

Atradius Payment Practices Barometer

# B2B payment practices trends Türkiye 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 **Türkiye**.

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

## Slower payment cycles feed directly into liquidity stress

Across Türkiye, an average of 41% of business-to-business (B2B) sales take place on credit, slightly below the average for CEE. Medium and large businesses in construction and trade drive most of this activity. Survey findings point to a stronger shift towards credit-based B2B trade in Türkiye than in CEE.

Payment terms are notably more relaxed in Türkiye than in the region overall. More companies in Türkiye offer payment terms beyond 30 days. Around 56% grant up to two months from invoicing, compared with 33% in CEE. Terms extending to three months or more are also more common, particularly among large construction firms. This positions Türkiye as the most flexible market in the region. Businesses extend terms to sustain sales and remain competitive.

B2B payment behaviour in Türkiye has worsened in recent months. Businesses reporting delays now outnumber those seeing faster settlement. This indicates rising payment risk and increased pressure on working capital. It contrasts with CEE, where conditions are more supportive, despite some variation across markets.

Within this context, 86% of companies in Türkiye report payment delays from customers, with over one third of invoices overdue, above the CEE average. Medium companies in trade are the most affected. The share of overdue invoices has risen further in recent months. This highlights increasing liquidity strain. More than three quarters of businesses cite customer liquidity shortages as the main driver, compared with around three in five in CEE.

Payment collection is also taking longer. Reports of payments collected more than two months late are more frequent in Türkiye. This helps explain the higher likelihood of bad debt write offs. Around one quarter of companies report increasing credit losses. These losses often exceed 5% of receivables. Ageing invoices and unreachable or inactive customers are key causes. The impact is particularly evident among medium-sized firms in construction and trade.

Operational consequences are significant. Around twice as many companies in Türkiye as in CEE report disruption to cash flow planning. Liquidity constraints directly affect day-to-day operations. Businesses rely more heavily on external financing to bridge shortfalls. Many also delay payments to suppliers to preserve liquidity. Fewer companies in CEE report such pressures, pointing to a more stable environment.

To manage these risks, companies in Türkiye prioritise immediate cash protection. They are far more likely to request cash or secured payment. Early payment incentives are also widely used to accelerate inflows. Shorter payment terms are another common response. Credit insurance uptake is higher than in CEE, reflecting increased risk exposure. Overall, businesses focus on protecting liquidity and limiting the impact of delayed payments.

[Key insights on the next page](#)



# Key insights

## Türkiye

### 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  
14%  
Respondents

1% - 30%  
B2B invoices paid late  
32%  
Respondents

31% - 60%  
B2B invoices paid late  
35%  
Respondents

61% - 100%  
B2B invoices paid late  
19%  
Respondents

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

### Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

Customer cash flow issues  
75%

Banking delays  
25%

Internal approval delays  
19%

Quality dispute  
16%

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

### Breakdown of past due payments

% of past due invoices by payment timing

<30 days  
53%  
Respondents

31-60 days  
24%  
Respondents

61-90 days  
12%  
Respondents

> 90 days  
11%  
Respondents

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

### Reported bad debts

% of respondents - bad debts levels

<1% bad debts  
37%  
Respondents

1% - 2% bad debts  
16%  
Respondents

2% - 5% bad debts  
22%  
Respondents

> 5% bad debts  
25%  
Respondents

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

### Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response

Struggle with cash flow planning  
60%

Reduced liquidity headroom  
40%

Higher financing needs  
26%

Delay payments to suppliers  
26%

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





# Looking ahead

## Turkish firms express concern about insolvency trends

Across both Türkiye and CEE, most businesses do not expect significant short-term changes in B2B payment behaviour. Customer liquidity remains under pressure, shaping a cautious outlook across the region. However, expectations are more negative in Türkiye. A higher share of businesses anticipates a further deterioration in customer payment timings than in CEE, suggesting that current payment risks are not easing and may strengthen in the coming months.

This outlook aligns closely with expectations around insolvency trends. More companies in Türkiye than in CEE believe insolvency levels will rise in the short term, reinforcing concerns about financial weakness and the risk of business failures. At the same time, views are mixed. Some respondents expect insolvency levels to stay elevated rather than increase further, while others report no clear opinion, reflecting ongoing uncertainty about the direction of the economic environment. Overall, the outlook points to continued pressure on payment performance. Türkiye appears more exposed to downside risks, with businesses bracing for further deterioration. In contrast, CEE shows relatively more stability, although challenges remain across the region.

Profit margin expectations remain cautious in Türkiye and across CEE, pointing to a softer profitability outlook. This trend is most evident among SMEs in the trade sector. Rising input costs, slower payment cycles and weaker payment discipline continue to weigh on margins, limiting businesses' ability to protect profitability. A clear expectations gap emerges between Türkiye and CEE. Turkish companies appear more exposed to margin pressure and persistent uncertainty than their regional peers. In contrast, firms across CEE show greater confidence in their ability to protect profits in the coming months. However, this confidence remains measured rather than strong.

Concern about macroeconomic pressure on B2B payment behaviour is also widespread, with stronger stress signals in Türkiye. Economic slowdown is the leading concern in both Türkiye and CEE, highlighting widespread anxiety about weakening demand and its impact on companies' ability to pay. Inflation and cost pressures rank second, indicating that rising costs continue to weigh on margins and constrain liquidity.

Beyond these common challenges, Türkiye shows greater exposure to financial instability risks. High levels of concern around currency volatility and interest rate fluctuations point to a more fragile financial environment, where exchange rate movements and higher borrowing costs directly influence payment behaviour. By contrast, businesses in CEE place greater emphasis on geopolitical instability. This reflects a different risk perception, with more focus on external shocks rather than domestic financial volatility.

Key insights on the next page



# Key insights

## Türkiye

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

% of respondents - multiple response

**#1** | Economic slowdown

**#2** | Cost pressures on business

**#3** | Currency volatility

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Türkiye – 2026



### Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated  
**34%**

Rise further  
**51%**

Not sure  
**15%**

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Türkiye – 2026

B2B payment risk remains under pressure across CEE, but is more severe in Türkiye, where deterioration and insolvency risk are expected to rise further. Profitability also remains under strain, amid concerns over currency and interest rate volatility, pointing to a more vulnerable outlook where risks are likely to deepen.



# Survey design

## Sample overview – Total interviews = 210

Business sector	% of respondents
Industry	20
Construction	20
Trade	20
Services	40
<b>TOTAL</b>	<b>100</b>

  

Business size	% of respondents
Micro <10 employees	38
SME 10-49 employees	29
SME 50-249 employees	17
Large 250 or more employees	16
<b>TOTAL</b>	<b>100</b>

## 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 Türkiye were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

**Sample design:** The Strategic Sampling Plan enabled analysis of Türkiye 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 Türkiye and worldwide, please visit [atradiuscollections.com](#).

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