



1. Business Finland in Germany

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2. Key facts about Germany

Geography, regions and federal structure

Area: 357,022 km². The longest distance from north to south is 876 kilometers as the crow flies, 640 kilometers from west to east.

Germany is with its population of roughly 82,7 million people the most populous country in Europe. The population density is 230 people/km².

Germany has been regarded as an immigration country for decades and is the third most popular immigration country in the world after the United States and Saudi Arabia. 19,3 million people have a migrant background. (Federal Statistics Office)

As of December 31, 2017, approximately 17.7 million persons aged 65 and over lived in Germany. This corresponded to a share of 21.4% of the total population.

The largest city in Germany is the capital Berlin with 3.4 million inhabitants. Other large cities are Hamburg (1.8 million) and Munich (1.3 million). Frankfurt am Main (662,000) is an international financial center.

Germany is a federal republic consisting of sixteen states. The constituent states retain a measure of sovereignty. The head of state is the Federal President and the head of the government is the Federal Chancellor.

The most populated states in Germany are Nordrhein-Westfalen, Bayern and Baden-Württemberg. The complete list of German states by population can be found [here](#).

Economy

- Germany is the largest economy in the European Union and after the USA, China and Japan, the fourth largest in the world. The German economy owes its competitiveness and global networking to a strong innovative power and high export orientation. The mixed economy of Germany allows a free market economy in consumer goods and business services, but the government imposes regulations even in those areas to protect its citizens. Beyond that Germany has a command economy in defense since everyone receives the benefit, while those with higher incomes pay more in taxes. The government provides health care insurance and education. That means you pay into the system according to your income and receive benefits according to your need. ([The Balance 2019](#))
- Germany is one of the countries with the highest employment rates in the EU and the country with the lowest percentage of youth unemployment. The unemployment rate is the second lowest in the EU and was measured only [5,1 % in the first quarter of 2019](#). In the EU comparison, the unemployment rate was only lower in the Czech Republic at 2.2%.
- In the year 2018 Germany's GDP grew by 1,4 % (compared with 2,2 % in the year 2017), to 3 386 billion euro at current price and its GDP per Capita achieved 40 852 euro. The economic performance in the fourth quarter of 2018 was achieved by 45.2 million persons in employment, which was an increase of 507,000, or 1.1%, on a year earlier. ([Federal Statistics Office](#))
- Germany has been the main trading partner of Finland since 2014. Last year Germany's share of our import was ca. 15,8 % and that of export ca. 15,5 %. In the year 2018, the import from Germany was 7,8 billion euro and the export to Germany 7,3 billion euro. ([Customs of Finland](#))
- Main imports from Germany to Finland were transport equipment (22,2 %), industrial machinery (18,5), chemicals and chemical products (14,5) and metals and metal products (9,3 %). The main exports from Finland to Germany were transport equipment (33,8 %) wood and paper manufacturers (19,5 %), metals and metal products (16,5 %) and industrial machinery (7,7 %). ([Customs of Finland](#))
- According to estimates currently ca. 400 Finnish companies are present in Germany and are mainly located in the areas of strong economic growth and activity in the country: Frankfurt am Main, Berlin, Bavaria, Rhein-Ruhr area and Baden-Württemberg. In total there are ca. 230 German companies in Finland. ([Kauppapolitiikka](#))
- Germany's role in the future, especially after Brexit, will probably only be emphasized in Finland. The structure of Germany's 16 States and the strong family-owned business culture requires relationship building and long-term commitment to the competitive and completed German market.

Key industries

4 sectors dominate the industry in Germany: automotive, mechanical engineering and chemical and electrical industry for which the export accounts for well over half of sales. Mechanical engineering is characterized by medium-sized companies. Many companies are on the way to Industry 4.0, with which the digitization of manufacturing technology and logistics is being driven forward.

Key consumer behavior trends

Online shopping

Online shopping is more popular in Germany than shopping in a shop and the smartphone has become an important shopping tool. 77% of the 65 million regular Internet users over 10 years old in Germany buy goods and services via the Internet. That's equivalent to 50 million online shoppers. The most popular items to be bought online are clothes and shoes (67%), followed by furniture, toys and other consumer goods (52%), holiday accommodation (42%), tickets (41%) as well as books and magazines (40%). Movies, videos and

music (32%), pharmaceuticals (31%), computer software (30%), food (28%) and electronics (25%) are also frequently ordered over the Internet. Germany's market leader in online shopping is amazon.de. Regarding to a [study](#) by PWC 94% of all German online shoppers shop via amazon.de.

Online banking

Online banking in Germany is increasing, but many customers still attach importance to a personal consultation at the bank. Only 20% use online banking exclusively whilst 30% go exclusively to a branch. 47% of Germans use both branches and online banking. Researchers predict that by 2020, the proportion of online banking users should rise to 50 percent or more.

Use of mobility services

Carsharing and Carpooling: The main players in car sharing services represented in Germany are Uber (in Berlin and Munich), Car2go (Berlin, Düsseldorf, Frankfurt, Hamburg, Cologne, Munich and Stuttgart) BlaBlaCar (in 2017, passengers in Germany covered a total of 796 million kilometres) and Drive Now (Munich, Berlin, Düsseldorf, Cologne and Hamburg). The number of CarSharing customers in Germany rose to 2.46 million in the course 2018. Station-based CarSharing services recorded above-average percentage growth. Station-based CarSharing also remains the backbone of the expansion and is currently available at 740 locations in Germany. In 2019 DriveNow and car2go merged to form the joint car sharing service of BMW and Daimler.

BikeSharing: The concept of bike sharing has also increased in Germany during the last couple of years and is popular, especially in Munich and in other big cities. Compared to other countries like China, USA, Brazil and Poland is the number of bike sharers, however, a user rate of 2,5% is still very low. ([Statista 2018](#))

E-Scooter sharing: Since the 15th of June 2019, electric scooters have also been approved for use on German roads. As an alternative to bicycles, cars or public transport, the new means of transport is revolutionising electric mobility. Currently four suppliers (Tier, Voi, circ and lime) are present in different cities in Germany.

Telemedicine: The German E-Health Act became effective in January 2016 and according to Arthur D. Little, the global market for digital health will grow to more than USD 200 billion through 2020. The use of information and communications technology (ICT) in healthcare allows new business models to be established to enhance efficiency and, at the same time, maintain high quality in healthcare provision. The significant potential of digitization to reduce healthcare costs has been proven by a number of studies. The Fraunhofer Institute for Systems and Innovation Research estimates that integrated digitization of data and processes could achieve annual savings of EUR 9.6 billion in the German healthcare system alone. ([GTAI](#))

List of 10 biggest companies by revenue (2018)

Volkswagen Gruppe	Automobil
Daimler	Automobil
Schwarz-Gruppe	Einzelhandel
Allianz	Versicherung
BMW Gruppe	Automobil
Siemens	Mischkonzern
Bosch	Mischkonzern
Uniper	Energie
Deutsche Telekom	Telekommunikation
BASF	Chemie

<https://www.weltexporte.de/deutschland-unternehmen-2018/>

Start-up hubs and incubators/accelerators

- [Garage Technology Ventures](#)
- [Bundesverband deutsche Startups](#)
- [Rocket Internet](#)
- [Google for Entrepreneurs](#)
- [Microsoft for Startups](#)
- [AWS Activate](#)
- [SAP Startup Focus](#)

Current hot topics

- Digitalization of industry and medicine
- AI
- 5G
- Mobility as a service
- Sustainability
- Process Mining
- Medical biotechnology

3. Cultural issues and ease of doing business

German society is more hierarchical than Finland and cultural differences can sometimes turn out to be the biggest trade obstacle companies face when entering the German market. German companies have strong expertise in many sectors, similar to Finland, and Germans expect high quality. They are demanding customers in terms of quality and price awareness and it is therefore important to present yourself as competent, knowledgeable and open.

Keep in mind that Germans are often problem-focused and are eager to hear about concrete solutions. Therefore, you should highlight your expertise in solving problems, and also try to give examples and mention references. In addition, there are many misunderstandings related to the way in which the explicitness in communication within society and the organization is generally perceived. Germans are known as direct and explicit communicators to the extent that visitors can feel surprised or even insulted by a seemingly offhand remark. Thus, they sometimes tend not to read between the lines very well so you, too, should say what you mean in order to communicate effectively. They also attach great importance to written communication (in order to keep everything documented) as well as punctuality. The more hierarchical culture is particularly visible in the forms of addressing people since the form "Sie" is used more often than in Finland, due to being more polite and part of the culture. With regards the type and frequency of communication it is crucial to keep in mind that while in Finland it is seen as polite to let someone get on with a task, Germans often expect you to report more often about the stages of the project, and want communication even when there is seemingly little to tell.

In 2018 Germany was ranked 24 among 190 economies in terms of the ease of doing business, according to the World Bank annual ratings. The rank of Germany deteriorated to 24 in 2018 from 20 in 2017. Ease of Doing Business in Germany averaged 20 from 2008 until 2018, reaching an all-time high of 27 in 2008 and a record low of 14 in 2015. ([Trade Economy](#))

4. Useful sources of information

Country information

- [GTAI - Germany Trade & Invest](#) (Similar to Business Finland)
- [AHK – German Chambers of Commerce](#)
- [Federal Foreign Office](#)
- [Federal Ministry of Labor and Social Affairs](#)
- [Federal Statistics Office](#)
- [Tax Agency](#)
- [Association for German Banks](#)
- [The Association of German Industry](#)
- [Central Bank of the Federal Republic of Germany](#)
- [Your link to Germany – Information, service & dialogue](#)
- [Starting a business in Germany – How to Germany](#)
- [Business culture and etiquette](#)
- [German school system – How to Germany](#)
- [Discover Germany](#)

News

- [ARD – Tagesschau.de](#)
- [Spiegel Online](#)
- [Süddeutsche Zeitung](#)
- [Frankfurter Allgemeine](#)
- [Handelsblatt](#) (business focused)
- [Business Insider](#) (business focused)
- [Wirtschafts Woche](#) (business focused)

Industry Information

Bio & Circular

- [Bioökonomie.de](#)
- [Bioindustry.de](#)
- [Medical Biotechnology Industry](#)
- [Circular Economy Initiative Deutschland](#)
- [Eco Innovation Alliance](#)

Cleantech

- [The Renewable Energies Agency](#)
- [DENA](#) - Germany's center of expertise for energy efficiency, renewable energy sources and intelligent energy systems
- [German CleanTech Institute](#)
- [Umwelt Bundesamt](#)
- [BDE](#) - Federal Association of the German Waste Disposal, Water and Raw Materials Industry e.V.
- [German Solar Industry Federation](#)

Consumer Business

- [BMJV](#) - Federal Ministry of Justice and Consumer Protection
- [CDH](#) - Federal Association of German Associations for Commercial Agencies and Distribution
- [CGI](#) – Retail and Consumer Services
- [VZBV](#) - The Federation of German Consumer Organisations

Digitalization & IoT

- [BITKOM](#) – Germany’s digital association
- [Federal Ministry of economic Affairs and Energy](#)
- [BVDW](#) - German Association for the Digital Economy

Food & Beverages

- [BVE](#) – Federation of German Food and Drink Industries
- [BMEL](#) - Federal ministry of food and agriculture

Health & Wellbeing

- [Federal Ministry of Health](#)
- [The German Wellness Association](#)

Manufacturing

- [VDMA](#) - Mechanical Engineering Industry Association
- [Digital Factory Journal](#)

Construction

- [German Construction Industry](#)

Telemedicine

- [DGTelemed](#)
- [ZTG](#) – Zentrum für Telematik und Telemedizin GmbH

Maritime & Offshore

- [VSM](#) – German association for shipbuilding
- [GMT](#) – German Association for Maritime Technology
- [German Offshore Equipment Directory](#)

Smart Mobility & Automotive

- [KBA](#) - Federal Motor Transport Agency
- [VDA](#) - German Association of the Automotive Industry
- [NPM](#) – National Platform Future Mobility

Company information (e.g. databases with company information, company finances)

- [Biznode firm data base](#)
- [Bundesanzeiger](#)
- [Wer liefert was](#) – Find products and connect with providers
- [iXPOS](#) – The German Business Portal
- [Banker Bay](#) – Global deal origination platform
- [German Biotech Database](#)
- [Frauenhofer](#) - Leading organization for applied research in Europe

5. Key trade shows and events 2019-2020

Event	Industry/Topic	When & where
Bauma 2022	Construction Machinery	04.-10-04.2022 /München
Hannover Messe		20.-14-04-2020 / Hannover
ANGUA	Food	05. – 09.10.2019 / Köln
Grüne Woche	Nutrition, agriculture	17.26.01.2020 / Berlin
drupa	Print media	15.-26.06.2020 / Düsseldorf
Deutsch-Finnisches Businessforum	Business	10.-11.10.2019/Dresden
Online Ad Summit	Digitalization	10.09.2019 / Cologne
Fachkongress Telemedizin	Telemedicine	13.-14.01.2020 / Berlin
Celosphere	Process Mining	tbd
IFA	Technology	06.-09.09.2019 / Berlin
IAA	Mobility	11.-13.09.2019 / Frankfurt
European Bio-Based Coatings Technology Forum	Bio-Circular	22.-23.10-2019 / Berlin
Deutsch-Finnischer Hafentag	Maritime & Offshore	21-22-.10.2019 / Lübeck
Automatica	Smart Automation & Robotics	16.-20.06.2020 / München
Embedded World	Embedded Systems	25.-27.02.2020 / Nürnberg
Expo Real	Property and Investment	05.-07.10.2020 / München
Medica	Medicine	18.-21.11.2019 / Düsseldorf

For more trade shows and events see the Business Insider [Messekalender](#).