

Atradius Payment Practices Barometer

B2B payment practices trends Slovenia 2026



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About the Atradius Payment Practices Barometer

The Atradius Payment Practices Barometer is an annual survey of business-to-business (B2B) payment practices in markets across the world.

Our survey gives you the opportunity to hear directly from businesses trading on credit with B2B customers about how they are coping with evolving trends in customer payment behaviour. Staying informed about these trends is vital because it helps to identify emerging shifts in customer payment habits, allowing businesses to address potential liquidity pressure and maintain smooth operations.

Businesses operating in – or planning to enter – the markets and industries covered by our survey can gain valuable insights from our reports, which also shed light on the challenges and risks companies anticipate in the coming months, as well as their expectations for future growth.

This report presents the survey results for **Slovenia**.

The survey was conducted between the end of Q1 and mid-Q2 2026 and remained open for a few days after the onset of the Middle East geopolitical tensions, allowing respondents to reflect on potential impacts as they completed the questionnaire. The findings should therefore be viewed with this context in mind.



B2B payment practices trends

Liquidity stress deepens across Slovenian firms

Slovenia's economy shows moderate growth, with activity driven primarily by domestic demand and sustained investment, providing a stable foundation for business operations. However, inflation remains high, continuing to put pressure on corporate costs and margins. External conditions pose an additional challenge, with weaker demand from key export markets weighing on trade performance and creating headwinds for Slovenia's highly open economy.

Within this context, Slovenian companies are adopting a cautious approach to trade credit. Less than half of business-to-business (B2B) sales are carried out on deferred payment, slightly below the CEE average, although usage is rising, particularly among mid-sized and large construction firms. Across various segments, businesses are extending credit more consistently to sustain demand and protect their position in export-driven supply chains. Payment policies follow two approaches. Most firms aim to get paid faster by offering shorter terms, while around one third give longer terms to stay competitive. This helps boost sales, but it also puts more pressure on working capital as payments take longer to come in.

More than eight in ten companies in Slovenia, in line with the regional average, face delays from B2B customers, putting pressure on daily cash flow. These delays are not evenly spread. Instead of building slowly, they often worsen quickly once payments are late, making cash flow less stable. This increases the need for tighter credit control. The main cause is customer cash flow pressure, made worse by complex processes and administrative issues. Most firms are managing to collect payments faster, but progress is uneven. Around two in five businesses still face long delays, with payments going well past agreed terms. This leads to steady, ongoing bad debt rather than rare but extreme losses.

This matches the wider trend in insolvencies. Although corporate bankruptcies have trended upward over the past couple of years, they are not cited as the main reason for write-offs. Most losses come from invoices that remain unpaid for too long or from long disputes. Recovery is often low, with many cases ending in little or no repayment, showing weaknesses in how these situations are resolved.

This may explain why cash flow is under strain in Slovenia, but fewer companies say it affects investment or hiring compared with the wider CEE. Most companies are taking a more proactive approach to risk, focusing on improving processes, working more efficiently and using tools like credit insurance, rather than limiting trade. Overall, Slovenia shows a fragile credit environment. Trade credit remains essential for doing business with B2B customers, but companies need to manage it carefully as they face slower growth, ongoing inflation and higher payment risk.

Key insights on the next page



Key insights

Slovenia

Payment behaviour of B2B customers (12 months)

Exposure clusters: reported level of B2B invoices paid late by percentage of respondents

0%
B2B invoices paid late

17%

Respondents

1% - 30%
B2B invoices paid late

34%

Respondents

31% - 60%
B2B invoices paid late

37%

Respondents

61% - 100%
B2B invoices paid late

12%

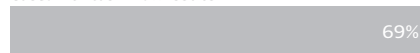
Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovenia – 2026

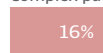
Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

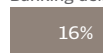
Customer cash flow issues



Complex payment process



Banking delays



Unclear or incorrect invoicing



Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovenia – 2026

Breakdown of past due payments

% of past due invoices by payment timing

<30 days

57%

Respondents

31-60 days

22%

Respondents

61-90 days

14%

Respondents

> 90 days

7%

Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovenia – 2026

Reported bad debts

% of respondents - bad debts levels

<1% bad debts

60%

Respondents

1% - 2% bad debts

31%

Respondents

2% - 5% bad debts

6%

Respondents

> 5% bad debts

3%

Respondents

Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovenia – 2026

Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response

Reduced liquidity headroom



Higher financing needs



Struggle with cash flow planning



Face higher capital costs



Sample: all respondents in the surveyed market
Source: Atradius Payment Practices Barometer Slovenia – 2026





Looking ahead

Slovenia insolvency outlook match CEE expectations

Almost half of Slovenian firms expect no real change in how B2B customers pay in the coming months. Among those who do expect a change, the outlook is slightly more positive than in much of CEE, with some firms hoping payment behaviour will improve. However, clear pressure remains. Overdue invoices and collection times are still uneven. Payment delays mainly reflect customer cash flow problems, rather than one-off issues. When payments are late, they often get worse quickly, making cash flow harder to manage.

Expectations for insolvencies reinforce this cautious stance. More than four in five businesses expect insolvencies to rise further or stay high. This is very similar to the view across CEE. It shows that companies expect pressure on their customers to continue, rather than improve soon. Only a small number of firms are unsure.

There is, however, a more positive stance on the outlook for profitability. Slovenian firms are more confident than others in the region about improving margins. But this view is not strong. Inflation and rising costs continue to reduce earnings, while late payments tie up cash. Any improvement in margins is likely to be uneven, mainly benefiting firms that manage costs well and collect payments quickly.

When asked about their opinion on the risks that could potentially disrupt B2B payments in the coming months, economic slowdown appears as the main concern, and more businesses in Slovenia highlight it than in the rest of CEE. This reflects the country's strong link to exports and external demand. Inflation and borrowing costs remain a steady pressure, affecting a similar share of firms as in neighbouring markets. Fewer companies, by contrast, worry about currency volatility or geopolitical risks. This suggests firms see external shocks as more limited.

Overall, businesses in Slovenia expect a payment environment marked by ongoing pressure on cash flow, amid fragile economic conditions and a disrupted global trade backdrop. Firms indicate that managing liquidity, strengthening risk assessment and improving payment processes will remain central priorities in the months ahead.

Key insights on the next page



Key insights

Slovenia

Top 3 risks businesses expect to shape B2B payments (next 12 months)

% of respondents - multiple response

#1 | Economic slowdown

#2 | Inflation and cost pressures

#3 | Geopolitical instability

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Slovenia – 2026



Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated
36%

Rise further
45%

Not sure
19%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Slovenia – 2026

Businesses in Slovenia are using more trade credit in B2B transactions to foster sales growth and stay competitive in export markets. However, customers often pay late or not at the same speed. This makes cash inflows harder to predict and increases pressure on working capital.



Survey design

Sample overview – Total interviews = 210

Business sector	% of respondents
Industry	26
Construction	22
Trade	22
Services	30
TOTAL	100

Business size	% of respondents
Micro <10 employees	22
SME 10-49 employees	34
SME 50-249 employees	24
Large 250 or more employees	20
TOTAL	100

Survey methodology

We updated our panel to better reflect the market structure across activities and size classes. Additional details on the survey sample design can be found in the statistical appendix. For this edition, comparisons with previous reports are not possible, with annual variation captured only through respondent feedback.

Survey scope

Population: Companies in Slovenia were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

Sample design: The Strategic Sampling Plan enabled analysis of Slovenia data by sector and company size.

Selection process: Companies were contacted via an international internet panel, and respondents were screened for role and quota control at the start of the interview.

Sample: A total of 210 businesses participated, with quotas maintained across four company size categories.

Interview method: Computer-Assisted Web Interviews (CAWI), each lasting approximately 15 minutes.

Timing: The survey was conducted between the end of Q1 and mid-Q2 2026.

This report and the regional statistical appendix form part of the 2026 Atradius Payment Practices Barometer series, both available for download in [Knowledge and research](#)



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Please visit the [Atradius](#) website to access our latest publications. [Click here](#) to access our analysis of individual industry performance, detailed focus on country-specific and global economic concerns, insights into credit management issues, and information about protecting your receivables against payment default by customers.

To find out more about B2B receivables collection practices in Slovenia and worldwide, please visit atradiuscollections.com.

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For Slovenia

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