

Atradius Payment Practices Barometer

# B2B payment practices trends The Netherlands 2025



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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 **the Netherlands**.

The survey was conducted between the end of Q1 and the beginning of Q2 2025. The findings should therefore be viewed with this in mind.



# B2B payment practices trends

## Dutch companies focus on payment risk mitigation in B2B transactions as trade disruptions ramp up

Companies across various industries in the Netherlands report that payment behaviour from business-to-business (B2B) customers has become more consistent with pre-pandemic trends in recent months. Late payments now impact an average of 35% of all B2B invoices. Business customers delay payments primarily due to liquidity challenges because economic growth remains subdued. Bad debts levels remain unchanged at an average of 4% of all B2B invoices, reflecting ongoing challenges in collecting long-overdue payments. The construction industry experiences a moderate increase in payment-related risks compared to the same period last year, leading to some pressure in liquidity.

The closer alignment of the payment risk environment with pre-pandemic trends is reflected in companies offering more lenient payment terms to B2B customers, now set at an average of 45 days from invoicing. While the proportion of B2B sales on credit has remained almost unchanged from last year, accounting for 61% of all B2B sales, a more flexible approach to payment terms highlights the efforts of Dutch businesses to stay competitive and sustain revenue. However, relaxing payment terms for B2B customers in the current uncertain economic climate requires careful cash flow management to bridge the gap between issuing invoices and receiving payments, thus minimising operational disruptions.

Managing this balance does not appear to be a major issue for many sectors in the Netherlands, but construction companies have larger amounts of working capital tied up in outstanding receivables than last year. This creates liquidity strain, exacerbated by cash being tied up in slow-moving work in progress as suppliers demand faster payments to reduce their own financial risks. Two in five Dutch construction companies respond by delaying supplier payments, relying more on invoice financing to unlock liquidity from outstanding receivables. While this strategy offers immediate relief, it also creates a cycle in which companies struggle to maintain healthy cash flow and profitability. Additionally, delayed supplier payments could strain relationships and disrupt supply chains, further complicating financial management in an already challenging environment.

To mitigate payments risks related to B2B credit transactions, 40% of construction businesses in the Netherlands look to strategic credit management. Industries facing fewer challenges tend to combine in-house with outsourced risk management. However, with the economic climate remaining unpredictable, many businesses are reevaluating their strategies and adjusting their payment risk management approaches to secure long-term financial stability, maintain healthy cash flow, and strengthen financial resilience.

**Key figures and charts on the next page**



# Key figures and charts

## The Netherlands

% of the total value of B2B invoices paid on time, overdue and bad debts

(change vs. 2024)



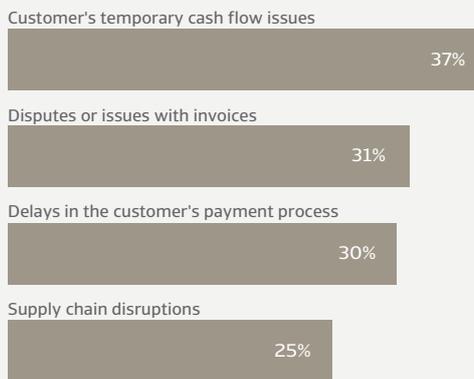
Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands – 2025

## The Netherlands

What are the top 4 reasons your B2B customers pay invoices late?

(% of respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands – 2025

## The Netherlands

% of respondents reporting changes in Days Sales Outstanding (DSO)\* over the past 12 months

(% of respondents)



\*average amount of time to collect payment after a sale

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands – 2025

## The Netherlands

What are the main sources of financing that your company used during the past 12 months?

(% of respondents - multiple response)

- 44% Invoice financing
- 41% Bank loans
- 36% Trade credit
- 30% Internal funds

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands – 2025





# Looking ahead

## Concern over insolvency risk is growing as economic trends continue to evolve

As economic growth in the Netherlands is expected to remain subdued for the remainder of the year, most companies across various sectors expect payment behaviour of domestic B2B customers will stay largely consistent, reflecting the difficulty in predicting future trends amid economic uncertainty. However, more than one-third anticipate an increase in B2B customer insolvencies in the coming year and express concern about heightened financial risks and vulnerabilities. This perception is largely based upon the potential impact of tariffs and trade war on international trade and the financial health of B2B customers.

Although most companies do not expect any significant change in B2B payment collection times, inventory turnover and supplier payment patterns in the coming months, more than one-third of businesses anticipate some improvements in these working capital management indicators rather than a deterioration. Expectations of faster inventory turnover, which supports working capital efficiency, reflect positive outlooks for sales performance. Consumer durables and construction companies appear optimistic, while the Dutch transport industry remains more cautious. When it comes to profit margins, consumer durables and transport companies expect growth, while construction businesses hold a more negative outlook for the coming months, driven by broader economic trends creating industry-specific challenges.

A variety of approaches to future management of customer credit risk is evident among businesses in the Netherlands. Most Dutch companies say they plan to rely on a mix of in-house and outsourced payment risk management. Industries with a more stable financial outlook and lower exposure to payment risks, such as consumer durables, are more likely to prioritise internal provisioning. Sectors facing greater liquidity pressures and working capital constraint, construction and transport for example, show a stronger preference for strategic payment risk approaches, involving insurance, highlighting their need for greater financial protection.

The primary concern in the year ahead for Dutch companies is managing liquidity and cash flow because these directly impact their operational stability and financial health. Regulatory compliance, particularly in the construction sector, where businesses must navigate stricter regulations, is another issue, while construction and transport companies also worry about growing competitive pressure. Consumer durables businesses express concern about unpredictable changes of input costs affecting operations, and that ongoing geopolitical instability could disrupt supply chains. Overall, Dutch companies demonstrate a proactive approach to managing various risks, strategically adapting to ensure operational resilience and long-term stability.



# Key industry insights

## Construction

Increased payment risks have heightened financial strain for Dutch construction companies in recent months, prompting the sector to tighten trade credit offerings in B2B transactions, while providing more payment flexibility to business customers in an effort to remain competitive and sustain revenue amid uncertain market conditions. However, heightened payment risks have made it harder for businesses to collect long-overdue B2B invoices, with twice as many companies reporting longer Days Sales Outstanding (DSO) compared to last year. Stagnant work in progress further exacerbates liquidity pressures for most businesses.

To preserve liquidity, many companies delay payments to suppliers, which provides temporary relief but involves the risk of straining relationships. To bridge working capital gaps, most companies rely on invoice financing, despite the additional costs and impact on profitability. A mixed approach to payment risk management remains the preferred strategy for long-term financial stability, with increasing reliance on payment risk management outsourcing. Looking ahead, nearly half of companies in the industry are concerned about the impact of rising regulations on compliance costs and of growing competition, which is expected to squeeze profit margins. These factors could further complicate the current challenging business environment, adding additional pressure to already strained financial resources.

### The Netherlands - Construction

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)

Handling economic shifts impacting customer payment

41%

Assessing customer creditworthiness

39%

Balancing customer terms and financial stability

33%

Managing impact of volatile costs of finance

33%

Bad debts

27%

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands – 2025



# The Netherlands - Construction

## Key industry figures

Main sources of financing used by the industry over the past 12 months

(% of industry respondents)

59%

Invoice financing

46%

Bank loans

34%

Trade credit

19%

Internal funds

Expected change in insolvency risk of B2B customers over the next 12 months

(% of industry respondents)

37%

Increase

56%

Remains as current

7%

Do not know

Top 3 challenges businesses in the industry expect to face over the next 12 months

(% of industry respondents - multiple response)

47%

Increasing regulations

41%

Growing competitive pressure

36%

Cybersecurity threats

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands - 2025





# Key industry insights

## Consumer durables

There has been a sharp decrease in B2B late payments in recent months in this sector, while bad debts have remained stable. To manage payment risks, credit offerings in B2B transactions have been restricted, while payment terms for business customers are stable. This cautious approach is reflected in the relatively stable Days Sales Outstanding (DSO), with more improvement than deteriorations, indicating stronger liquidity in the sector. Stock levels are showing more consistency than build-up, indicating that companies are freeing up capital that would otherwise be tied up in unsold goods. By maintaining balanced DSO and inventory management, businesses can manage working capital without depleting cash reserves. Showing a solid grasp on working capital management, the Dutch consumer durables sector is relying less on bank borrowing and more on supplier credit as an external financing source.

This shift allows companies to delay supplier payments, preserving cash for operations and investments, rather than servicing high-interest debt in uncertain market conditions. A mixed approach to payment risk management remains the preferred strategy for long-term financial stability, as it reduces reliance on a single strategy helping companies adapt to ever evolving market conditions. However, regulatory compliance remains a key concern for the sector moving forward.

### The Netherlands - Consumer durables

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)

Late payments

56%

Handling economic shifts impacting customer payment

34%

Assessing customer creditworthiness

30%

Preventing credit fraud

27%

Managing impact of volatile costs of finance

27%

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands - 2025



# The Netherlands - Consumer durables

## Key industry figures

Main sources of financing used by the industry over the past 12 months

(% of industry respondents)

44%

Trade credit

41%

Bank loans

36%

Invoice financing

36%

Internal funds

Expected change in insolvency risk of B2B customers over the next 12 months

(% of industry respondents)

36%

Increase

61%

Remains as current

3%

Do not know

Top 3 challenges businesses in the industry expect to face over the next 12 months

(% of industry respondents - multiple response)

44%

Increasing regulations

39%

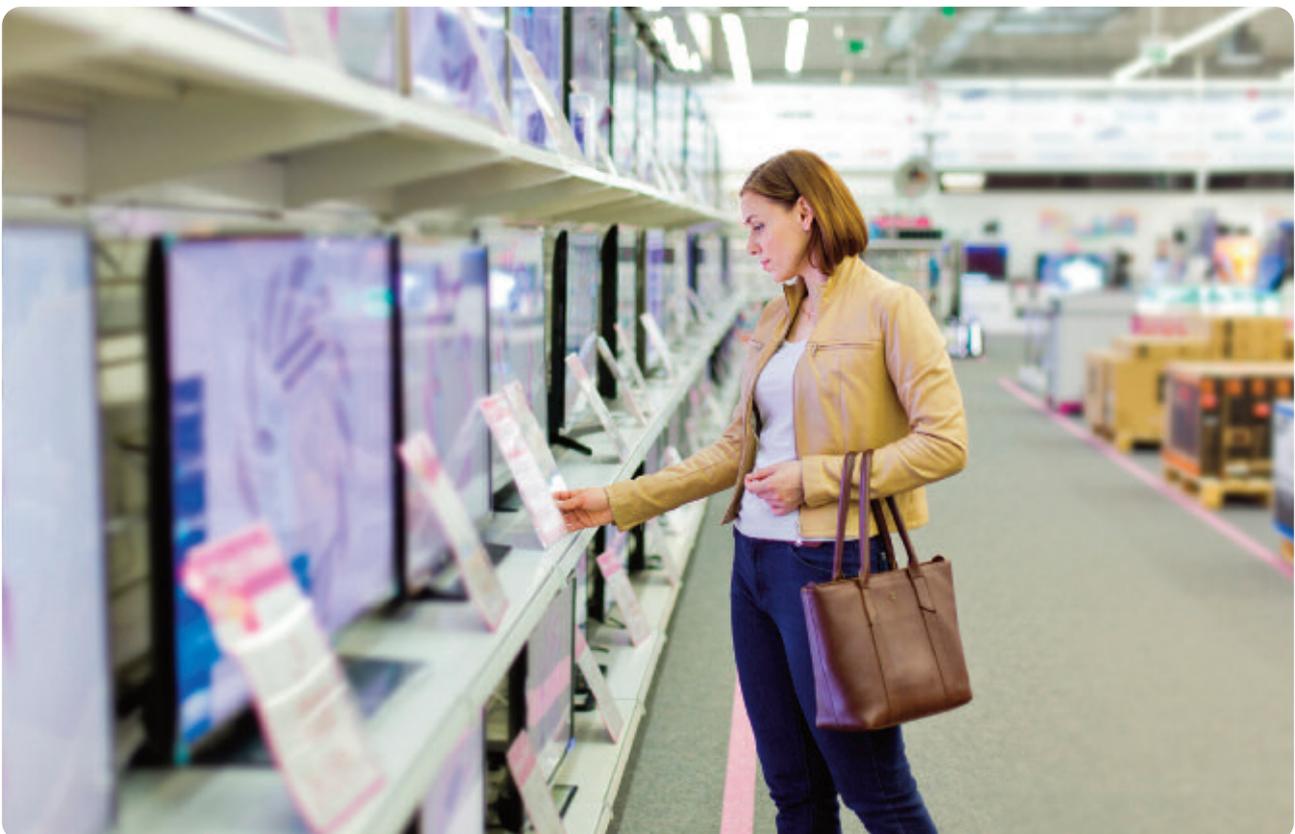
Keep up with tech trends

36%

Rising production input costs

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands - 2025





# Key industry insights

## Transport

There has been a modest decline in B2B late payments in the Dutch transport industry in recent months, alongside stable bad debts. To stay competitive, companies have increased credit offerings in B2B trade and extended payment terms for business customers. This shift not only helps attract and retain customers by offering more favourable conditions but also supports customer cash flow needs during an uncertain economic climate. Despite the more lenient payment policies, Days Sales Outstanding (DSO) has remained stable for most Dutch transport companies, indicating that payment collection rates are consistent, and cash flow remains steady. Stable inventory days across the sector, along with consistent payment timings to suppliers, demonstrate effective management of liquidity and financial stability in a competitive, unpredictable market.

These factors highlight a strong approach to working capital management, where businesses maintain liquidity and operational efficiency without overextending their resources. Many companies are planning to strengthen a hybrid approach to payment risks management, maintaining internal oversight while also leveraging external expertise. Looking ahead, two in five companies in the sector are concerned about rising regulatory costs and tougher competition, which could reduce profit margins. These challenges could make an already tough business environment worse, putting extra strain on liquidity levels.

### The Netherlands - Transport

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)

Late payments

44%

Assessing customer creditworthiness

41%

Balancing customer terms with financial stability

36%

Maintaining customer relationships

30%

Preventing credit fraud

27%

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands - 2025



# The Netherlands - Transport

## Key industry figures

Main sources of financing used by the industry over the past 12 months

(% of industry respondents)

37%

Invoice financing

36%

Bank loans

35%

Internal funds

29%

Trade credit

Expected change in insolvency risk of B2B customers over the next 12 months

(% of industry respondents)

35%

Increase

56%

Remains as current

9%

Do not know

Top 3 challenges businesses in the industry expect to face over the next 12 months

(% of industry respondents - multiple response)

41%

Increasing regulations

39%

Growing competitive pressure

34%

Being responsive to market shifts

Sample: all survey respondents

Source: Atradius Payment Practices Barometer the Netherlands - 2025





# Survey design

Atradius conducts annual reviews of international corporate payment practices through a survey called the Atradius Payment Practices Barometer.

## Sample overview – Total interviews = 210

Business sector	Interviews	%
Manufacturing	59	28
Wholesale trade	58	28
Retail trade/Distribution	67	32
Services	26	12
<b>TOTAL</b>	<b>210</b>	<b>100</b>
Business size	Interviews	%
SME: Small enterprises	35	17
SME: Medium enterprises	70	33
Medium Large enterprises	70	33
Large enterprises	35	17
<b>TOTAL</b>	<b>210</b>	<b>100</b>
Construction	70	33,3
Consumer Durables	70	33,3
Transport	70	33,3
<b>TOTAL</b>	<b>210</b>	<b>100</b>

## Survey scope

- Basic population: Companies from the Netherlands were surveyed and the appropriate contacts for accounts receivable management were interviewed.
- Sample design: The Strategic Sampling Plan enabled us to perform an analysis of country data crossed by sector and company size.
- Selection process: Companies were selected and contacted by use of an international Internet panel. A screening for the appropriate contact, and for quota control, was conducted at the beginning of the interview.
- Sample: N=210 people were interviewed in total. A quota was maintained according to four classes of company size.
- Interview: Computer Assisted Web Interviews (CAWI) of approximately 15 minutes duration.
- The survey was conducted between the end of Q1 and the beginning of Q2 2025.  
The findings should therefore be viewed with this in mind.

This is part of the 2025 edition of the Atradius Payment Practices Barometer available at

<https://group.atradius.com/knowledge-and-research>



# Interested in finding out more?

Please visit the [Atradius](#) website where you can find a wide range of up-to-date 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 the Netherlands and worldwide, please visit [atradiuscollections.com](http://atradiuscollections.com).

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