

Atradius Payment Practices Barometer

# B2B payment practices trends Austria 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 **Austria**.

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

## Companies struggle with liquidity pressure amid B2B trade challenges

Payment delays from business-to-business (B2B) customers remain a clear challenge for companies in Austria. 44% of B2B invoices are overdue across the various industries, while 6% turned into unrecoverable bad debts in recent months. This highlights concern about potential cash flow disruptions, particularly amid ongoing economic uncertainties. Customers pay invoices late due to financial constraints caused by downstream payment delays in supply chains. The transport sector has been hit hardest by B2B payment risks because rising operational costs and logistical challenges have added pressure to already strained cash flows.

Our survey found that 42% of B2B sales in Austria are currently being transacted on credit, which represents a moderate increase compared to the previous year and reflects a continued reliance on credit as a tool for managing customer relationships. Payment terms for most companies have remained stable, with many extending durations rather than shortening them. This suggests a focus on customer retention and fostering ongoing trade relationships, even if it may lead to longer cash conversion cycles.

The stability of payment policies contributed to Days Sales Outstanding (DSO) remaining relatively consistent in the past few months, businesses able to receive payments within a predictable timeframe. However, consistent collection timings mean that a significant number of companies were not able to free up cash quickly enough from its receivables. This issue was compounded by slow-moving inventory tying up liquidity, which limits the ability of companies to convert stock into cash and create operational flexibility.

To bridge liquidity gaps Austrian businesses most often look to bank loans and internal funding. Both methods, while effective in providing short-term relief, highlight the challenges businesses face in managing cash flow and sustaining operations without compromising their long-term financial health. Payment risks are managed chiefly through a combination of internal provisions and outsourced credit management services. However, an increasing number acknowledge the limitations of relying solely on internal provisioning, especially in today's unpredictable economic environment.

Key figures and charts on the next page

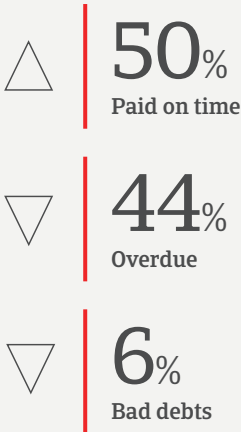


# Key figures and charts

## Austria

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

(change vs. 2024)

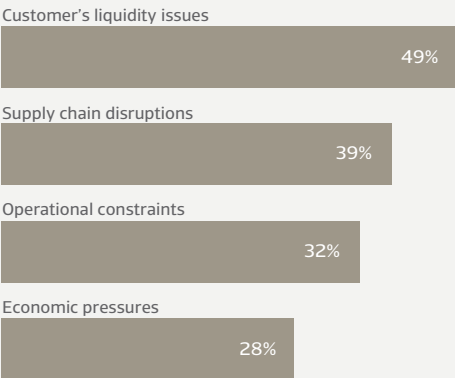


Sample: all survey respondents  
Source: Atradius Payment Practices Barometer Austria – 2025

## Austria

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

(% of respondents - multiple responses)

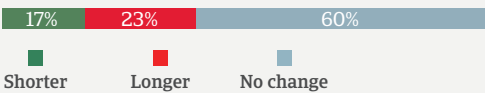


Sample: all survey respondents  
Source: Atradius Payment Practices Barometer Austria – 2025

## Austria

% 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 Austria – 2025

## Austria

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

(% of respondents - multiple response)

- 41% Bank loans
- 41% Internal funds
- 37% Trade credit
- 35% Invoice financing

Sample: all survey respondents  
Source: Atradius Payment Practices Barometer Austria – 2025







# Looking ahead

## Insolvency risk worry prompts move towards strategic payment risk management

A widespread mood of uncertainty about the economic and trading environment is reflected in a circumspect view among Austrian companies about future insolvency risks. 43% of businesses tell us they expect higher insolvency risk in the year ahead, while 49% anticipate no significant change. There is also caution about the prospects for Days Sales Outstanding (DSO), with most companies expecting payment collection timings to remain consistent, reflecting a kind of “wait and see” mindset. This implies that freeing up liquidity through quicker collections will remain a challenge in the coming months.

Inventory days are expected to either stay the same or improve slightly, underpinned by guarded optimism surrounding sales performance. However, despite hopes for improved turnover, profitability expectations remain muted. Ongoing cost pressures and narrowing profit margins continue to weigh heavily, meaning that even if revenues rise, overall financial flexibility may still be limited.

Most businesses also expect Days Payable Outstanding (DPO) to remain stable, reflecting an effort to maintain reliable supplier relationships. Among the minority who foresee changes, many believe these will come from suppliers requesting faster payments to protect their own liquidity. This underscores the fine balance companies must strike between managing their own cash flow and meeting external payment expectations, especially when all parts of the supply chain are under financial strain.

The majority of companies in Austria continue to mitigate payment risk through a combination of internal provisioning and outsourced credit management. While internal provisioning remains the preferred approach, there is growing recognition that this alone may fall short amid emerging B2B trade challenges. As companies face mounting pressure to carefully manage cash flow, all this underlines why a flexible and strategic approach to credit and liquidity management is becoming essential. Other major concerns expressed by Austrian businesses include the potential for volatile production input costs to squeeze margins, as well as issues around regulatory compliance and sustainable practices, which could all strain liquidity.

Key figures and charts on the next page



# Key industry insights

## Machinery

40% of B2B sales are conducted on credit by machinery companies, and while most have kept credit offerings stable some firms have extended payment terms. This reflects a cautious attempt to support customer relationships while managing liquidity risks. Currently, 20% of B2B invoices are overdue, and bad debts account for 4% of invoices. Days Sales Outstanding (DSO) remains consistent for most companies, though more report worsening trends than improvements. Inventory days are largely stagnant or slow-moving, tying up working capital, while Days Payable Outstanding (DPO) has stayed steady. Those who changed payment behaviour mostly delay payments to suppliers to preserve liquidity.

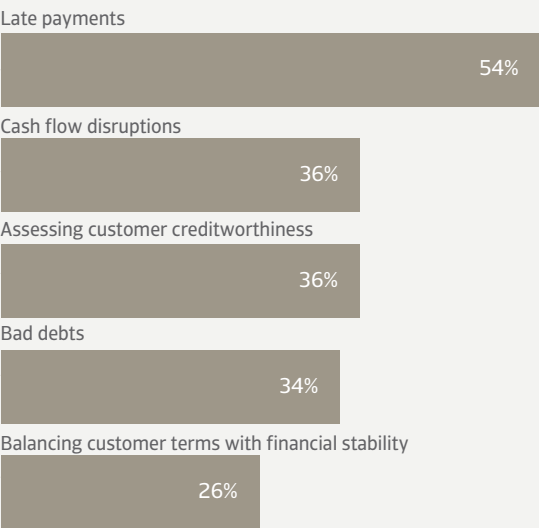
Bank loans are the primary source of short-term funding to bridge liquidity gaps.

Companies continue to mitigate payment risks through a combination of internal provisioning, setting aside financial reserves for bad debt, and outsourced credit management. Businesses are divided on the outlook for insolvency risk, with no significant difference in the proportion of those expecting an increase versus those expecting little change. The top risks identified for the months ahead include rising input costs, increasing regulatory pressure, and geopolitical disruptions. These reinforce the need for adaptable credit strategies and strong financial planning to protect overall financial health.

### Austria - Machinery

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer Austria – 2025





# Austria - Machinery

## Key industry figures

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

(% of industry respondents)

57%

Bank loans

43%

Internal funds

41%

Trade credit

34%

Invoice financing

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

(% of industry respondents)

47%

Increase

43%

Remains as current

10%

Do not know

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

(% of industry respondents - multiple response)

49%

Being responsive to market changes

44%

Increasing regulations

43%

Ongoing geopolitical developments

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Austria – 2025





# Key industry insights

## Steel and metals

Amid a largely unpredictable economic environment, steel and metals companies are keeping a steady approach to B2B credit practices, with 43% of B2B sales currently made on credit. Although 38% of B2B invoices are overdue, most payments are still made on time. 5% of invoices have turned into bad debts. Days Sales Outstanding (DSO) has remained steady for most companies, while inventory turnover has shown little change, pointing to limited improvements in liquidity through receivables or stock movement. Days Payable Outstanding (DPO) has also held steady, with most firms continuing to pay suppliers at the same pace to avoid supplier relationships disruption.

To bridge liquidity gaps companies primarily depend on internal funding, helping avoid the additional costs of external borrowing. Payment risk is generally managed through a combination of internal provisioning and outsourced credit services, though most businesses prefer to keep risk management in-house. Looking ahead, 66% of businesses expect insolvency risk to continue with the same pattern. This outlook feeds into cautious expectations of stable DSO and inventory days, supported by modest optimism about future sales and profitability. Rising input costs, regulatory pressure, and economic unpredictability remain key risks, bolstering the need for strong financial planning and adaptable credit strategies.

### Austria - Steel and metals

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)

Late payments

64%

Bad debts

33%

Assessing customer creditworthiness

29%

Cash flow disruptions

27%

Maintaining customer relationships

24%

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Austria – 2025





# Austria - Steel and metals

## Key industry figures

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

(% of industry respondents)

49%

Internal funds

24%

Bank loans

24%

Invoice financing

23%

Trade credit

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

(% of industry respondents)

26%

Increase

66%

Remains  
as current

8%

Do not know

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

(% of industry respondents - multiple response)

47%

Rising production  
input costs

46%

Increasing  
regulations

46%

Being responsive  
to market shifts

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Austria – 2025





# Key industry insights

## Transport

Transport companies face heightened payment risk and liquidity pressures, which is reflected in recent working capital and credit practices. 44% of B2B sales are made on credit, a share that has remained largely stable, although many firms report adopting more lenient credit policies and longer payment terms. However, this flexibility has come at a cost. Overdue invoices now account for 53% of B2B transactions, while 10% have turned into bad debts. This deterioration in payment discipline is reflected in elevated Days Sales Outstanding (DSO), which ties up liquidity. The situation is compounded by stagnant or slow-moving inventory, locking up further capital in stock. Days Payable Outstanding (DPO) remains steady.

Many businesses have turned to invoice financing, as well as to supplier credit, to bridge cash gaps, while payment risk is managed by a combination of internal provisioning and outsourced credit management. However, with 57% of companies anticipating a rise in insolvency risk, more firms are recognising the limits of internal strategies alone. This is leading to increased interest in external credit management support. As financial pressures grow, driven by rising input costs, tighter regulations, and market uncertainty, businesses plan on boosting resilience through strategic credit management to maintain operational stability and financial health.

### Austria - Transport

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)

Late payments

39%

Assessing customer creditworthiness

36%

Managing customer relationships

34%

Bad debts

31%

Handling economic shifts impacting payments

30%

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Austria – 2025





# Austria - Transport

## Key industry figures

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

(% of industry respondents)

46%

Trade credit

46%

Invoice financing

43%

Bank loans

33%

Internal funds

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

(% of industry respondents)

57%

Increase

39%

Remains  
as current

4%

Do not know

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

(% of industry respondents - multiple response)

53%

Being responsive  
to market shifts

43%

Increasing  
regulations

41%

Environmental  
concerns

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Austria – 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	106	51
Wholesale trade	65	31
Retail trade/Distribution	24	11
Services	15	7
<b>TOTAL</b>	<b>210</b>	<b>100</b>
Business size	Interviews	%
SME: Small enterprises	35	17
SME: Medium enterprises	71	34
Medium Large enterprises	69	32
Large enterprises	35	17
<b>TOTAL</b>	<b>210</b>	<b>100</b>
Machinery	70	33.3
Steel and metals	70	33.3
Transport	70	33.3
<b>TOTAL</b>	<b>210</b>	<b>100</b>

## Survey scope

- Basic population: Companies from Austria 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 Austria and worldwide, please visit [atradiuscollections.com](https://atradiuscollections.com).

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## For Austria

Atradius Kreditversicherung, Zweigniederlassung der Atradius  
Crédito y Caución S.A. de Seguros y Reaseguros  
Vienna DC Tower 1  
Donau-City-Straße 7  
1220 Wien  
Tel.: +43 1 813 0313  
[atradius.at](https://atradius.at)  
[versicherung.kredit@atradius.com](mailto:versicherung.kredit@atradius.com)



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#### **Atradius**

David Ricardostraat  
11066 JS Amsterdam  
Postbus 8982  
1006 JD Amsterdam  
The Netherlands  
Phone: +31 20 553 9111

[info@atradius.com](mailto:info@atradius.com)  
[atradius.com](https://www.atradius.com)