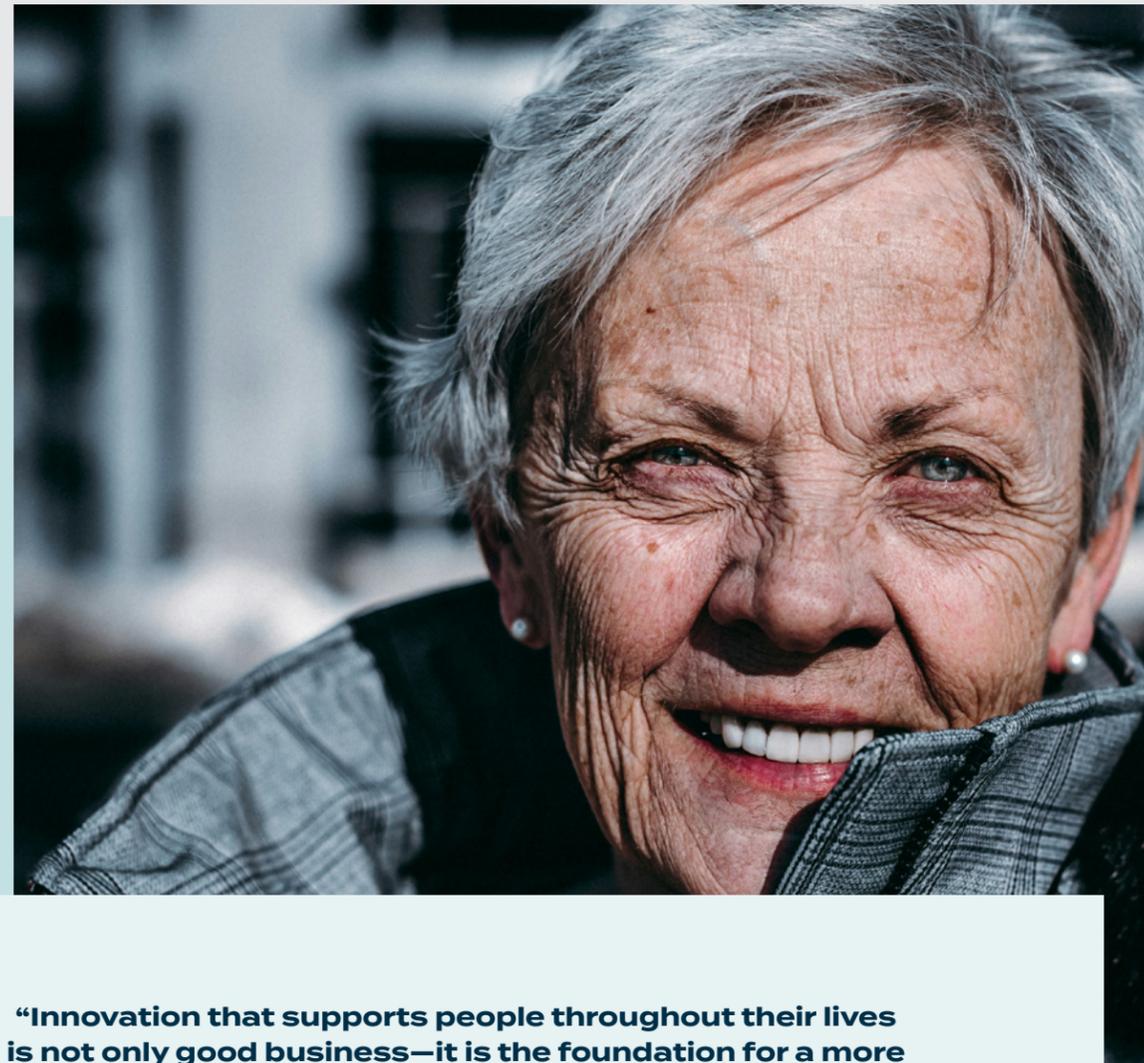
Top 10 companies for consumers <65 years

NII Overall score	CI	DI	SI	RA	Loyalty
Bulder	Bulder	Bulder	Tise	Bulder	Bulder
Tise	Tesla	Vipps	NRK	Vipps	Vipps
Tesla	Vipps	Tesla	Bilia	Flytoget	Vinmonopolet
Vipps	Tise	Tibber	Stormberg	Vinmonopolet	Tise
Tibber	IKEA	Netflix	IKEA	NRK	finn.no
finn.no	Oda	Tise	finn.no	finn.no	IKEA
Oda	Tibber	finn.no	Bulder	Tise	Oda
NRK	Airbnb	Oda	Tibber	Bilia	NRK
Hyre	finn.no	Airbnb	Hyre	Posten	Flytoget
Airbnb	Nordic Choice	Komplett	Eviny	Tibber	Farmasiet.no

In contrast, the <65 rankings feature Tise, Netflix, Hyre, Posten, and Eviny, reflecting younger customers' stronger preference for digital-first platforms, flexible service models, and novel usage experiences. These offerings typically rely on high digital engagement, convenience, and platform-based interaction.

Similarly, the overall NII top-10 lists reinforce these patterns. While Bulder, Tesla, Tibber, Vipps, finn.no, and Oda are strong performers across both segments, the companies unique to each group highlight distinct priorities. Older customers favor brands that offer stability, accessibility, and dependable service (e.g., Easee, Sparebank1, Komplet, Zalando), whereas younger customers gravitate toward organizations that deliver speed, flexibility, and digital convenience (e.g., Tise, NRK, Hyre, Airbnb).

Taken together, the findings show that the 65+ segment rewards clarity, trust, and practical value, while the <65 segment values digital convenience, platform-based interaction, and innovative service models.



“Innovation that supports people throughout their lives is not only good business—it is the foundation for a more resilient and inclusive society.”

Spotlight on Responsible Aging

Aging population: challenges and opportunities

The global demographic landscape is undergoing a profound transformation, characterized by a rapidly aging population. According to projections by the World Health Organization, by 2050, over 20% of the global population will be aged 60 or older. This demographic shift is more than a statistic, as it represents a fundamental change in the age structure of societies worldwide, with significant implications for economic, social, and healthcare systems. In Norway, the situation mirrors these global trends, with an increasing number of older adults placing pressure on healthcare systems, housing, and economic stability. According to Statistics Norway's forecasts, Norway will experience a demographic milestone with the population of individuals over 67 years old surpassing those under 18 already by 2030.

The challenges associated with an aging population are multifaceted. Healthcare systems are under strain as they have to deal with the increased demand for services tailored to older adults, who often have complex health needs. The economic implications are also significant, as the ratio of working-age individuals to retirees shifts, potentially impacting economic growth and the sustainability of pension systems. Additionally, there is the potential for intergenerational tensions over resource allocation, as societies must balance the needs of older adults with those of younger generations.

However, this demographic shift also presents unique opportunities. The aging population can drive innovation in various sectors, including healthcare, technology, and community planning. For instance, there is a growing market for products and services that cater to the needs of older adults, such as assistive technologies, age-friendly housing, and inclusive community programs. Moreover, older adults bring a wealth of experience and knowledge that can be harnessed to benefit society as a whole. By viewing aging as an opportunity rather than a challenge, societies can build environments

that value the contributions of older adults and promote intergenerational collaboration.

In fact, the aging population is the main growth market in developed countries, with healthy older adults accounting for nearly 60% of all consumption growth in Western Europe and generating nearly half of the spending growth in the USA this decade. This offers market opportunities for firms to develop and provide services that target the health of individuals and encourage health-promoting behaviors. By focusing on the needs of healthy older adults, firms can tap into a market with substantial purchasing power and financial means.

The potential for innovation extends beyond products and services. Organizations can and should build inclusive environments that value the contributions of older adults, enhancing organizational culture and driving intergenerational collaboration, to ensure they can work comfortably and longer. For example, implementing flexible work arrangements and promoting lifelong learning opportunities can help older employees remain engaged and productive. Additionally, organizations can leverage the experience and knowledge of older adults through mentorship programs, encouraging a culture of mutual support and learning.

From a societal perspective, embracing aging as an opportunity can lead to more sustainable and resilient communities. By promoting intergenerational collaboration and valuing the contributions of older adults, societies can enhance social cohesion and reduce age-related biases. This, in turn, can lead to more inclusive policies and practices that benefit individuals of all ages.

Responsible aging

Introduced by Heinonen, Kurtmollaiev, Lervik-Olsen, Mele, Streukenes, and Andreassen representing the Innovation Index Coalition team, the concept of responsible aging

suggests how individuals, organizations, and societies can unlock the transformative potential of aging. Responsible aging is the lifelong, proactive pursuit of personal well-being in ways that also support the well-being of other generations. This concept challenges traditional views of aging as an isolated experience, instead framing it as a collaborative, multi-generational process focused on sustaining well-being across age cohorts.

The responsible aging framework integrates aspirations, intentions, and behaviors, highlighting the active role of individuals across all age groups in promoting responsible aging practices. It reconceptualizes aging from a narrative centered on individual loss to one that emphasizes lifelong growth, active engagement, and contributing to the enrichment of one's own life and the lives of others. By placing intergenerational well-being at its core, the framework broadens the understanding of aging and highlights the need for mutual support and shared responsibility across generations.

Well-being is the state of living a good life, supported by various personal and contextual resources. The responsible aging framework differentiates between five dimensions of well-being:

- **Physical well-being:** optimal functioning, including good health, mobility, and the absence of illness. For responsible aging, it means maintaining physical activity, nutrition, and preventive healthcare to preserve independence and support intergenerational health.
- **Cognitive well-being:** the brain's health and performance, including memory, attention, and problem-solving. In responsible aging, it involves engaging in lifelong learning and cognitive training to enhance adaptability and share knowledge across generations.
- **Emotional well-being:** positive affect, self-esteem, and resilience in managing emotions. Responsible aging emphasizes prioritizing positive experiences and meaningful relationships to foster emotional stability and intergenerational support.
- **Social well-being:** the quality of social relationships and interactions with family, friends, and the community. For responsible aging, it means maintaining social integration and connectedness to support both personal and community well-being.
- **Financial well-being:** a sense of security and control over economic resources, crucial for maintaining autonomy and a desired standard of living. Responsible aging requires planning for financial security to ensure independence and reduce the economic burden on future generations.

In the pursuit of responsible aging, aspirations, intentions, and behaviors form a dynamic interplay that guides individuals toward achieving well-being for themselves and future generations. Aspirations represent the ideal states individuals hope to attain, serving as overarching goals that inspire action. Intentions are the concrete steps individuals plan to take to reach these aspirations, reflecting both self-oriented and other-oriented desires. Behaviors are the tangible actions that individuals engage in, driven by their intentions, to realize their aspirations. Self-oriented behaviors focus on personal development through health, cognitive, emotional, social, and financial activities, while other-oriented behaviors emphasize contributions to society and the environment through sustainable practices, sharing, support, volunteering, and continued work. Examples of responsible aging behaviors include

- Engaging in regular physical training and adopting healthy eating habits to reduce chronic diseases and extend lifespan.
- Practicing sustainable consumption and lifestyle to promote a healthier environment.
- Engaging in activities that challenge the brain, such as solving puzzles or learning new skills, to maintain cognitive function.
- Sharing knowledge and experience through mentoring or community education programs.
- Actively taking measures to reduce stress, such as mindfulness and meditation, to enhance

¹ Heinonen, K., Kurtmollaiev, S., Lervik-Olsen, L., Mele, C., Streukens, S., & Andreassen, T. W. (2025). Responsible aging: integrating individual and intergenerational well-being. *Journal of Service Management*, 1-24.

emotional resilience.

- Offering emotional support and creating joyful environments to increase positive emotions.
- Actively maintaining existing relationships and engaging in social activities to build a supportive social network.
- Volunteering and participating in community service to enhance social bonds and mutual support.
- Developing and maintaining an individual pension plan to ensure financial security in retirement.
- Promoting others' financial welfare through philanthropy and financial literacy initiatives.

Findings from Norwegian Innovation Index 2025

In 2025, we collected data on responsible aging, establishing a new analytical focus that reveals how different types of innovations impact customer perceptions of well-being and influence firms' relative attractiveness. The data suggest a nuanced relationship between digital, social, and commercial innovativeness and various dimensions of well-being.

- **Digital innovativeness and physical well-being:** The data indicate that digital innovativeness is perceived as having an adverse effect on physical well-being. This may reflect the sedentary nature of many digital products and services, which may lead to decreased physical activity and associated health concerns. As businesses increasingly integrate digital solutions, they must be mindful of these perceptions and consider ways to mitigate negative impacts on physical health, perhaps by promoting active engagement or incorporating wellness features.
- **Social innovativeness and holistic well-being:** Conversely, social innovativeness has a positive effect on all types of well-being—physical, cognitive, social, emotional, and financial—as well as overall well-being. This suggests that innovations fostering social connections and community engagement are highly valued by customers. Social innovativeness appear to enhance the holistic experience of well-being, making them a powerful tool for businesses aiming to improve customer satisfaction and loyalty.
- **Social and digital innovativeness and social well-being:** Both digital and social innovativeness contribute positively to social well-being, highlighting their role in facilitating connections and interactions. However, social well-being alone does not enhance the relative attractiveness of a business. This implies that while fostering social connections is important, businesses must also address other dimensions of well-being to stand out in competitive markets.
- **Emotional well-being and innovation:** The data show that both social and commercial innovativeness contribute to emotional well-being. Emotional well-being is crucial for customer satisfaction and loyalty, as it enhances the overall experience and connection with a brand. Businesses that successfully integrate emotional well-being into their offerings can differentiate themselves and foster stronger customer relationships.
- **Well-being and firms' relative attractiveness:** Products and services that enhance physical, cognitive, and emotional well-being increase a business's attractiveness compared to competitors. This demonstrates the importance of a multi-dimensional approach to innovation, where businesses address various aspects of well-being to create a compelling value proposition.
- **Overall well-being and innovation types:** While both social and commercial innovativeness contribute to overall well-being, digital innovativeness does not have the same effect. This suggests that businesses should prioritize social and commercial strategies to enhance overall customer well-being and satisfaction.

- **Well-being and loyalty:** Emotional and total well-being are positively linked to customer loyalty. Businesses that focus on these areas can build lasting relationships with customers, as they address the deeper needs and desires that drive loyalty.

Harnessing the potential of responsible aging

Private and public organizations can play a pivotal role in promoting responsible aging by developing initiatives that empower older adults to contribute meaningfully to society. Technology firms can design smart health technologies that monitor vital signs and encourage preventive care, thereby enhancing individual health and reducing societal healthcare costs. Both private and public organizations can create volunteer programs that leverage the skills and experiences of older adults in mentoring roles, supporting youth development and community projects. Another example can be investments in lifelong learning platforms that offer courses and workshops tailored to older adults, enabling them to acquire new skills and stay engaged in the workforce or community activities. Other innovation can include:

- immersive experiences for older adults, offering opportunities for travel, education, and social interaction without leaving home;
- ride-sharing services with assistance features designed for older adults;
- subscription-based meal delivery services that offer personalized nutrition plans can help older adults maintain a balanced diet;
- various workshops that can provide physical activity, mental relaxation, and social interaction for older adults;
- access to therapy animals can offer emotional support and companionship to older adults.

Policymakers have also a crucial role in creating a supportive framework that encourages responsible aging through innovative policies and initiatives. Governments should invest more in infrastructure that promotes age-friendly urban planning, ensuring accessibility and safety for older adults while fostering intergenerational interaction. Policies that support multigenerational housing solutions and community spaces can enhance social well-being and reduce isolation among seniors, enabling them to actively participate in community life and contribute to societal cohesion.

Furthermore, policymakers can incentivize research and development in technologies that bridge generational divides, such as digital literacy programs and intergenerational learning centers. By funding initiatives that promote cognitive resilience and emotional well-being, governments can ensure that older adults remain active and engaged members of society, contributing their wisdom and experience to community development and societal progress.

Innovation in policy can also extend to financial security measures, such as sustainable pension systems and fair taxation policies that balance the needs of both younger and older populations. By creating a regulatory environment that supports responsible aging, policymakers can drive societal change and promote a culture of shared responsibility across generations.

“Responsible aging reminds us that meaningful innovation spans generations—supporting capability, confidence, and connection for today’s customers and tomorrow’s”

Innovation year 2026: Future outlook

Innovation Under Pressure

The year 2025 illustrates how profoundly innovation has become intertwined with geopolitical realities. Market turbulence, political fragmentation, and shifting international alliances affect all sectors, forcing organizations to innovate not out of choice but out of necessity. Innovation is no longer a pursuit of incremental advantage; it is a mechanism for safeguarding continuity and maintaining societal relevance. Companies that once viewed innovation primarily through a commercial lens must now recognize it as a form of strategic readiness that allows them to adapt, absorb shocks, and respond meaningfully to societal changes. In this environment, the rise of the Silver Economy stands out as one of the most important long-term forces shaping the logic of innovation.

The year 2025 marks a turning point in how innovation is understood and practiced. Instead of functioning merely as a catalyst for economic growth, innovation has become a mechanism of preparedness in a world where geopolitical tensions, disrupted supply chains, and shifting alliances continuously reshape the business landscape. Firms are confronted with an environment in which volatility is not an anomaly but the norm, and the strategic question is no longer whether to innovate, but how to innovate in ways that create resilience, relevance, and human value.

The Silver Economy as a Transformative Force

As societies age, the demographic weight of older adults is transforming not only consumption patterns but notions of quality, care, independence, and dignity. Firms are increasingly required to consider how their innovations enhance the lived experiences and capabilities of older citizens whose needs, expectations, and vulnerabilities differ significantly from those of younger segments. This shift is not merely demographic; it is behavioral, emotional, and societal. It challenges organizations to redefine value creation

around accessibility, clarity, reassurance, and autonomy. Innovations that help older adults sustain physical comfort, cognitive clarity, emotional security, and social connection are becoming essential differentiators and signals of long-term attractiveness. When services and technologies help older adults actualise their capabilities—by simplifying complex tasks, supporting autonomy, or fostering community—they elevate the firm’s attractiveness and resilience. A health-monitoring platform that enables older adults to self-manage chronic conditions while offering immediate human assistance when needed demonstrates how innovation can empower rather than overwhelm. A mobility service that blends adaptive interfaces with reliable human support shows how design choices can maintain independence for users with changing abilities. These examples highlight a broader shift toward innovations that are not simply efficient but profoundly human, acknowledging the nuanced realities of ageing.

Innovation for Strengthening Human abilities

Advances in robotics and automation open new possibilities when framed as tools for expanding human capability rather than replacing it. In the context of an ageing society, this perspective is essential. Technologies can support older adults by enabling safe movement, assisting with daily tasks, or providing reliable reminders that reduce cognitive stress. For employees, social robots can reduce physical strain and allow more time for relational work, especially in care-intensive sectors.

When designed well, these innovations mitigate geopolitical uncertainty by reducing dependency on distant labor markets and enhancing the robustness of service delivery. They create systems that are less vulnerable to international disruptions while simultaneously improving the lived experience of both employees and older customers. Innovation becomes a bridge between societal need and operational resilience.

Innovation in an Era of Geopolitical Turbulence

The geopolitical context of 2026 amplifies the importance of innovation. International relationships remain strained, and market turbulence exposes structural vulnerabilities across industries. These pressures reveal how deeply innovation is tied to national and organizational security. Global supply chains face recurring disruptions triggered by political conflicts, trade restrictions, and shifting alliances. Businesses must operate with the awareness that political decisions, energy dependencies, and global conflicts influence everything from availability of critical components to the psychological climate in which customers make decisions. Firms cannot insulate themselves from these forces, but they can innovate to reduce their exposure. In this sense, innovation is no longer only a source of competitive advantage and merely a generator of novelty. It becomes a stabilizing function and a form of strategic readiness that allows firms to adapt, hedge against uncertainty, absorb shocks, and maintain trust when the external environment becomes unpredictable. By diversifying technological options, strengthening service ecosystems, and creating backup service modes for critical user groups—especially older adults who depend on stable and trustworthy services—companies shield themselves from external shocks. Resilience, not efficiency alone, becomes the guiding principle.

Innovation for Security, Readiness, and Resilience

Security and readiness have moved from backstage technical concerns to central determinants of trust in businesses and society. Customers want to know that their data, finances, well-being, and autonomy are protected. Firms must respond by embedding safety and contingency thinking directly into their innovation processes. A secure, resilient solution is no longer a technical requirement but a customer experience in itself—an invisible promise that the firm can be trusted even in unstable times. Designing for reliability and continuity becomes inseparable from designing for attractiveness. When firms embed cybersecurity, privacy protection, and operational continuity into the design of new services, they not only protect users but also signal stability in an unstable world.

Economic dynamics in 2025 further reinforce the need for sustained innovation capacity. High input costs, unstable interest rates, and fluctuating demand patterns mean that firms must cultivate the ability to shift direction quickly, experiment responsibly, and recover from failed bets without destabilizing their core operations. In this environment, innovation becomes the mechanism through which businesses stay ahead of societal disruption, maintain continuity, and affirm their place in a world defined by change.

Within this landscape, security and readiness emerge as central innovation themes.

In sum, Innovation Year 2025 highlights a decisive shift: innovation is now the connective tissue between demographic transformation, economic volatility, and geopolitical uncertainty. Firms that succeed are those that innovate with both societal sensitivity and strategic clarity.

Innovation priorities for 2026

Innovation will be shaped by three forces that customers pay close attention to: how innovative a firm feels overall, the role digital solutions play in their experiences, and the growing weight of socially sustainable alternatives. These forces will become even more important as the population ages and the Silver Economy expands, bringing new expectations around accessibility, reassurance, and meaningful value. Together, they reveal how customers judge innovation today—and how those judgments will shift as society grows older and more attentive to the human side of progress.

Commercial innovativeness: Strengthening Attractiveness

Commercial innovativeness will maintain its position as a key driver of perceived attractiveness. Customers will continue recognizing and appreciating firms that develop offerings, pricing models, or service concepts that make their lives easier and more efficient. Our findings suggest that innovations will contribute positively to emotional well-being and total well-being, leading to greater loyalty and stronger competitive positioning. Commercial innovativeness will also play a direct role in enhancing relative attractiveness, as customers view firms more favorably when they perceive tangible improvements in how services or products function.

In the context of the Silver Economy, innovations that reduce complexity, improve financial predictability, or increase functional accessibility will resonate deeply with older adults. When companies refine their solutions in ways that reduce stress, strengthen confidence, or support independence, they will significantly enhance their appeal among the 65+ segment. These improvements will also reinforce a broader sense of stability and care—qualities that grow in importance as customers age and navigate a more uncertain societal landscape. In this way, perceived innovativeness

will become a signal of a firm's readiness to meet the practical and emotional needs of an ageing population, thereby strengthening its overall attractiveness and competitive position.

Digital Innovativeness: A Double-Edged Driver of Experience

Digital innovativeness will remain a highly visible yet paradoxical dimension of perceived innovativeness. Customers will recognize its importance, but digital innovativeness may not always contribute positively to well-being and, in some instances, might even detract from it. Future trends will likely show that digital innovations could be perceived as detrimental to physical well-being and may not enhance overall or emotional well-being. Although digital initiatives might support social well-being, this benefit may not necessarily translate into increased attractiveness, thereby limiting the strategic impact of digital investments when pursued in isolation.

Despite these challenges, digital innovativeness will maintain an important—but delicate—role. In the context of the Silver Economy, poorly designed digital solutions might increase cognitive or physical strain, whereas well-calibrated ones could promote autonomy, safety, and convenience. This trend will signal a need for firms to rethink their digital strategies: rather than focusing solely on efficiency, they will need to integrate digital components into inclusive service systems that support well-being. The challenge and opportunity will lie in aligning digital sophistication with human needs, ensuring that technology enhances rather than diminishes the user experience.

Social Innovativeness: The Expanding Core of Customer Value

Social innovativeness will continue to emerge as the most influential dimension of perceived innovativeness. Customers increasingly value how firms contribute not only to their individual experience but also to broader societal well-being. Our results show that social innovativeness has

an effect on perceived innovation capability that is between two and five times stronger than the effect of digital innovativeness. Their strength lies in their wide-ranging impact: they enhance all well-being dimensions—physical, cognitive, social, emotional, financial, and total. Importantly, social innovativeness also bolsters emotional well-being, which is directly linked to both attractiveness and loyalty.

The data reinforces a shift in expectations: customers will increasingly reward firms that demonstrate a genuine commitment to improving lives. This is particularly visible in the Silver Economy, where older adults respond strongly to innovations that protect their dignity, support their independence, and increase their safety. By improving total well-being, social innovativeness will become not just a differentiator, but a strategic foundation for long-term relevance.

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