elo

PENSION COMPANY

Working life information and solutions to support work ability

Sales and customer service work

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This series on working life information and solutions to support work ability is a compilation of the working conditions, load factors and work ability resources that are typical of the tasks, occupations and sectors of our client companies.

The contents are based on statistics, expert information and research data, Elo's data and open data from research institutes.

Summary on everyday working life

Customer service and sales work are key functions of many different sectors in Finland. The work may include, for example, the sale and presentation of various products and services, interactions with customers, sales promotions, customer advice or guidance on the use of services and products, and the solving of problems faced by customers. The commerce sector is one of the largest sectors that involves a lot of sales and customer service work. Work environments in this sector may include, for example, grocery shops, specialty shops (e.g., sporting goods shop, home appliance and electronics shops), service stations or online shops. In addition to retail trade, the sector also involves wholesale trade, in which companies serve as customers. The accommodation and food services sector also offers a wide range of different types of customer service and sales tasks. Customer work is carried out, for example, in hotels, tourism services, restaurants and cafés.

Some of the customer service work is gendered and, for example, in tourism and catering, the proportion of young women is quite high. The work is often seasonal and the number of part-time employees is high. There are also different expert tasks involved in the commerce and hospitality (accommodation and food services) sectors. Both sectors offer a wide variety of positions and career opportunities. In this publication, we will particularly focus on sales and customer service tasks within these specific sectors.

The proportion of women in younger age groups is high, especially in the accommodation and food services sector.
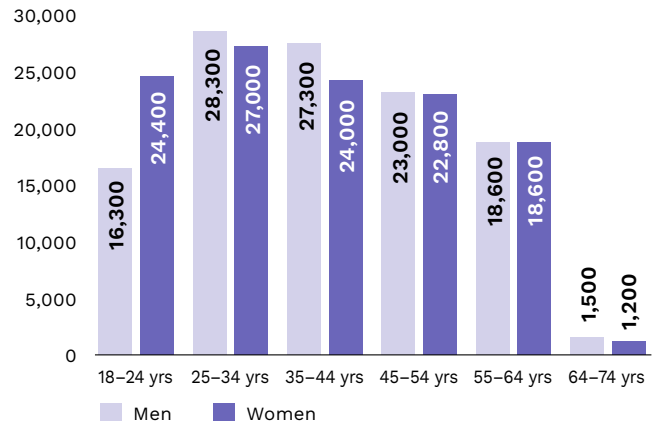
Source: Statistics Finland, Employment statistics (2023)

Accommodation and food services sector

Number of employees
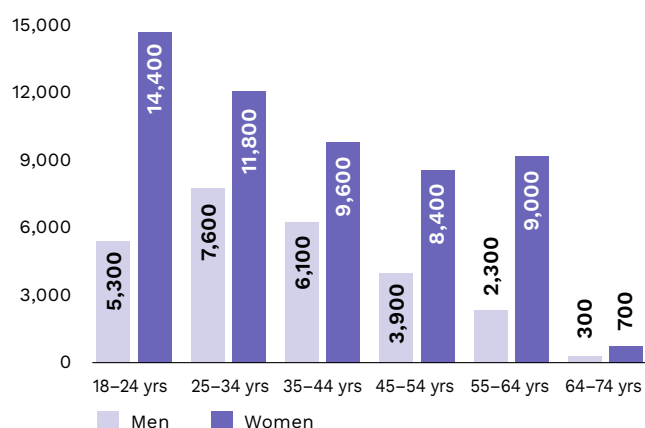
Wholesale and retail trade; repair of motor vehicles and motorcycles

Number of employees

Work disability

Most of the disability pensions in the commerce sector commerce) are related to musculoskeletal diseases. In the accommodation and food services sector, the most common reason for disability pension are other types of diseases and disorders. Mental health disorders are the cause for about one fourth of disability pensions.

In the commerce and hospitality sectors, work disability for mental health reasons has not increased much in recent years, according to Elo's data.

Source: Elo's data (2020–2024)

Incidence of disability pensions per 1000 employees
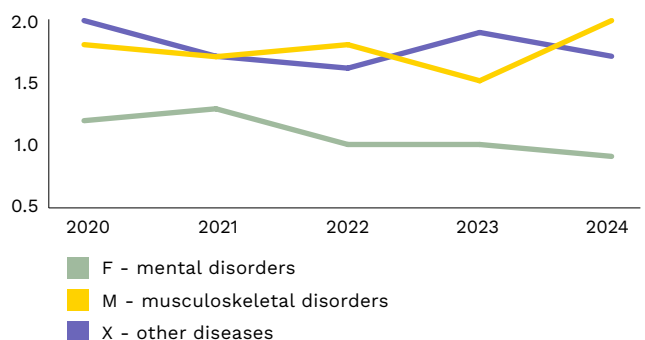
Read more about everyday working life >

Summary of load factors and resources

Work-related stress and work related strain arise from the interaction between the work and the employee. The relative strain experienced by the individual depends on both the load factors involved in the work and the employee's own capabilities and resources. Harmful loading is preventable. Work that is appropriately demanding supports an individual's work ability. Many musculoskeletal disorders develop as a result of long-term work-related strain. Adopting healthy working habits that support work ability early on in one's career will help to prevent the development and occurrence of musculoskeletal disorders later in the career.

Physical loading

Musculoskeletal disorders are a common cause of sick leaves and disability in the commerce and hospitality sectors. Work-related stress and loading arise from the interaction between the work and the employee. The relative strain experienced by the individual depends on both the load factors involved in the work and the employee's own capabilities and resources. In addition to working postures and positions, also external conditions, such as lighting, draughtiness and heat conditions increase strain on the body.
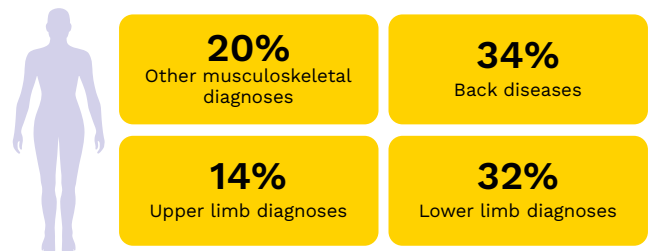
Factors causing physical loading in the commerce and hospitality sectors

Sources: Work-Life Knowledge Service, Finnish Institute of Occupational Health, www.worklifedata.fi (2019) Centre for Occupational Safety: Occupational health and safety in the commerce sector (2020).

Constant standing or walking	Constant sitting	Heavy lifting (20 kg)
Working in the forward bent position	Heavy physical labour	Working above shoulder level
Repetitive work movements	Work requiring compressive force/gripping	Movement of goods

Lower limb and back diseases are a common cause of disability pension in the commerce and hospitality sectors.

Source: Elo's data (2020–2024)

20% Other musculoskeletal diagnoses	**34%** Back diseases
14% Upper limb diagnoses	**32%** Lower limb diagnoses

Psychosocial loading

Work-related psychosocial load factors may arise from work arrangements, the content of the work, or the social dynamics within the work community. In sales and customer service work, psychosocial loading is caused in particular by:

- A hectic pace and high workload
- Emotional labor and emotional strain
- Challenging customer situations
- Shift work and irregular working hours
- Fixed-term and part-time employment relationships, when they are not ideal for one's life situation

Key resources

In an ideal situation, sales and customer service work provides a lot of resources that support the work ability of personnel. Key resources include:

- Meaningful customer work
- Smooth workflow
- Possibilities to influence the work
- Psychological safety
- Work engagement

Read more about load factors and resources >

Summary of phenomena and trends

Digitalisation

Working life research indicates that digitalisation improves work, processes and communication. At best, new technologies facilitate work. Digitalisation and technological development also have a broad impact on customer service and sales work. Technology development and artificial intelligence have often been seen to complement human skills in customer service work, for example, when performing routine tasks. At its best, artificial intelligence can streamline data management and support work-related problem-solving and decision-making. Systematic planning is necessary in order for the use of new technologies to be successful.

Perspectives on technological changes at work:

- **Business activities and work functionality needs:** The implementation of new technologies should be based on the needs to enhance both business operations and the smooth functioning of daily work.
- **Usability:** Investing in the usability of new technologies reduces the burden of changes.
- **Personnel involvement:** Personnel involvement in the planning and implementation of new technologies lowers the threshold for adopting new tools
- **Thorough introduction:** Systematic introduction to new tools

- **Learning time:** Resourcing sufficient learning time reduces workload strain.
- **Experience exchange:** Sharing experiences in the use of new technologies supports learning within the work community.
- **Monitoring the impact of new technologies:** New technology changes the work and work requirements. It is important to monitor the impacts and also to identify unexpected changes in the personnel experience.
- **Support services:** The availability of services that support the use of technologies helps to ensure a smooth work process.

Young employees

A successful entry into working life lays a sustainable foundation for one's career. The first working life experiences are important in terms of developing mindsets and the necessary capabilities for working life. The perspective of young workers is emphasised in the commerce and hospitality sectors, as jobs in these industries employ a lot of young people. As an age group, young employees are a diverse group of people with individual strengths, needs and desires. Young people often bring new perspectives, which can foster valuable development ideas in the workplace. However, it is important to note that they typically have limited experience in their field and working life in general.

Strengthening resources for the mental well-being of young employees

Manageability of the work

- I have sufficient skills and knowledge to succeed in my work
- I am able to solve problems in my work
- I have time to do my job
- I know where to get support

Support methods

- Systematic onboarding for practical tasks
- Competence that meets the requirements of work
- Reasonable workload
- The work offers experiences of success from the very beginning
- Opportunity to work with more experienced employees at the start

Comprehensibility of work

- I know what is expected of me at work
- I know my responsibilities and role in the work community
- I know how to prioritize my work
- I view our workplace issues as being consistent

Work-related sense of coherence

Meaningfulness of work

- I find my work meaningful and important
- I feel like I get things done and the results are visible to myself and to others
- I am an important part of the work community

Support methods

- A clear and sufficiently defined job description
- Guidance on common operational methods and practices in the workplace
- Work instructions and information are easily accessed
- Dialogue on work expectations and responsibilities
- Low threshold to present questions
- Guidelines and principles to support the prioritisation of work
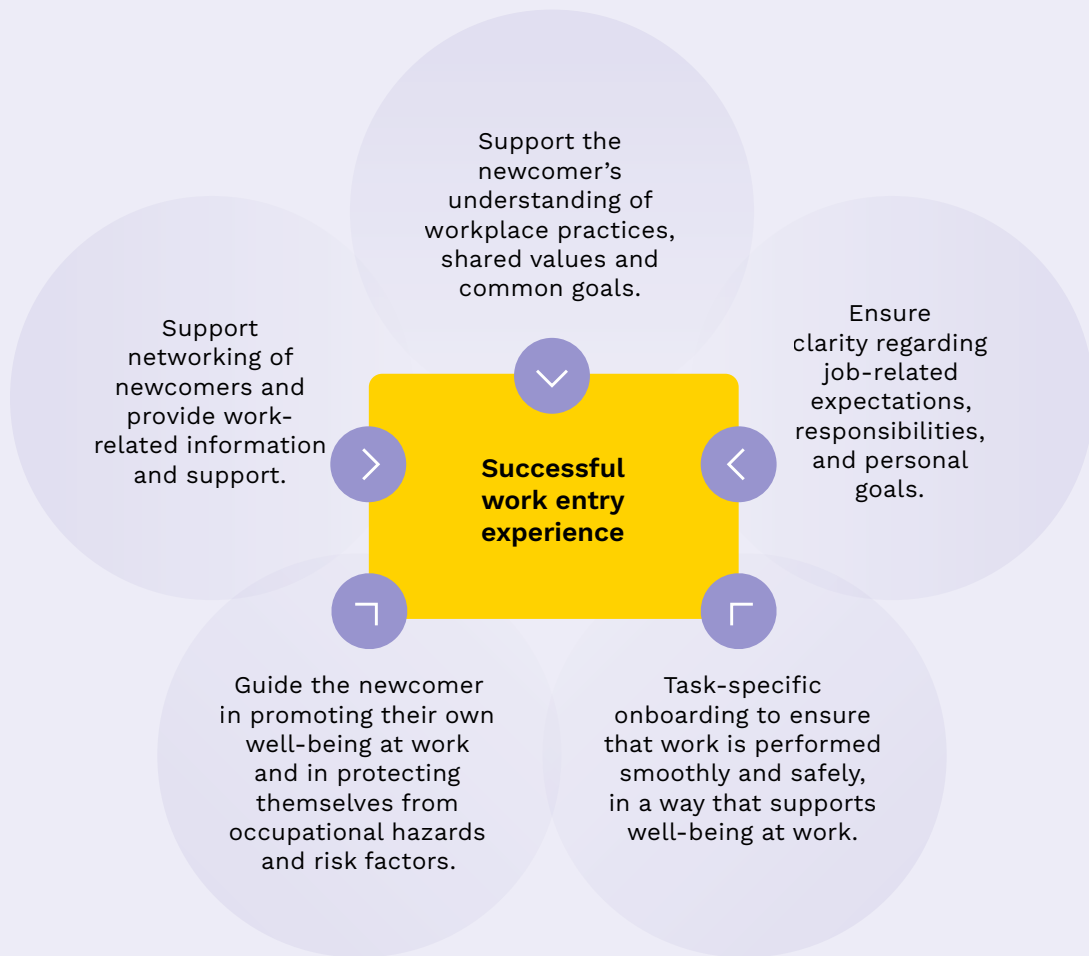
Support methods

- Support for familiarisation with the work community
- Possibility to use one's own skills and strengths at work
- An understanding of the common objectives of the workplace
- Positive feedback on work

Successful work entry experiences for all ages

The work entry experience is formed not only by the information provided on work tasks and work-related expectations, but also by participation in the work community and familiarisation with the common practices of the workplace. A successful entry into the workplace results in a higher performance level, commitment to the workplace and well-being at work.

Key elements of a successful organizational socialization process

Sources: Cooper-Thomas, H. D. et al. (2020). Harpelund, C. (2019).

Support the newcomer's understanding of workplace practices, shared values and common goals.

Support networking of newcomers and provide work-related information and support.

Successful work entry experience

Ensure clarity regarding job-related expectations, responsibilities, and personal goals.

Guide the newcomer in promoting their own well-being at work and in protecting themselves from occupational hazards and risk factors.

Task-specific onboarding to ensure that work is performed smoothly and safely, in a way that supports well-being at work.

Read more about phenomena and trends >

Summary – solutions for sales and customer service work

Solutions for physical harm and load factors

The best result is achieved when development actions are targeted at several different levels: The personnel's own capabilities and competence, the operating models and competence of the supervisors, as well as the structures and working conditions of the organisation.

Work environment and working methods

- The physical strain of work is facilitated by successful planning of work spaces and goods flows and the purchase of necessary equipment and related guidance
- Onboarding and job guidance contribute to the adoption of proper working postures and movements
- Diversification of work through, for example, job rotations provide variation in the work day and changes to the burdens caused by work.
- In order to reduce the workload strain in shops and warehouses, attention must be paid to the functionality of the entire logistics chain from the goods supplier to the store and warehouse.
- Review proper ergonomic and healthy working methods and monitor learning

Assistive devices and personal protective equipment

- In retail work, safety footwear and protective gloves/shield gloves prevent more serious harm in the event of an accident
- Assistive devices for the transfer of heavy loads reduce the load on the back and limbs, in particular
- Proper work shoes are essential

Establish recovery practices

- Plan shift work in a way that supports work recovery
- Commonly agreed operating models for work breaks and related monitoring
- Muscle-relaxing stretches and countermoves during work and breaks to improve muscle metabolism

- For standing workstations, a chair is recommended to enable recovery and temporary sitting, and the use of a rubber mat (if possible without compromising occupational safety) to reduce loading on the legs and back

Solutions to combat psychosocial load factors

Time management to avoid hectic situations

- Predict and prepare
- Support prioritisation and clarify expectations
- Monitor work situations and ensure that work demands are equal
- Develop structures that promote work functionality
- Involve personnel in the process to improve work functionality

Methods to promote psychological safety

Methods for supervisors

- Exercise fair treatment
- Show appreciation to employees
- Listen to and involve employees
- Adopt a constructive attitude towards mistakes
- Address issues when needed

Methods for the whole work community

- Boldly express personal opinions and development ideas
- Listen to and respect co-workers' opinions
- Encourage co-workers

Support for mental well-being at all stages of the work career

- Identify work-related load and resource factors
- Exercise preventive work ability management to combat mental health challenges
- Implement support measures that are appropriate for different stages of one's career
- Establish common early support models for the workplace
- Provide support and services in the event of mental symptoms and illnesses

Read more about solutions to support sales and customer service work >

Everyday working life – general information about sales and customer service work

Sales and customer service work

Customer service and sales work are key functions of many different sectors in Finland. The customer interaction is often crucial to a company's result.

Customer service and sales work can include, for example, the sale and presentation of various products and services, interactions with customers, sales promotions, customer advice or guidance on the use of services and products, and the solving of problems faced by customers. This article examines customer service and sales work in the commerce and hospitality sectors. Key perspectives include work-related resource and load factors and the phenomena and trends affecting daily work processes. Digitalisation and technological developments have an impact on customer service and sales work. Information about changes in working life helps workplaces to develop operating models that support productivity and well-being.

The commerce sector is one of the largest industries that involves a significant amount of sales and customer service work. Common professions in the sector include, for example, jobs involving selling goods or services or promoting sales as well as other service positions. Work environments in this sector may include, for example, grocery shops, specialty shops (e.g., sporting goods shop, home appliance and electronics shops), service stations or online shops. In addition to retail trade, the sector also covers wholesale trade serving corporate customers. The accommodation and food services sector also offers a wide range of different types of customer service and sales jobs. Customer work is carried out, for example, in hotels, tourism services, restaurants and cafés. A large number of small and medium-sized enterprises operate in these sectors. Some of the customer service work is gendered and, for example, in tourism and catering, the proportion of young women is quite high. The work is often seasonal and the number of part-time employees is high. There are also different expert tasks involved in the commerce and hospitality sectors. These sectors offer a wide variety of positions and career opportunities. In this publication, we will particularly focus on sales and customer service tasks within these specific sectors.
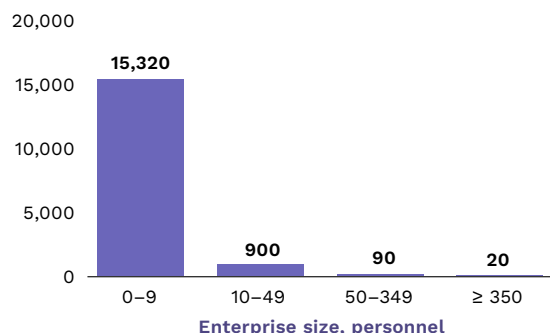

Most of the companies operating within the commerce and hospitality sectors are small businesses that employ no more than 9 people.
Source: Statistics Finland, Structural business and financial statement statistics (2023)

Wholesale and retail trade; repair of motor vehicles and motorcycles | Companies (no.)
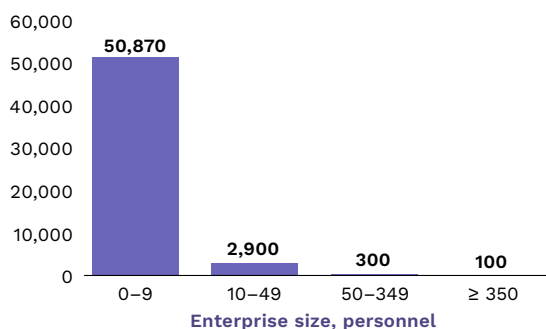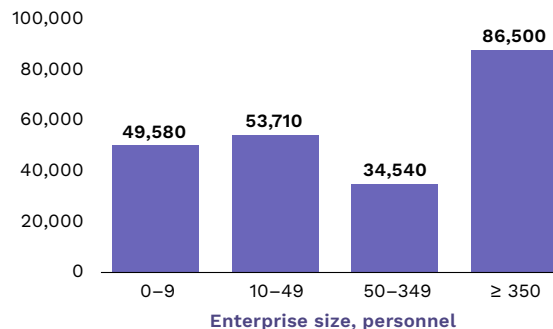

Accommodation and food services sector | Companies (no.)

**A significant proportion of employees working in the commerce and hospitality sectors also work in larger companies (legal units).**
Source: Statistics Finland, Structural business and financial statement statistics (2023)

Wholesale and retail trade; repair of motor vehicles and motorcycles | Personnel (person-years)

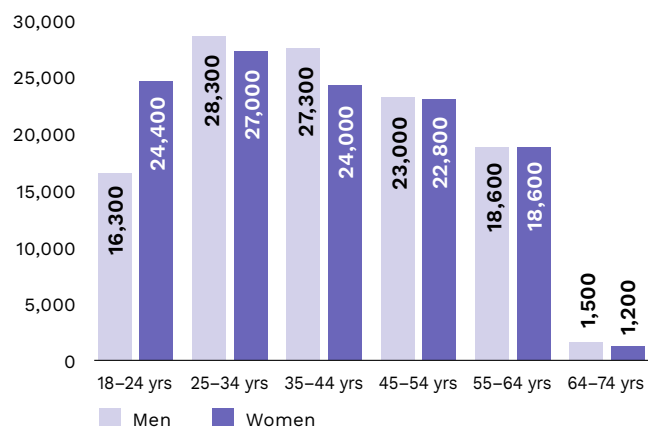**Accommodation and food services sector | Personnel (person-years)**
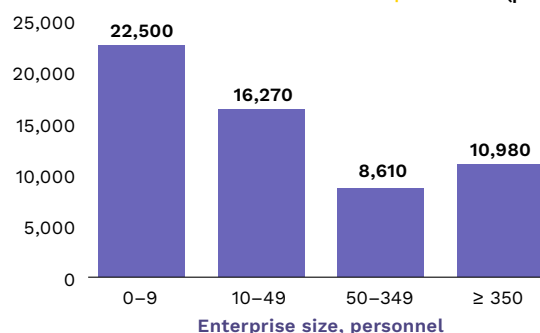
In the commerce and hospitality sectors, the proportion of young employees is high, and jobs in this sector can often be one's introduction to working life, for example, in the form of summer work.

The proportion of female employees in younger age groups is high, especially in the accommodation and food services sector.

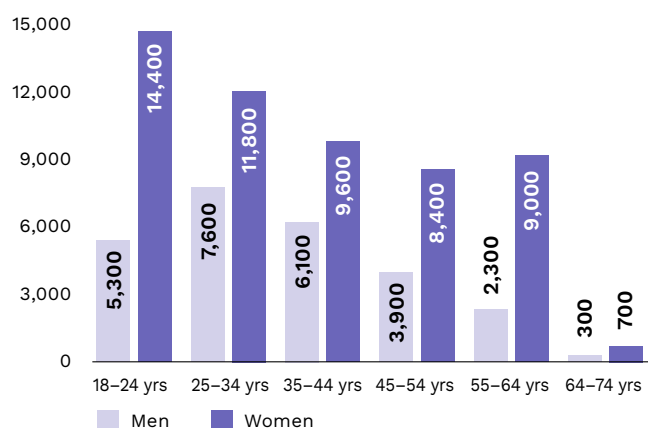**Source:** Statistics Finland, Employment statistics (2023)

Wholesale and retail trade; repair of motor vehicles and motorcycles

Number of employees

Age group	Men	Women
18–24 yrs	16,300	24,400
25–34 yrs	28,300	27,000
35–44 yrs	27,300	24,000
45–54 yrs	23,000	22,800
55–64 yrs	18,600	18,600
64–74 yrs	1,500	1,200

Accommodation and food services sector

Number of employees

Age group	Men	Women
18–24 yrs	5,300	14,400
25–34 yrs	7,600	11,800
35–44 yrs	6,100	9,600
45–54 yrs	3,900	8,400
55–64 yrs	2,300	9,000
64–74 yrs	300	700

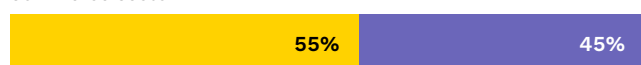**In the commerce and hospitality sectors, more than half of the employees are full-time employees. The proportion of part-time workers is significant.**

Source: Work-Life Knowledge Service, Finnish Institute of Occupational Health, www.worklifedata.fi (2022)

Commerce sector

Full-time work	Part-time or occasional work
55%	45%

Accommodation and food services sector

Full-time work	Part-time or occasional work
65%	35%

0% — 100%

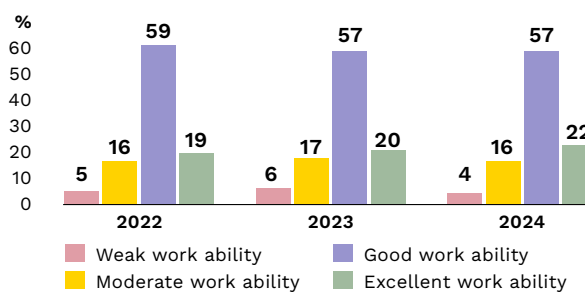■ Full-time work ■ Part-time or occasional work

Work ability in the commerce and hospitality sectors

Work ability is determined by the interaction between people, work and working conditions. According to the definition of the Finnish Institute of Occupational Health, the basis of work ability is the employee's physical and mental health, competence and motivation. Furthermore, work ability is affected by one's personal life situation, their surrounding community (e.g., family), working conditions, workplace practices and social situation.[1] It is possible to improve work ability and work functionality by increasing work resources and reducing work requirements. It is important to apply support and development activities to different aspects of the work environment: working conditions, first-line management, company operating models and the personal data and capabilities of the personnel[2,3].

The personnel survey provided by Elo helps identify strengths and development areas in the work environment, support leadership practices, and guide actions that enhance employee satisfaction and productivity. The survey also helps assess workload, stress levels, and overall occupational wellbeing. As an established part of working life surveys, the self-assessment of work ability[4] serves as a predictive tool for knowledge-based management. According to studies[5], the risk of extended absences due to illness is as high as three-fold for those who classify their work ability as poor and 1.5-fold for those who rate their work ability as moderate in comparison to the risk for those who rate their work ability as good or excellent. The analysis of Elo's data illustrates that, during the follow-up period of 2022–2024, there has been no significant industry-level change in the self-assessment of work ability within the commerce and hospitality sectors.

The majority of employees assess their work ability as being good. The follow-up analysis includes a sample of companies in the commerce, accommodation and food services sectors, for which there is personnel survey data from three consecutive years.

Source: Elo's Work community survey* (2022–2024)

%	2022	2023	2024
Weak work ability	5	6	4
Moderate work ability	16	17	16
Good work ability	59	57	57
Excellent work ability	19	20	22

■ Weak work ability ■ Good work ability
■ Moderate work ability ■ Excellent work ability

Average perceived level of work ability:
2022: 8.25 | **2023:** 8.24 | **2024:** 8.36
**0 =** weakest work ability | **10 =** strongest work ability

*The Work community survey is a tool provided by Elo to its customers to assist with knowledge-based management. The tool helps customers to gain a situational picture of the workplace resources that, if strengthened, could be utilised to support the work ability of the personnel. Each year, more than 25,000 workers in Finnish workplaces respond to the survey.

Work disability

Most of the disability pensions in the commerce sector (other commerce) are related to musculoskeletal diseases. In the accommodation and food services sector, the most common cause of disability pension is something other than a musculoskeletal disorder or mental illness. Mental health disorders represent about one fourth of disability pension diagnoses.

Musculoskeletal disorders are the cause of the most significant share of granted disability pensions in the commerce sector.

Source: Elo's data (2020–2024)

Legend:
- F - mental health disorders
- I - cardiovascular diseases
- M - musculoskeletal disorders
- X - other diseases
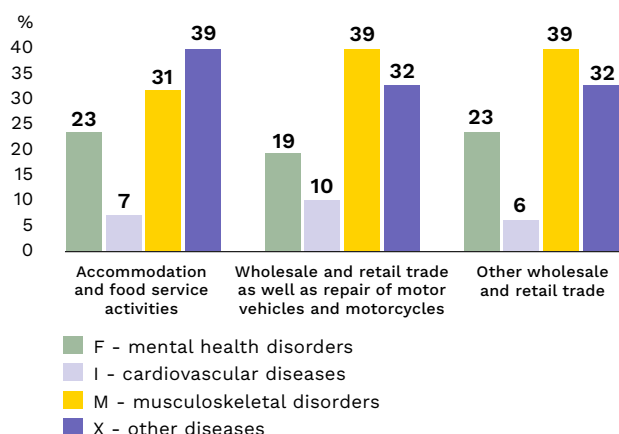
In Finland, mental health disorders have generally been the cause of an increasing number of absences due to illness. According to the statistics of the Finnish Centre for Pensions, about one in three disability pensions were granted on the basis of musculoskeletal disorders. Almost as many disability pensions are granted as a result of mental health-related disorders. In 2024, musculoskeletal disorders forced nearly 5,800 persons to take disability pension in Finland. Just under 5,500 persons retired on disability pension for mental health reasons[6].

According to Elo's data, there has not been much of an increase in recent years in cases of disability initiated for mental health reasons within the commerce sector.*

Source: Elo's data (2020–2024)

Incidence of disability pensions per 1000 employees

Legend:
- F - mental disorders
- M - musculoskeletal disorders
- X - other diseases
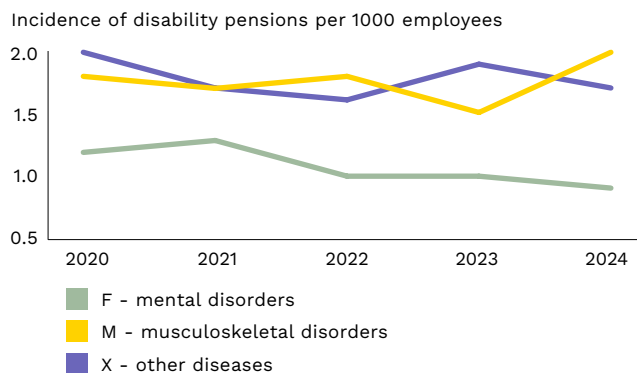
*Jobs categorised in industries 46 and 47 of Statistics Finland's Standard Industrial Classification were included in the review.

SOURCES – EVERYDAY WORK

Reading guide concerning sources

For the purposes of this report, when the reference number is within a sentence, the reference only refers to the portion of the text preceding the specific reference number in question. If the reference number comes after the full stop at the end of a sentence, the source reference applies to the whole paragraph or to the sentences from the previous to the current reference number.

Work ability in the commerce and hospitality sectors

[1] Työterveyslaitos (2025). Työkyky. Haettu 7.4.2025 osoitteesta Työkyky | Työterveyslaitos

[2] Fox, K. E., Johnson, S. T., Berkman, L. F., Sianoja, M., Soh, Y., Kubzansky, L. D., & Kelly, E. L. (2022). Organisational- and group-level workplace interventions and their effect on multiple domains of worker well-being: A systematic review. Work & Stress, 36(1), 30–59.

[3] Ervasti, J., Kausto, J., Leino-Arjas, P., Turunen, J., Varje, P. & Väänänen, A. (2022). Työkyvyn tuen vaikuttavuus. Tutkimuskatsaus työkyvyn tukitoimien työkyky- ja kustannus-vaikutuksista. Valtioneuvoston selvitys- ja tutkimustoiminnan julkaisusarja 2022:7.

[4] Tuomi, K., Ilmarinen, J., Jahkola, M., Katajarinne, L., Tulkki, A. Työkykyindeksi. 2. korj. p. Työterveyshuolto 19. Helsinki: Työterveyslaitos, 1997.

[5] Kinnunen, U., & Nätti, J. (2018). Work ability score and future work ability as predictors of register-based disability pension and long-term sickness absence: A three-year follow-up study. Scandinavian journal of public health, 46(3), 321–330.

Work disability

[6] Eläketurvakeskus (2025). Suomalaisia työkyvyttömyyseläk-keelle yhä vähemmän. Haettu 9.5.2025 osoitteesta Suomalaisia työkyvyttömyyseläkkeelle yhä vähemmän - Eläketurvakeskus

External sources for graphs

Statistics Finland (2024). Structural business and financial statement statistics. Enterprises by industry and size class of personnel (enterprise unit), 2018–2023. Enterprises by sector and number of personnel (enterprise unit) with variables Year, Industry (TOL 2008), Size category of personnel and Information. PxWeb

Statistics Finland (2024). Employment statistics. Employed labour force by area, industry (TOL 2008), occupational status, age, sex and year, 2007–2023. Employed labour force with variables Area, Industry, Professional status, Age, Sex, Year and Information. PxWeb

Turunen, J., Lindström, S. & Pehkonen, I. (2023). Well-being at work and competence in the service sector. Finnish Institute of Occupational Health, www.tyoelamatieto.fi. Accessed 28 April 2025. https://www.tyoelamatieto.fi/en/home/data/well-being-at-work-and-competence-in-the-service-sector/.

Load and resource factors

Job demands and resources

A job demands and resources model[1] is a research-based means of assessing the factors that affect well-being at work and work ability. Job demands include the emotional, social, organisational and physical demands of the job that require mental or physical effort from the worker. Reasonable job demands do not pose a risk to work ability when the job also provides sufficient resources to counterbalance the demands. A suitable amount of demanding work is motivating and promotes work ability. The risks of overload and burnout will increase if the job demands are excessive and there is a lack of suitable resources provided by the work.

Resources provided by the work are those that support work ability and work functionality. Examples of such resources include the support of the work community, the meaningfulness of the work, the clarity of expectations for the work, opportunities to influence the work and competence. Work resources help to achieve the goals of the work, promote personal development and reduce workload strain. Customer service and sales work, at its best, offers plenty of resources to support work functionality, productivity and work ability.

The foundation for good work ability and productivity is a balance between the resources and demands of the work. Job demands and resources vary in the commerce and hospitality sectors, depending on the nature of the specific work tasks and work environment. In this publication, we will focus primarily on customer service jobs within the commerce sector and the accommodation and food services sector. Job positions in which customer interaction is not a dominant part of the work, such as is the case for kitchen personnel, are excluded from our review.
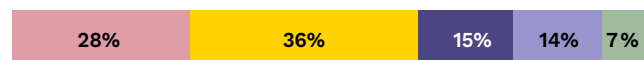
Physical loading

The physical load of work refers to the strain placed on the musculoskeletal system as well as on the respiratory and circulatory systems. The physical load factors of work include working positions, work movements, mobility and the use of physical strength at work. In the study on work in the private service sector, commissioned by the Finnish Institute of Occupational Health in 2022, altogether 64% of all respondents from the commerce sector (1,770) found their work to be physically straining and 75% of respondents from the accommodation and food services sector (823)[2].

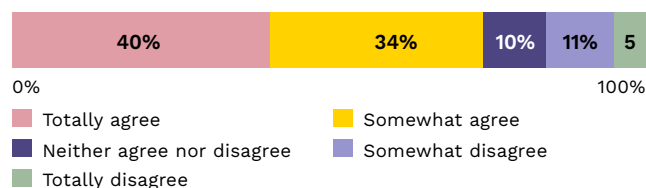**Physical loading is quite common in jobs in the commerce and hospitality sectors.**
Source: Work-Life Knowledge Service, Finnish Institute of Occupational Health, www.worklifedata.fi (2022)

My work is physically demanding

Commerce sector

| 28% | 36% | 15% | 14% | 7% |

Accommodation and food services sector

| 40% | 34% | 10% | 11% | 5 |

0%   100%

- Totally agree
- Somewhat agree
- Neither agree nor disagree
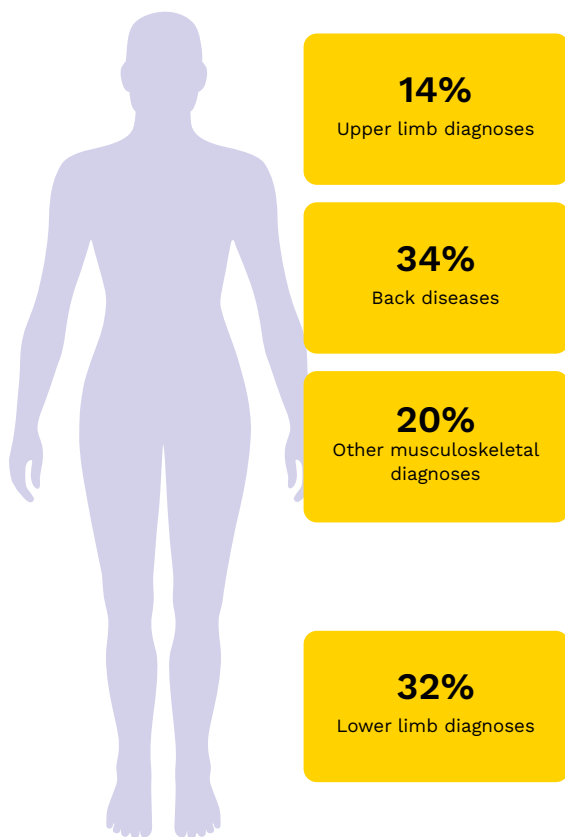- Somewhat disagree
- Totally disagree

The physical loading experienced by customer service employees and salespeople is affected by task-specific requirements. According to the online Work-Life Knowledge service of the Finnish Institute of Occupational Health, typical load factors for waiters/waitresses include, for example, continuous standing and walking, and working in a forward bent position[3]. In addition, the job often involves carrying and holding dishware and trays stationary without any assistive tools, which requires the use of compressive force (gripping). Physical loading can arise, for example, from continuous standing and sitting. Some of the tasks may also involve lifting heavy loads and working with one's hands above shoulder level (e.g., for shelving tasks).

Musculoskeletal disorders are a common cause of sickness absences and disability in the commerce and hospitality sectors. Work-related stress and loading arise from the interaction between work and the employee. The relative strain experienced by the individual depends on both the load factors involved in the work and the employee's own capabilities and resources. In addition to working positions, also external conditions, such as lighting, draughtiness and heat conditions increase strain on the body. Harmful workload strain can be prevented with the help of work arrangements and the workload strain can be reduced through work ergonomics. A suitable amount of demanding work supports work ability.

Lower limbs and back diseases are a common cause of disability pension in the commerce and hospitality sectors.

Source: Elo's data (2020–2024)

14%
Upper limb diagnoses

34%
Back diseases

20%
Other musculoskeletal diagnoses

32%
Lower limb diagnoses

Factors causing physical loading in the commerce and hospitality sectors

Source: Work-Life Knowledge Service, Finnish Institute of Occupational Health, www.worklifedata.fi (2019) Centre for Occupational Safety: Occupational health and safety in the commerce sector (2020).

Constant standing or walking	Constant sitting	Heavy lifting (20 kg)
Working in the forward bent position	Heavy physical labour	Working above shoulder level
Repetitive work movements	Work requiring compressive force/gripping	Movement of goods

Occupational diseases are diseases primarily caused by physical, chemical or biological factors at work. Any compensation for occupational diseases is paid by the accident insurance company in which the employer has accident insurance at the time when the occupational disease appears. According to the Work-Life Knowledge Service of the Finnish Institute of Occupational Health, the most common occupational diseases in the commerce sector include:

- Occupational asthma
- Allergic/irritant contact dermatitis
- Synovitis and tenosynovitis.[4]

The most common occupational diseases in the accommodation and food services sector are:

- Allergic/irritant contact dermatitis
- Occupational asthma
- Occupational rhinitis.[4]

Sustainable work ability includes performing work ergonomically

A risk assessment identifies any adverse factors and workload strain inherent to the work. Risk assessments identify the characteristics of the specific workplace and possible methods for supporting work ability. Risk assessments also provide guidelines for the development of work ergonomics. Solutions that improve work functionality and reduce workload strain are based on the particular way a particular job is performed and the demands of the work.

Measures to improve work ergonomics and reduce physical strain may include, for example, adjusting one's desk and chair, and introducing the use of tools to help with the moving and lifting of goods. In cashier work, work functionality can be improved, for example, by switching to one's stronger side in terms of handedness. Often customer service and sales work involve a lot of standing and walking, in which case appropriate work shoes that are also suited to the user will reduce harmful loading on the back and legs as well as the risk of accidents. Work ergonomics are also enhanced by providing guidance and reviewing working positions and methods that support work ability. For example, in restaurant serving work, the position of the wrists and hands during the lifting and carrying of food plates can significantly affect the level of physical exertion required. In work that requires sitting, it is important to pay attention not only to the choice of office chair and the ergonomics of the work station, but also to one's sitting position. Often, even small actions to improve work ergonomics and work functionality can have a significant impact on work ability. Professional skills that support work ability also include performing restorative counter-movements and ensuring the taking of sufficient breaks.[5,6,7]

Many musculoskeletal disorders develop as a result of long-term work-related loading. Adopting healthy working habits that support work ability early on in one's career will help to prevent the development and occurrence of musculoskeletal disorders later in the career.

Psychosocial loading
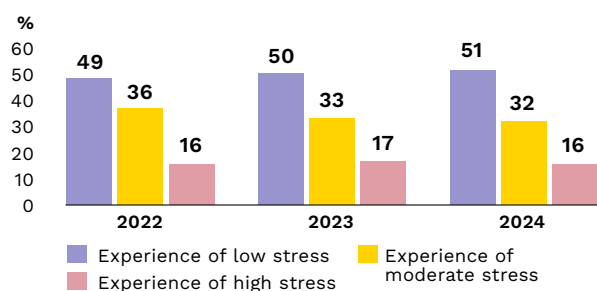
Hectic pace and level of work demand

According to studies, a hectic pace is quite common in working life. According to the 2023 Working Life Barometer, 22% of those working in private services felt they were working on tight timetables or at a very fast pace daily and 39% weekly. Reasonable time pressure can often motivate and promote performance at work, but a continuous hectic pace and excessive workload will weaken the ability to work and perform. An unreasonable workload and time pressures have been shown to increase the risk of sickness absences in the commerce sector and in the accommodation and food services sector[8].

The primary way to manage a hectic pace is to identify the underlying causes of time pressure and address them directly. If the factor(s) behind the hectic pace cannot be eliminated, measures can be introduced to manage, reduce and moderate the demands of the work. The reasons behind the hectic pace can be assessed at the level of the organisation and individual team by evaluating the task requirements and the time management of the individual employees. It is important to listen to the experiences of the personnel regarding issues that affect the pace of the work.

Work in the commerce and hospitality sectors is often seasonal, which can lead to periods of intense work pace. Recovery from work each day is important, but recovery after peak load periods is especially important for well-being. Preparing for peak load periods and proactive planning are key in terms of work functionality. The level of work demand can also change slowly and impercep-tibly. Changes and increased load may not necessarily be identified unless the personnel's work situations are monitored regularly. For example, changing customer needs may require employees to work longer.

Elo's data shows that the share of people experiencing high stress has remained quite the same in recent years among employees who responded to Elo's personnel surveys from the commerce sector and the accommodation and food services sector. High stress has been shown to be associated with a risk of accidents and symptoms of fatigue and burnout.
Source: Elo's Work community survey* (2022–2024)

Average perceived level of stress:
2022: 2.56 | **2023:** 2.55 | **2024:** 2.53
1 = lowest stress level | **5** = highest stress level

Methods to manage a hectic pace:
- Monitor changes in workload
- Stay on top of changes in customer needs and the demands of sales work
- Invest in the development of employee competence
- Make sure that the workload is evenly distributed among employees
- Anticipate an increase in workload, for example, during peak seasons
- Clarify job expectations
- Provide guidance and support for the prioritisation of the work
- Define tasks clearly
- Focus the work and minimise the overlapping of tasks
- Utilise technology to improve the flow of information
- Ensure that the amount of information to be processed during work remains reasonable and control information overload

Emotion work and emotional strain

At its best, customer service work provides a sense of accomplishment and meaningful encounters with customers. Sales and customer service work is inter-action work that can also involve situations that are emotionally loading[9]. Emotion work refers to the regulation of one's own emotions. Emotion work is also carried out when trying to influence the emotional state of others, for example, by creating positive customer experiences through kindness and a service-oriented spirit[10,11]. The large number of customer encounters and difficult inter-action situations can increase the burden of emotion work.

According to studies[12,13,14], resources that are useful for emotion work include:
- Support from co-workers and supervisors, especially in stressful work situations
- A sense of community
- Servant leadership
- Reasonable workload
- Good working atmosphere

Challenging customer situations

Challenging customer situations can be a significant cause of work-related stress in customer service work, but the likelihood of risks varies depending on the nature of the work. High emotional strain has been shown to be associated with an increase in the risk of absences due to illness[8]. In the study[2] on work in the private service sector commissioned by the Finnish Institute of Occupational Health in 2022, 5% of commerce sector

employees experienced mental abuse at least weekly, 7% monthly and 26% less frequently. Of those surveyed, 63% had not experienced mental abuse at all. Psychosocial loading can also be caused by the threat of violence. In the study on work in the private service sector commissioned by the Finnish Institute of Occupational Health, 4% of commerce sector employees had rarely experienced physical violence and 96% not at all.

If a potential threat of violence exists in a particular working environment or professional sector, it is important to ensure appropriate security arrangements, draft prevention policies and manage risks.

The stress caused by challenging customer situations can be reduced by the development of personnel training and operating models in the workplace. Clear guidelines and common operating models for customer interactions create an important foundation for customer work, also in more challenging situations. Practicing challenging customer situations in advance is a form of proactive stress management that supports employees. It enables employees who face such situations to act more calmly and take a suitable approach to the situation. It is also important for personnel to know where to get support after stressful situations and to report any violence they may have encountered. Harmful loading can particularly occur, if it is not possible to deal constructively with any negative emotions caused by challenging situations. It is often beneficial to call on the expertise of the occupational health service when seeking to process stressful work situations.

Shift work and irregular working hours

The commerce and hospitality sectors often involve shift work and fluctuating working hours. For example, employees may have to work late in the evening or during the night. Research has shown that shift work is stressful and increases health risks[15,16]. The stress experienced is generated by several different factors. Shift work is being done when the body is in a resting state, and the overall life is often irregular due to the varying working hours. In addition, shift work can pose challenges when it comes to maintaining the balance between work and other aspects of life[17]. In particular, three-shift work and night work increase the risk of developing sleep disorders[18,19]. Dissatisfaction with working hours can also be reflected as a change of workplace or sector[20]. Shift work also carries a higher risk of a weakening in alertness and attentiveness, which can make one more susceptible to accidents[21].

The ability to adjust to shift work is also individual, and employee-specific factors, health, and the balance between work and other aspects of life (e.g., family situation) play an important role in terms of work ability and the level of loading experienced at work. Efforts to prevent the potential issues caused by shift work and manage any related risks include working hour planning that facilitates adequate recovery, enabling personnel to influence working hours and

promoting, in general, the well-being of personnel at work. When working hours are planned jointly, it enables for consideration of the individual needs of employees and promotes the balance between work and other aspects of life[22].

With regard to shift planning, the following factors should be taken into account: the length of individual shifts, the rest period between shifts, the length of the periods of work, the length of the rest period between the periods of work, and the rhythm of the shift rotation. Consecutive working days easily result in an excessively long work period (for example, 8–11 consecutive shifts result in a total working time of 64–88 hours). Suitable periods of work support the employee's ability to cope and work efficiency. Periods of long work weeks that are continual and consistent (lasting for years) can become a health hazard. Longer periods of rest intended to counter stress and strain do not reduce loading during long individual work weeks. Having regular days off (i.e., at least two consecutive days) enables employees to detach from work and improves their ability to balance work with other aspects of life.

Proper shift planning also has an impact on absences due to illness:

- Short intervals of less than 11 hours between shifts are associated with short sick leaves of 1–3 days for part-time and full-time workers. If employees are given a short shift interval, at most, once in a four-week time window, this helps minimise the possible need for sick leave. On the other hand, two or more short shift intervals increase the risk of short absences.
- For part-time employees, long and excessively long work weeks are also associated with a risk of absences due to illness.
- The incidence of long absences due to illness is more common among employees working several consecutive night shifts, regardless of whether the work is part-time or full-time. However, the actual number of night shifts does not alter the incidence of such absences.[20]

When the balance between work and life is at a good level, more than 70% of employees feel that they recover well from work. If the balance is off, recovery from work is significantly weaker. In shift work, it is especially important to pay attention to the balance between work and other aspects of life.
Source: Elo's Work community survey* (2023–2024)

Proportion of persons experiencing adequate recovery

72% — Balance between work and other aspects of life is already at a good level.

24% — There is a need for development of the balance between work and other aspects of life.
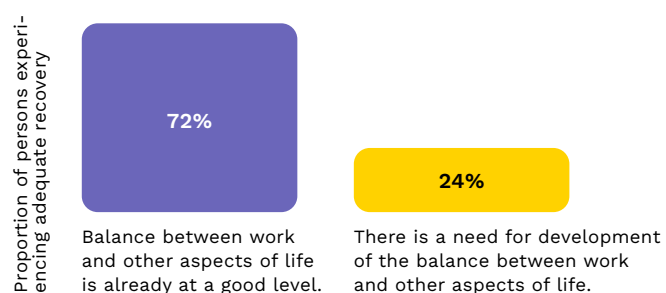
*The Work community survey is a tool provided by Elo to its customers to assist with knowledge-based management. The tool helps customers to gain a situational picture of the workplace resources that, if strengthened, could be utilised to support the work ability of the personnel. Each year, more than 25,000 workers in Finnish workplaces respond to the survey.

Part-time work and temporary work

Part-time work is very common in the commerce and hospitality sectors. Part-time work can be desirable due to the life situation and allows for the combining of work and, for example, studies. Depending on one's life situation, fixed-term and part-time employment relationships can also be perceived as being stressful. Temporary agency work is quite common in the accommodation and food services sector as well as in the commerce sector[23,24]. It is important to maintain open and continuous dialogue between the temporary agency and the workplace, to pay special attention to the flow of information and to ensure that employees are receiving adequate information for the performance of tasks and on the potential hazards of the workplace. At the same time, temporary agency work provides the opportunity to experience many different types of work communities, which, at best, lends diversity to the work. Potential risks, however, include lower chances to become a part of the work community and to receive feedback in everyday working life Research has shown that it is especially important to ensure that temporary agency workers receive feedback on their work, have opportunities to participate in decisions concerning their work, and feel that their views are heard[24].

Flexibility and the diversity of the work are examples of possible resources for temporary agency work. According to the survey conducted by Employment Industry Finland[25], temporary agency workers often feel that they can use their skills in their current work and believe that they will be able to use what they have learned at work in the future as well. Regular personnel surveys provide temporary agencies with information on the working conditions experienced by employees and help to identify the development needs for co-operation, for example, between the temporary agencies and potential workplaces.

Key resources

Meaningful customer work

The work feels meaningful if the employee feels that their work contribution serves a broader purpose, they can experience the joy of achievement and they view themselves as part of the work community. The feelings of success in customer service and sales work can come from successful customer encounters, successful sales, good customer feedback, success in problem solving and opportunities to influence common issues in the workplace. Work that is suitably demanding and challenging facilitates experiences of success. A satisfied and healthy personnel is proven to increase the quality of the customer service they provide[26].

Daily work functionality

Work functionality refers to a smooth, efficient, and uninterrupted way of working. Good conditions for work functionality are created when the workload is distributed evenly, the work can focus on the essentials and the work progresses without disruption. Work functionality is also promoted by good information exchange, clear roles and responsibilities, a common understanding of the division of labour and the utilisation of employee experiences and observations in the development of common issues. When the workload is evenly distributed, the work community experiences a shared sense of responsibility, and when the tools are functional and appropriate, it creates the conditions for work functionality.

Resources for work functionality:
- Clear division of labour and responsibilities
- Shared responsibility and effective co-operation
- Suitably challenging work
- Equal distribution of workload
- Adequate and timely flow of information
- Elimination of issues or problems that disrupt the work
- Appropriate and functional tools

Elo's data on the commerce and accommodation and food services sectors shows that shared responsibility promotes functionality in everyday work. When responsibility is shared in the workplace, most of the respondents to Elo's Work community survey feel that it lends their work a strong sense of functionality.

Source: Elo's Work community survey* (2023–2024)

Shared responsibility

Minor

54%	25%	21%

Reasonable

72%	23%	5

Abundant

90%	9%

0% — 100%

- ■ Strong work functionality
- ■ Moderate work functionality
- ■ Weak work functionality

*The Work community survey is a tool provided by Elo to its customers to assist with knowledge-based management. The tool helps customers to gain a situational picture of the workplace resources that, if strengthened, could be utilised to support the work ability of the personnel. Each year, more than 25,000 workers in Finnish workplaces respond to the survey.

Opportunities for influence at work

A person's work is guided by their job description, work objectives and the expectations of their employer. Often, employees also have the opportunity to make independent decisions regarding how their work is carried out as well as possibilities to influence common matters in the workplace. The opportunity to influence one's own work is a valuable resource that has been shown to increase well-being and motivation at work. According to research[27], the positive impact of opportunities to influence the work is particularly emphasised when the demands of the work are high. As regards the personnel's opportunities for influence, it is important to assess which areas of influence would be appropriate considering the employee's job description and would support work functionality or work recovery. Including an employee in decisions that are inappropriate given the nature of their work or assigning them too much decision-making responsibility without clear work objectives can weaken the clarity of expectations for their work[28].

The employee's possibilities to influence can refer to decision-making possibilities, for example, in the following areas:

- Working hours, shifts and breaks
- Working pace
- Prioritisation of work tasks
- Manner in which work is carried out
- Order of work
- Development of common issues in the workplace

Psychological safety

Customer service and sales work are carried out in teams, and interpersonal interactions play a major role. Furthermore, customer work often requires continuous learning and the generation of new solutions to meet specific customer needs. Psychological safety is a resource that promotes the learning, innovation and positive atmosphere of the work community within the workplace. A psychologically safe work community is characterised by a positive and open discussion atmosphere, a constructive attitude towards mistakes, respect for employees' ideas, the courage to voice one's own opinions and ideas, and the fortitude to raise difficult issues. In a psychologically safe atmosphere, employees also dare to ask for advice and support when needed. According to studies, psychological safety promotes work performance, work engagement, job satisfaction, learning and commitment to one's workplace[29,30]. A study on the accommodation and food services sector[31] showed that psychological safety is associated with an employee's sense of meaningfulness at work.
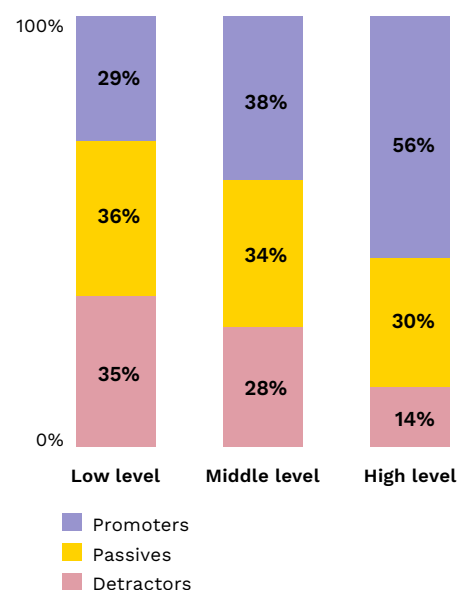
Elo's data illustrates that resources that support psychological safety affect whether an employee would recommend their own workplace. The share of

workplace promoters calculated using the eNPS indicator is higher in companies where the key factors for psychological safety are at a higher level. Key resources for psychological safety included the employee experience of respectful interactions, a feeling of being heard and the atmosphere of the work community when dealing with difficult issues.

Resources supporting psychological safety in the commerce and hospitality sectors were directly linked to employee's willingness to promote their workplace. There are relatively more promoters in those workplaces where the resources necessary for psychological safety are higher than average.
Source: Elo's Work community survey* (2024)

Resources for psychological safety

	Promoters	Passives	Detractors
Low level	29%	36%	35%
Middle level	38%	34%	28%
High level	56%	30%	14%

When the level psychological safety is high, participation in the development of shared work practices within the work community is above average
Source: Elo's Work community survey* (2024)

Resources for psychological safety

Joint development of new working methods

1 = minimal   2   3   4   5 = abundant

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Work engagement is a significant resource for work ability

At its best, customer service and sales work inspires enthusiasm and fosters commitment. Work engagement refers to a positive motivational and emotional state at work. The characteristics of work engagement include high levels of energy, dedication and absorption in one's work.[32] An increasing number of studies highlight that work engagement promotes work productivity, supports work ability, and has a positive impact on occupational wellbeing. According to studies[32,33], work engagement is affected, for example, by the possibility to use one's own competence or strengths at work, the opportunity to see the impact of one's own work, learning opportunities, opportunities for influence at work, positive feedback and a work community that is perceived as doing meaningful and effective work.

The online Work-Life data service[34] and research[32] of the Finnish Institute of Occupational Health show that work engagement is experienced in all professions. A survey[2] published by the Finnish Institute of Occupational Health in 2023 indicates that work engagement is also common in the commerce sector as well as the accommodation and food services sector. Of the commerce sector employees surveyed by the Finnish Institute of Occupational Health, 60% often experience work engagement in their work, and the corresponding share in the accommodation and food services sector was 65%. Other studies have shown that in customer work, the positive emotional and motivational state of the personnel is also conveyed through the customer experience and reflected in the quality of customer service[35,36].

According to research[33], work engagement is promoted by:
- The possibility to use one's own skills at work
- Feedback and perceived results of the work
- A community-guided team that is perceived as doing meaningful and effective work
- The development and diversity of work
- The possibility to influence one's own work

SOURCES – LOAD FACTORS AND RESOURCES

Reading guide concerning sources

For the purposes of this report, when the reference number is within a sentence, the reference only refers to the portion of the text preceding the specific reference number in question. If the reference number comes after the full stop at the end of a sentence, the source reference applies to the whole paragraph or to the sentences from the previous to the current reference number.

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Phenomena and trends

Digitalisation

Studies on working life have estimated that digitalisation accelerates work processes and the flow of information. At its best, new technologies make work more efficient[1]. Technology can often be used, for example, to process, analyse and manage large amounts of data. Digitalisation and technological development also have a broad impact on customer service and sales work. Systematic planning is necessary in order for the use of new technologies to be successful. In the case of AI applications, it is important to critically review the capabilities of the technology and evaluate the ethical aspects of its use. Competence that supports the smooth and safe use of AI is essential. In work communities, it is also important to share experiences and skills related to the use of AI.

The introduction of AI requires familiarity with the possibilities and limitations of such technologies. A review of the everyday work and work processes provides a sustainable foundation for such an assessment.

- What activities are involved in different aspects of customer and sales work?
- What actions are taken prior to customer interactions?
- What aspect(s) of customer work requires human skills?
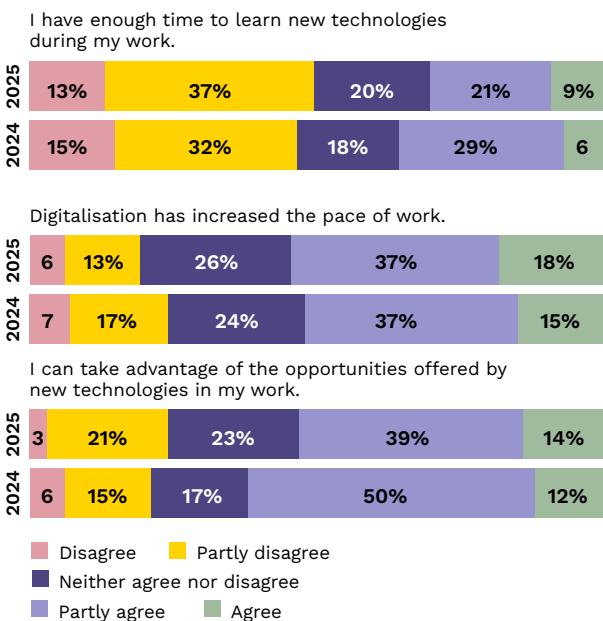- In what aspects could technology and AI, for example, help to facilitate or streamline the work?

Technology development and artificial intelligence have often been seen to complement human skills in customer service work, for example, when performing routine tasks[2,3]. At its best, artificial intelligence can support data management and facilitate work-related problem-solving and decision-making[4,5]. However, in the future, more research will be needed on the impact of AI on resources experienced at work, such as the possibilities for influence and meaningfulness of work, work demands and workload.

Human empathy and social skills play a key role in customer and sales work. AI can simulate empathy by identifying words or images that express emotions. However, the ability of AI to understand emotions and properly interpret the context in which the emotions are being expressed is limited. The ability to build dialogue with customers and understand different emotional expressions are a key aspect of meaningful customer work[6]. Creativity, emotional intelligence, social skills, establishment of trust and an understanding of cultural meanings are examples of human strengths in customer service and sales work.

Elo Mutual Pension Insurance Company and LocalTapiola conducted a survey in May 2024 (n=600) and February 2025 (n=525) among managers of SMEs. This report draws on the responses to the surveys regarding the commerce and accommodation and food services sectors (2024: a total of 136 responses, 2025: a total of 129 responses). In both years, the majority of respondents (more than 75%) worked in companies with fewer than 10 employees. There were a wide range of participating companies from working life: home appliance shops, sporting goods shops and other retail shops specialising in the sale of consumer goods, restaurants, hotels, cafes, motor vehicle maintenance and repair shops. In 2025, only one third (30%) of the surveyed managers estimated that they had enough time to learn the use of new technologies at work. This figure was about 6% lower than in 2024. In 2025, more than half (54%) estimated that digitalisation has increased the pace of work. One fourth of respondents were critical of their own capabilities to exploit the opportunities offered by new technologies at work. The share of those who were critical of their own capabilities increased from 2024 to 2025.

SME managers in the sectors of commerce, and accommodation and food services (2024, n=136, 2025, n=129) have experience in the use and impact of technology.

Source: Joint survey by Elo Mutual Pension Insurance Company and LocalTapiola for managers of small and medium-sized enterprises

I have enough time to learn new technologies during my work.

	Disagree	Partly disagree	Neither agree nor disagree	Partly agree	Agree
2025	13%	37%	20%	21%	9%
2024	15%	32%	18%	29%	6

Digitalisation has increased the pace of work.

	Disagree	Partly disagree	Neither agree nor disagree	Partly agree	Agree
2025	6	13%	26%	37%	18%
2024	7	17%	24%	37%	15%

I can take advantage of the opportunities offered by new technologies in my work.

	Disagree	Partly disagree	Neither agree nor disagree	Partly agree	Agree
2025	3	21%	23%	39%	14%
2024	6	15%	17%	50%	12%

Legend:
- Disagree
- Partly disagree
- Neither agree nor disagree
- Partly agree
- Agree

The results point out that, in addition to technical solutions, it is important to understand the human relationship with technology. The smooth introduction and learning of new technologies will not take place without support and designating working time to new learning. Technological changes can also cause feelings of uncertainty. An employee may be unsure of their own ability to adopt new technology. Also, concerns about employment stability may arise with the introduction of new technologies.

Perspectives on technological changes at work:

- Business activities and work functionality needs: The use of new technologies should be based on needs to improve work functionality and business activities.
- Usability: Investing in the usability of new technologies reduces the burden of changes
- Personnel involvement: The involvement of personnel in the commissioning of new technologies lowers the threshold to utilise new tools
- Thorough introduction: Systematic introduction to new tools
- Learning time: Resourcing sufficient learning time reduces workload strain
- Experience exchange: Sharing experiences in the use of new technologies supports learning within the work community
- Monitoring the impact of new technologies: New technology changes the work and work requirements. It is important to monitor the impacts and also to identify unexpected changes in the personnel experience.
- Support services: The availability of services that support the use of technologies helps to ensure a smooth work process

Young employees

A successful entry into working life in a way that supports work ability lays a sustainable foundation for one's career. The first working life experiences are important in terms of developing mindsets and the necessary capabilities for working life. The perspective of young workers is emphasised in the commerce and hospitality sectors, as jobs in these industries employ a lot of young people. As an age group, young employees are a diverse group of people with individual strengths, needs and desires. Young people often bring new perspectives, which can foster valuable development ideas in the workplace. However, it is important to note that they typically have limited experience in their field and working life in general.

In relation to other sectors, commerce and accommodation and food services employ slightly more young employees.
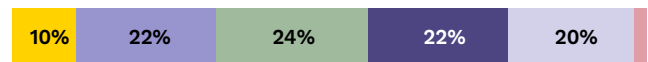**Source:** Statistics Finland, Employment statistics (2023)

Accommodation and food service activities

| 25% | 24% | 20% | 16% | 14% | |

Wholesale and retail trade as well as repair of motor vehicles and motorcycles

| 17% | 24% | 22% | 20% | 16% | |

All industries

| 10% | 22% | 24% | 22% | 20% | |

0%   100%

- 18–24 yrs
- 25–34 yrs
- 35–44 yrs
- 45–54 yrs
- 55–64 yrs
- 65–74 yrs

According to the report on the future for young people[7] drawn up by Junior Achievement Finland (JA Finland), important aspects of working life among young people include, for example, good co-workers, good supervisory work and the opportunity to use their own skills. Young people who responded to the survey identified important working life skills as including co-operation skills, problem-solving skills and resilience to stress. The report[8] of the Finnish Confederation of Salaried Employees (STTK) on the working life experiences of young people showed that young people viewed, for example, a suitable workload, interesting tasks, good leadership, a good and encouraging atmosphere and clear goals for work as being vital to their own well-being.

Resources that support mental well-being at the start of the working career

The beginning of one's career and transition into working life is often an inspiring and meaningful phase of life. Starting a new job can also involve uncertainty and stress[9]. A sense of coherence is proven to be a resource that supports mental well-being at different stages of the life cycle. Studies[10] have shown that a sense of coherence is associated with fewer mental health problems among young people and young adults. The sense of coherence refers to a person's ability to view events and situations in life as understandable, manageable and meaningful[11]. The sense of coherence promotes the introduction of effective survival methods and operating models[12].

Occupational psychology has applied the perspective of coherence to the context of working life. A work-related sense of coherence consists of an understanding of the work, the manageability of the work and the meaningfulness of the work. According to studies, a work-related sense of coherence promotes mental health and well-being at work[13]. The importance of a sense of control at work, an understanding of the work and a sense of meaningfulness may be even more emphasised at the beginning of a work career and during the transition to working life.

Strengthening resources for the mental well-being of young employees

Work-related sense of coherence

Comprehensibility of work
- I know what is expected of me at work
- I know my responsibilities and role in the work community
- I know how to prioritize my work
- I view our workplace issues as being consistent

Manageability of the work
- I have sufficient skills and knowledge to succeed in my work
- I am able to solve problems in my work.
- I have time to do my job
- I know where to get support

Meaningfulness of work
- I find my work meaningful and important
- I feel like I get things done and the results are visible to myself and to others
- I am an important part of the work community

Support methods
- A clear and sufficiently defined job description
- Guidance on common operational methods and practices in the workplace
- Work instructions and information are easily accessed
- Dialogue on work expectations and responsibilities
- Low threshold to present questions
- Guidelines and principles to support the prioritisation of work

Support methods
- Systematic onboarding for practical tasks
- Competence that meets the requirements of work
- Reasonable workload
- The work offers experiences of success from the very beginning
- Opportunity to work with more experienced employees at the start

Support methods
- Support for familiarisation with the work community
- Possibility to use one's own skills and strengths at work
- An understanding of the common objectives of the workplace
- Positive feedback on work

Manageability of the work

The work should provide the prerequisites for success from the very beginning. A sense of control is generated when the work is suitably challenging and the employee feels that they have the sufficient capacity and, if necessary, support for the smooth execution of the work. Successes are empowering and visible as positive energy in new work situations. High-quality onboarding provides the prerequisites for a sense of control at work. In addition to guidance on tasks and the use of tools, employees should be offered opportunities for discussion where they can ask questions and seek advice on areas in which they experience the need for additional information. It is also important to thoroughly explain to young workers what is considered a sufficiently good job performance. The constant pursuit of perfection is not sustainable or beneficial for mental well-being and work performance. Onboarding provides an opportunity to anticipate challenging situations in advance and review effective operating models to manage them. Studies have shown that preparing for challenging situations in advance and reviewing tools and support sources suitable for different situations support stress management and adaptation to new areas of work[14]. The possibility to work with more experienced employees and the support of the work community communicate to the employee that support is available when necessary.

Comprehensibility of work

The clarity of work expectations and guidance in the workplace's common operating models create a foundation for understanding the purpose of the work. Clear communication of work objectives and areas of responsibility reduces uncertainty and stress in a new job. Encouragement and positive feedback are particularly important for young people. Feedback on the use of personal strengths or skills supports confidence in one's own abilities and, at the same time, encourages one to strive again for good work performance. Positive feedback on the use of strengths or skills may be related, for example, to the employee's daily tasks, their approach to the work or activities within the work community. In the feedback, it is important

to highlight the employee's own actions and activities that helped to achieve the success. Feedback discussions can be of different lengths. Even a brief feedback session may be meaningful for the employee. Constructive feedback that is intended to bring about a change should concern specific actions related to the work. This may involve the need to clarify the employee's role at work. The desired level of performance, tasks, prioritisation of work and expectations related to the work can be specified as part of the discussion. Feedback aimed at bringing about change should highlight the benefits of the change for the employee and the entire work community.

Meaningfulness of work

Work derives meaningfulness from a sense of belonging to the work community, a sense of inclusion, an understanding of one's personal work input as part

of the greater whole and the experience that one's work serves a broader objective[15,16]. It is worthwhile to share onboarding responsibilities with others in the work community in order for the employee to get acquainted with their co-workers and the sources of support from the very beginning. This also provides an opportunity to concretely see how their own work input fits in as part of the workplace as a whole. Hearing employees' proposals and ideas and enabling them to participate in the development of common issues in the workplace are also ways of lending meaningfulness to the work.

Successful work entry experience

The work entry experience is formed not only by the information provided on work tasks and work-related expectations, but also by participation in the work

Key elements of a successful organizational socialization process

Sources: Cooper-Thomas, H. D. et al. (2020). Harpelund, C. (2019).

Support the newcomer's understanding of workplace practices, shared values and common goals.

Support networking of newcomers and provide work-related information and support.

Ensure clarity regarding job-related expectations, responsibilities, and personal goals.

Successful work entry experience

Guide the newcomer in promoting their own well-being at work and in protecting themselves from occupational hazards and risk factors.

Task-specific onboarding to ensure that work is performed smoothly and safely, in a way that supports well-being at work.

community and familiarisation with the common practices of the workplace. A successful entry into the workplace results in a higher performance level, commitment to the workplace and well-being at work[17]. The solutions section of this report lists ways to create a successful work entry experience.

SOURCES – PHENOMENA AND TRENDS

Reading guide concerning sources

For the purposes of this report, when the reference number is within a sentence, the reference only refers to the portion of the text preceding the specific reference number in question. If the reference number comes after the full stop at the end of a sentence, the source reference applies to the whole paragraph or to the sentences from the previous to the current reference number.

Digitalisation

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[10] Schäfer, S. K., Sopp, M. R., Fuchs, A., Kotzur, M., Maahs, L., & Michael, T. (2023). The relationship between sense of coherence and mental health problems from childhood to young adulthood: A meta-analysis. Journal of Affective Disorders, 325, 804–816.

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External sources for graphs

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Cooper-Thomas, H. D., Stadler, M., Park, J. H., Chen, J., Au, A. K. C., Tan, K. W. T., Paterson, N. J., & Tansley, S. (2020). The Newcomer Understanding and Integration Scale: Psychometric evidence across six samples. Journal of Business and Psychology, 35(4), 435–454.

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Solutions for work

Solutions for physical harm and load factors

The best result is achieved when development actions are targeted at several different levels: The personnel's own capabilities and competence, the operating models and competence of the supervisors, as well as the structures and working conditions of the organisation.

(1) Work environment

- **The physical strain of work is facilitated by successful planning of work spaces and goods flows and the purchase of necessary equipment and related guidance**

- **Work equipment and equipment must be adjustable** to meet the needs of employees of different sizes

- **Onboarding and job guidance contribute to the adoption of proper working postures and movements**

- **Developing the work content can reduce or alter repetitive unilateral movements**

- **Diversification of work** through, for example, job rotations provides variation in the work day and changes to the burdens caused by work.

- **In order to reduce the workload strain in shops and warehouses, attention must be paid to the functionality of the entire logistics chain** from the goods supplier to the store and warehouse. For example, unloading goods in a shop is easier if they have been stacked with the heaviest goods on the bottom. When planning the height of a load, it is important to consider narrow unloading spaces and the requirements for the manual unloading of the goods.[1]

(2) Assistive devices and personal protective equipment

- In retail work, **safety footwear and protective gloves/shield gloves** prevent more serious harm in the event of an accident

- **Assistive devices for the transfer of heavy loads** reduce the load on the back and limbs, in particular

- **Proper work shoes** are essential

- **Any other personal protective equipment required for the work and working environment**

- **A tool that is too difficult to use or too far away will easily be left unused under time pressure**

(3) Working methods and work planning

- **Give an overview of ergonomic and healthy working methods,** such as for lifting loads, moving rollers, using a truck/pump cart, ergonomic cashier work

- **Monitor and ensure the learning of work methods** that support work ability

- **Careful planning of work in advance, anticipation of peak loads and reasonable work schedules reduce physical and mental loading**

(4) Establish recovery practices

- **Plan shift work in a way that supports work recovery**

- Establish commonly agreed **operating models for work breaks** and related monitoring

- Encourage **muscle-relaxing stretches and countermoves** during work and breaks to improve muscle metabolism

- **For standing workstations, a chair is recommended** to enable recovery and temporary sitting, and the use of a **rubber mat** (if possible without compromising occupational safety) to reduce loading on the legs and back

⑤

Shift planning that supports work ability

Work ability in sales and customer service work in the commerce sector is supported by considering the following factors in shift planning:

- **Very early morning shifts** (starting before 6 a.m.) are as few as possible in a row (maximum 3)
- **Very late evening shifts** (ends after 11 p.m.) are as few as possible in a row (maximum 3).
- **Consecutive night shifts** total 2 or 3.
- The last period of night work on a **night shift** must be followed by at least 2 days off.
- The optimal maximum number of **consecutive work days** is 3–5
- The maximum number of **consecutive work days** is 7 if there is only one day off in between.
- **Long shifts of more than 8 hours** should only be considered with discretion. Breaks must be taken during long shifts.
- **Repetitive work shifts that exceed 40 hours, or especially 48 hours, should be avoided.**
- **At least 11 hours of rest** are recommended **between workdays**.
- **Short weekly rest periods** (less than 35 hours) **should be avoided.**
- Avoid scheduling single workdays.
- Avoid scheduling single days off.
  - night shift–day off–night shift
  - night shift–evening shift
  - night shift–day off–morning shift[2]

Solutions to manage psychosocial risks[3]

Time management

①

Predict and prepare
- Anticipate future workloads as far as possible
- Plan your work resourcing as much as possible in advance

②

Support prioritisation and clarify expectations
- Determine and assess what employees are using their working hours for and what tasks their work consists of
- Determine which parties are setting expectations for the employee's work
- Clearly define expectations and goals for the work
- Organize coherent and well-structured sets of work tasks
- Define work tasks with clear and purposeful boundaries
- Provide employees with support and guidance for work prioritisation

③

Monitor work conditions and promote balanced workloads
- Regularly assess operational and performance targets in relation to available personnel resources.
- Evaluate changes in workload and work demands—such as organizational restructuring, the introduction of new tools, or shifts in customer needs—that may impact employees.
- Ensure that workloads are distributed fairly and equitably across the team.

④

Develop structures that promote work functionality
- Identify issues that cause interruptions in the flow of information
- Ensure an adequate flow of information within and with other work teams
- Develop activities that support co-operation within the work community
- Identify and eliminate issues that cause work disruptions or interruptions
- Make sure that the personnel have appropriate and functional tools

(5)

Involve personnel in the process to improve work environment

- Identify the key root causes of a hectic work pace. The root causes can often be discovered by listening to the personnel's experiences with work and by discussing work situations.
- Encourage employees to point out issues that weaken work functionality

Methods that promote psychological safety[4, 5]

Promoting psychological safety requires commitment from both supervisors and the entire work community. Psychological safety is built through everyday interactions—when colleagues communicate respectfully, feel safe to express differing views constructively,

and foster a culture of mutual respect. A constructive approach to mistakes means viewing them not as failures or purely negative events, but as valuable opportunities for learning and growth.

Methods for supervisors
- Treat employees fairly and consistently
- Express appreciation and recognize good work
- Actively listen and involve employees in decision-making
- Foster a constructive approach to mistakes as learning opportunities
- Address concerns and challenges promptly and respectfully

Methods for the whole work community
- Boldly express personal opinions and development ideas
- Listen to and respect co-workers' opinions
- Encourage co-workers

Resources that support work ability	Practical measures for the workplaces
Manageability of the work	Draft an onboarding plan and monitor the implementation of the plan.
	Distribute onboarding responsibilities well in advance before an employee starts working.
	Ensure a high-quality introduction to work tasks, workspaces, working with customers and the use of tools.
	Ensure learning by monitoring the work process and discussing the ways in which the work is performed.
	Collect feedback on the onboarding process for continuous development.
	Offer the employee opportunities to utilize personal strengths and skills at work.
	Make sure that the amount of work and level of work demand enable for success from the very beginning. Add more challenges as competence evolves.
	Give abundant feedback on the employee's successes and the use of skills and strengths at work.
	Familiarise the new employee with the sources of information and support in the workplace.
	You can ease difficult situations by telling in advance how to act and where to get support if needed. Make sure that the support of the supervisor and co-workers is available when necessary.

Resources that support work ability	Practical measures for the workplaces
Manageability of the work	Create situations in which the employee can work with more experienced co-workers.
	Review solutions to more challenging work situations or potential problems in advance.
Comprehensibility of work	Clarify the goals of the work, define the tasks and specify the responsibilities.
	Ensure the consistency of work expectations within the work community.
	Provide an introduction to the common operating models of the workplace. Explain how the common operating models affect work functionality and the activities of the work community.
	Review the principles for work prioritisation.
Meaningfulness of work	Create opportunities to become acquainted with the work community and for the transfer of experience-based knowledge by sharing the responsibility for onboarding.
	Initiate a discussion about the employee's interests. What interests them most about the work and in what areas would they like to develop? Together, draft development plans for a short and longer period of time. Discuss the steps to reach the stated goals.
	Encourage the employee to share their own suggestions at the workplace.
	Discuss how the employee's work input affects the activities of the entire work community, what greater purpose the employee's work tasks serve and the impact that work has on the lives of customers or the activities of the workplace in general.

Support for mental well-being at all stages of the work career:

- Identify work-related load and resource factors
- Exercise preventive work ability management to prevent mental health challenges
- Implement support measures that are appropriate for different stages of one's career
- Establish common early support models for the workplace
- Provide support and services in the event of mental symptoms and illnesses

To support its customers, Elo has developed a comprehensive mental health service package focused on work-related well-being. The package offers practical tools for strengthening work ability, managing job demands, and initiating timely support when work ability begins to decline.

- Online training for supervisors and employees
- Tools for early identification of mental health challenges
- Data-driven management tools to monitor work functionality, mental well-being, and early warning signs
- Models for work accommodation and task adjustment
- Early support frameworks for addressing emerging issues
- Guidelines for enhancing collaboration with occupational health services

Checklist for ways to strengthen the work entry experience

Work entry experience	Practical measures
Understanding of the workplace's operational culture, values and objectives	Onboarding should introduce shared practices, guidelines, and operating models, highlighting how they support work functionality and the overall dynamics of the work community.
Networking and formation of co-operative partnerships	Share responsibility for onboarding and ensure that support is readily available, especially during the early stages.
	Create opportunities for new employees to connect with colleagues and collaborate with more experienced team members.
	When possible, assign a mentor or peer partner to support the newcomer during the initial phase.
	Encourage the entire work community to welcome and support new employees.
	Check in regularly to see how new employees are settling in, particularly during the first weeks.
Understanding the tasks and expectations and the job description	Review the employee's tasks, responsibilities, and expectations in a practical and structured way. Discuss how to prioritize work and manage responsibilities effectively.
Skills and knowledge for work that promotes work ability	Tailor onboarding to different experience levels and learning styles.
	Create a learning and development plan that outlines key areas to focus on during the first weeks and months.
	Reinforce learning through regular discussions and by monitoring progress.
	Talk about longer-term development goals and provide opportunities for feedback and dialogue after the initial onboarding phase.

SOURCES – SOLUTIONS FOR WORK

Reading guide concerning sources

For the purposes of this report, when the reference number is within a sentence, the reference only refers to the portion of the text preceding the specific reference number in question. If the reference number comes after the full stop at the end of a sentence, the source reference applies to the whole paragraph or to the sentences from the previous to the current reference number.

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Statistics and graphs

Största delen av företagen inom handeln och hotell- och restaurangverksamheten är små och sysselsätter högst 9 personer. En betydande del av de anställda inom handel, hotell och restauranger arbetar också i större företag (juridiska enheter). (Parti- och detaljhandel samt reparation av motorfordon och motorcyklar)

Källa: Statistikcentralen, Struktur- och bokslutsstatistik över företag (2023)

Wholesale and retail trade; repair of motor vehicles and motorcycles | Companies (no.)

Enterprise size, personnel	Value
0–9	50,870
10–49	2,900
50–349	300
≥ 350	100

Wholesale and retail trade; repair of motor vehicles and motorcycles | Personnel (person-years)

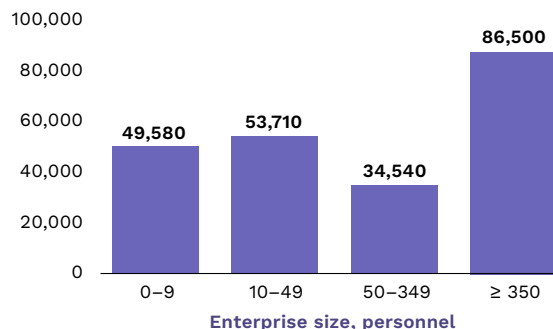| Enterprise size, personnel	Value
0–9	49,580
10–49	53,710
50–349	34,540
≥ 350	86,500

Accommodation and food services sector | Companies (no.)

Enterprise size, personnel	Value
0–9	15,320
10–49	900
50–349	90
≥ 350	20

Accommodation and food services sector | Personnel (person-years)

Enterprise size, personnel	Value
0–9	22,500
10–49	16,270
50–349	8,610
≥ 350	10,980

The proportion of female employees in younger age groups is high, especially in the accommodation and food services sector. **Source:** Statistics Finland, Employment statistics (2023)

Accommodation and food services sector

Number of employees

Age group	Men	Women
18–24 yrs	5,300	14,400
25–34 yrs	7,600	11,800
35–44 yrs	6,100	9,600
45–54 yrs	3,900	8,400
55–64 yrs	2,300	9,000
64–74 yrs	300	700

Wholesale and retail trade; repair of motor vehicles and motorcycles

Number of employees

Age group	Men	Women
18–24 yrs	16,300	24,400
25–34 yrs	28,300	27,000
35–44 yrs	27,300	24,000
45–54 yrs	23,000	22,800
55–64 yrs	18,600	18,600
64–74 yrs	1,500	1,200

In the commerce and hospitality sectors, more than half of the employees are full-time employees. The proportion of part-time workers is significant.

Source: Work-Life Knowledge Service, Finnish Institute of Occupational Health, www.worklifedata.fi (2022)

Commerce sector

55%	45%

Accommodation and food services sector

65%	35%

0% — 100%

- 🟨 Full-time work
- 🟪 Part-time or occasional work

The majority of employees assess their work ability as being good. The follow-up analysis includes a sample of companies in the commerce, accommodation and food services sectors, for which there is personnel survey data from three consecutive years.

Source: Elo's Work community survey** (2022–2024)

	2022	2023	2024
Weak work ability	5	6	4
Moderate work ability	16	17	16
Good work ability	59	57	57
Excellent work ability	19	20	22

- 🟥 Weak work ability
- 🟪 Good work ability
- 🟨 Moderate work ability
- 🟩 Excellent work ability

Average perceived level of work ability:
2022: 8.25 | **2023:** 8.24 | **2024:** 8.36
0 = weakest work ability | **10 =** strongest work ability

Musculoskeletal disorders are the cause of the most significant share of granted disability pensions in the commerce sector.
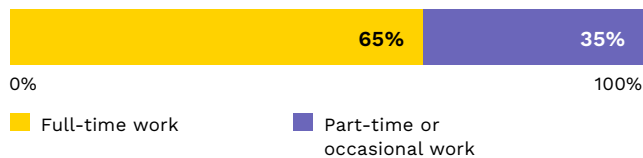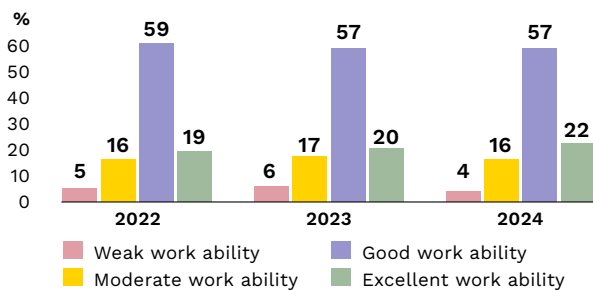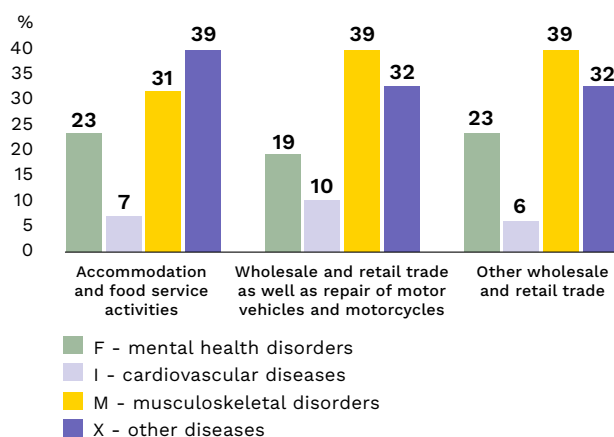
Source: Elo's data (2020–2024)

	Accommodation and food service activities	Wholesale and retail trade as well as repair of motor vehicles and motorcycles	Other wholesale and retail trade
F - mental health disorders	23	19	23
I - cardiovascular diseases	7	10	6
M - musculoskeletal disorders	31	39	39
X - other diseases	39	32	32

- 🟩 F - mental health disorders
- 🟦 I - cardiovascular diseases
- 🟨 M - musculoskeletal disorders
- 🟪 X - other diseases

According to Elo's data, there has not been much of an increase in recent years in cases of disability initiated for mental health reasons within the commerce sector.*

Source: Elo's data (2020–2024)

Incidence of disability pensions per 1000 employees

- 🟩 F - mental disorders
- 🟨 M - musculoskeletal disorders
- 🟪 X - other diseases
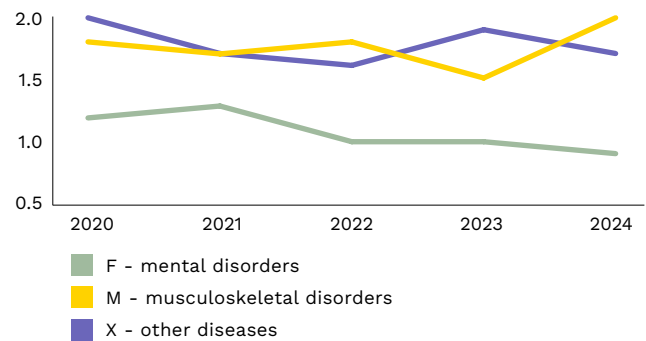
*Jobs categorised in industries 46 and 47 of Statistics Finland's Standard Industrial Classification were included in the review.

Physical loading is quite common in jobs in the commerce and hospitality sectors.

Source: Work-Life Knowledge Service, Finnish Institute of Occupational Health, www.worklifedata.fi (2022)

My work is physically demanding

Commerce sector

28%	36%	15%	14%	7%

Accommodation and food services sector

40%	34%	10%	11%	5

0% — 100%

- 🟥 Totally agree
- 🟨 Somewhat agree
- 🟪 Neither agree nor disagree
- 🟪 Somewhat disagree
- 🟩 Totally disagree
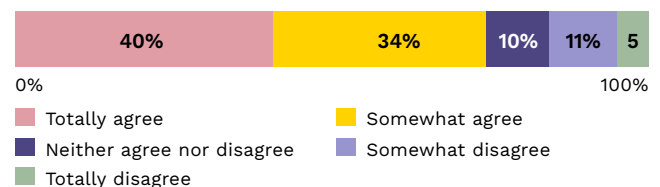
**The Work community survey is a tool provided by Elo to its customers to assist with knowledge-based management. The tool helps customers to gain a situational picture of the workplace resources that, if strengthened, could be utilised to support the work ability of the personnel. Each year, more than 25,000 workers in Finnish workplaces respond to the survey.

Lower limbs and back diseases are a common cause of disability pension in the commerce and hospitality sectors.

Source: Elo's data (2020–2024)

14%
Upper limb diagnoses

34%
Back diseases

20%
Other musculoskeletal diagnoses

32%
Lower limb diagnoses

Elo's data shows that the share of people experiencing high stress has remained quite the same in recent years among employees who responded to Elo's personnel surveys from the commerce sector and the accommodation and food services sector. High stress has been shown to be associated with a risk of accidents and symptoms of fatigue and burnout.

Source: Elo's Work community survey* (2022–2024)

%

	2022	2023	2024
Experience of low stress	49	50	51
Experience of moderate stress	36	33	32
Experience of high stress	16	17	16

■ Experience of low stress   ■ Experience of moderate stress
■ Experience of high stress

Average perceived level of stress:
2022: 2.56 | **2023:** 2.55 | **2024:** 2.53
1 = lowest stress level | **5 =** highest stress level

When the balance between work and life is at a good level, more than 70% of employees feel that they recover well from work. If the balance is off, recovery from work is significantly weaker. In shift work, it is especially important to pay attention to the balance between work and other aspects of life.

Source: Elo's Work community survey* (2023–2024)

Proportion of persons experiencing adequate recovery

72%
Balance between work and other aspects of life is already at a good level.

24%
There is a need for development of the balance between work and other aspects of life.
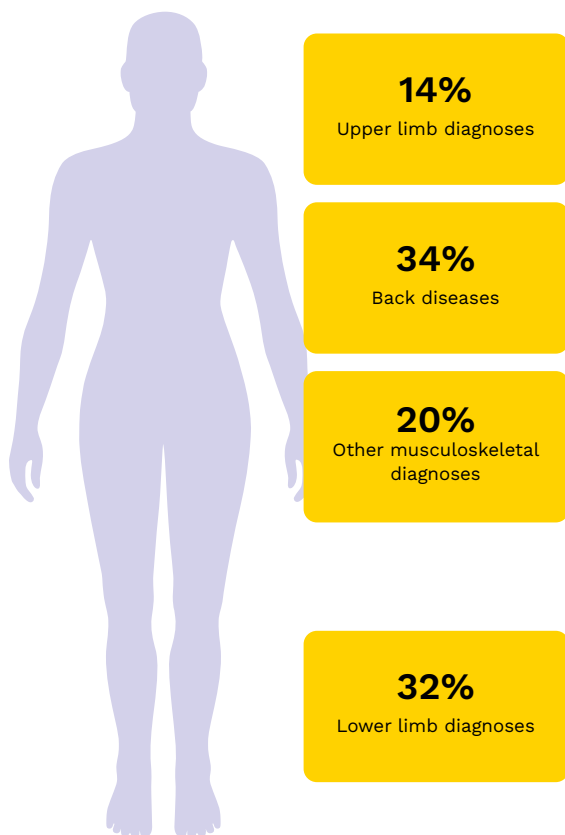
Factors causing physical loading in the commerce and hospitality sectors

Source: Work-Life Knowledge Service, Finnish Institute of Occupational Health, www.worklifedata.fi (2019) Centre for Occupational Safety: Occupational health and safety in the commerce sector (2020).

Constant standing or walking

Constant sitting

Heavy lifting (20 kg)

Working in the forward bent position

Heavy physical labour

Working above shoulder level

Repetitive work movements

Work requiring compressive force/gripping

Movement of goods

*The Work community survey is a tool provided by Elo to its customers to assist with knowledge-based management. The tool helps customers to gain a situational picture of the workplace resources that, if strengthened, could be utilised to support the work ability of the personnel. Each year, more than 25,000 workers in Finnish workplaces respond to the survey.
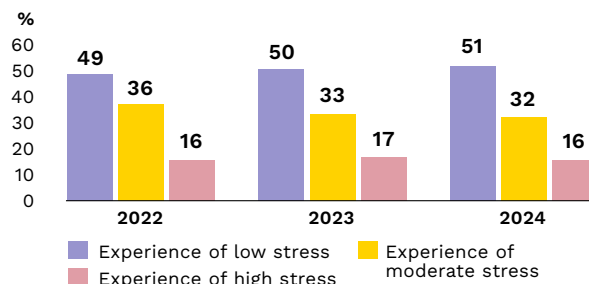
Elo's data on the commerce and accommodation and food services sectors shows that shared responsibility promotes functionality in everyday work. When responsibility is shared in the workplace, most of the respondents to Elo's Work community survey feel that it lends their work a strong sense of functionality.

Source: Elo's Work community survey* (2023–2024)

Shared responsibility

Minor

54%	25%	21%

Reasonable

72%	23%	5

Abundant

90%	9%

0%   100%

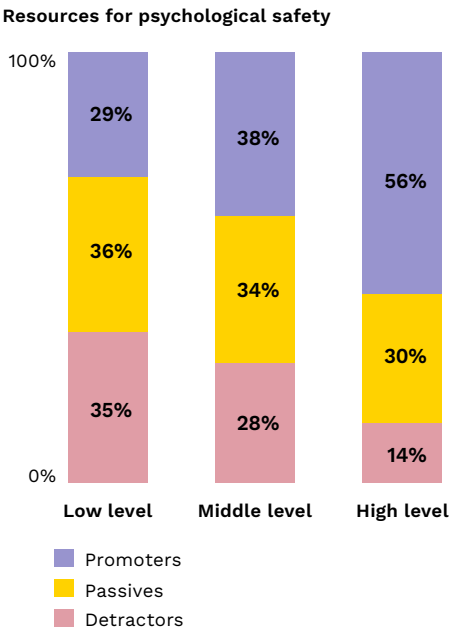- Strong work functionality
- Moderate work functionality
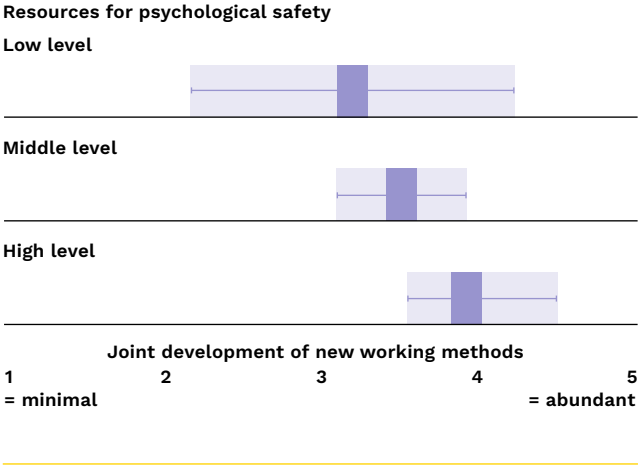- Weak work functionality

Resources supporting psychological safety in the commerce and hospitality sectors were directly linked to employee's willingness to promote their workplace. There are relatively more promoters in those workplaces where the resources necessary for psychological safety are higher than average.

Source: Elo's Work community survey* (2024)

Resources for psychological safety

	Low level	Middle level	High level
Promoters	29%	38%	56%
Passives	36%	34%	30%
Detractors	35%	28%	14%

- Promoters
- Passives
- Detractors

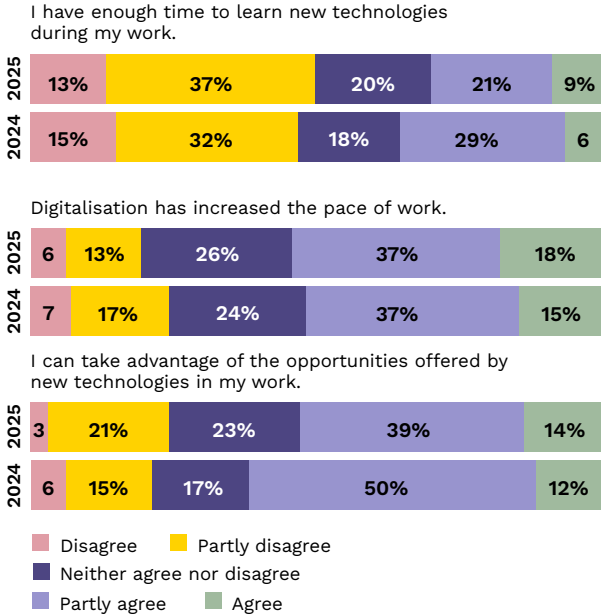**When the level psychological safety is high, participation in the development of shared work practices within the work community is above average**

Source: Elo's Work community survey* (2024)

Resources for psychological safety

Low level

Middle level

High level

Joint development of new working methods

1	2	3	4	5
= minimal				= abundant

SME managers in the sectors of commerce, and accommodation and food services (2024, n=136, 2025, n=129) have experience in the use and impact of technology.

Source: Joint survey by Elo Mutual Pension Insurance Company and LocalTapiola for managers of small and medium-sized enterprises

I have enough time to learn new technologies during my work.

2025	13%	37%	20%	21%	9%
2024	15%	32%	18%	29%	6

Digitalisation has increased the pace of work.

2025	6	13%	26%	37%	18%
2024	7	17%	24%	37%	15%

I can take advantage of the opportunities offered by new technologies in my work.

2025	3	21%	23%	39%	14%
2024	6	15%	17%	50%	12%

- Disagree
- Partly disagree
- Neither agree nor disagree
- Partly agree
- Agree

*The Work community survey is a tool provided by Elo to its customers to assist with knowledge-based management. The tool helps customers to gain a situational picture of the workplace resources that, if strengthened, could be utilised to support the work ability of the personnel. Each year, more than 25,000 workers in Finnish workplaces respond to the survey.

Strengthening resources for the mental well-being of young employees

Work-related sense of coherence

Comprehensibility of work

- I know what is expected of me at work
- I know my responsibilities and role in the work community
- I know how to prioritize my work
- I view our workplace issues as being consistent

Support methods

- A clear and sufficiently defined job description
- Guidance on common operational methods and practices in the workplace
- Work instructions and information are easily accessed
- Dialogue on work expectations and responsibilities
- Low threshold to present questions
- Guidelines and principles to support the prioritisation of work

Manageability of the work

- I have sufficient skills and knowledge to succeed in my work
- I am able to solve problems in my work.
- I have time to do my job
- I know where to get support

Support methods

- Systematic onboarding for practical tasks
- Competence that meets the requirements of work
- Reasonable workload
- The work offers experiences of success from the very beginning
- Opportunity to work with more experienced employees at the start

Meaningfulness of work

- I find my work meaningful and important
- I feel like I get things done and the results are visible to myself and to others
- I am an important part of the work community

Support methods

- Support for familiarisation with the work community
- Possibility to use one's own skills and strengths at work
- An understanding of the common objectives of the workplace
- Positive feedback on work

In relation to other sectors, commerce and accommodation and food services employ slightly more young employees.

Source: Statistics Finland, Employment statistics (2023)

Accommodation and food service activities

| 25% | 24% | 20% | 16% | 14% |

Wholesale and retail trade as well as repair of motor vehicles and motorcycles

| 17% | 24% | 22% | 20% | 16% |

All industries

| 10% | 22% | 24% | 22% | 20% |
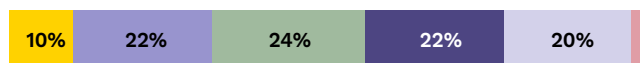
0% — 100%

- 🟨 18–24 yrs
- 🟪 25–34 yrs
- 🟩 35–44 yrs
- 🟦 45–54 yrs
- ⬜ 55–64 yrs
- 🟥 65–74 yrs

Key elements of a successful organizational socialization process

Support the newcomer's understanding of workplace practices, shared values and common goals.

Support networking of newcomers and provide work-related information and support.

Successful work entry experience

Ensure clarity regarding job-related expectations, responsibilities, and personal goals.

Guide the newcomer in promoting their own well-being at work and in protecting themselves from occupational hazards and risk factors.

Task-specific onboarding to ensure that work is performed smoothly and safely, in a way that supports well-being at work.