

Atradius Payment Practices Barometer

B2B payment practices trends The Netherlands 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 **the Netherlands**.

The survey was conducted between the end of Q1 and the beginning of 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

Dutch businesses face clustered B2B payment risks

Selling on credit remains a defining feature of business-to-business (B2B) trade in the Netherlands. Nearly three quarters of B2B sales are made on credit, more than twenty percentage points above the Western European average. Far more companies in the Netherlands than in Western Europe set payment terms within a 30-day credit window and, on average, payments are collected three weeks after invoicing, as shown by the Days Sales Outstanding (DSO). This efficient cash conversion cycle helps reduce the amount of working capital tied up in unpaid invoice and keep credit losses contained, with bad debt write-offs hovering around 1% of B2B invoices market wide.

Beneath these figures, however, lies a broader pattern of late payments, which is widespread across the market. Seven in ten Dutch suppliers, a slightly lower share than in Western Europe, report delays from B2B customers. Just under one fifth of Dutch B2B invoices are past due, compared with nearly one quarter in Western Europe. Invoices often remain outstanding for two weeks beyond the due date. This is shorter than the three-week average in Western Europe, yet still long enough to create concentrated risk exposure. When input costs rise, growth slows, or borrowing becomes more expensive, customer liquidity tightens quickly. Many customers stretch payment timelines, shifting short-term financing needs upstream to suppliers. Nearly one third of Dutch suppliers now report cash flow pressures linked directly to customer liquidity strains.

Exposure to credit risk varies across sectors. Wholesale trade, SMEs and parts of the services sector are particularly affected because margins are tight and liquidity stretched. Even a small share of overdue invoices places pressure on cash flow, working capital and profitability. Many of these companies often face higher write-offs, sometimes above 5%, compared with the market average of one per cent of invoiced turnover. This shows payment risk in the Netherlands is widespread and concentrated in clusters of risks that can create disproportionate financial strain.

To mitigate these pressures, more Dutch companies than in the region maintain financial buffers, tying up capital that could support investment. They also make wide use of digital payment tools to encourage timely settlement, while more businesses in Western Europe than in the Netherlands request upfront payment from customers to mitigate credit risk. Western European and Dutch companies alike often combine internal credit control with outsourced credit risk management, including credit insurance. However, Dutch businesses in particular report that this mix of tools helps them manage unpredictable B2B payment behaviour more effectively in the current unsettled economic and trading environment.

Key insights on the next page



Key insights

The Netherlands

Payment behaviour of B2B customers (12 months)

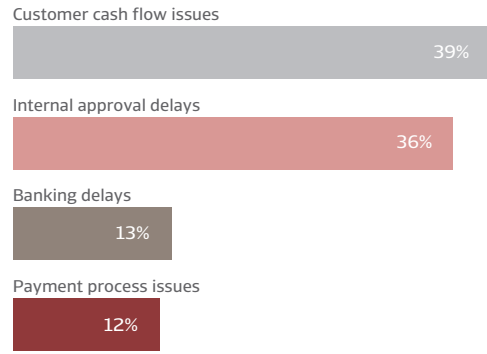
Exposure clusters: reported level of B2B invoices paid late by percentage of respondents



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

Top 4 reasons B2B customers pay invoices late

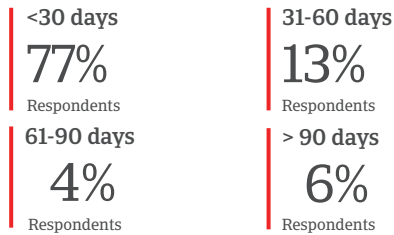
% of respondents - multiple response



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

Breakdown of past due payments

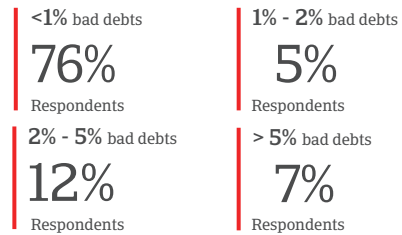
% of past due invoices by payment timing



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

Reported bad debts

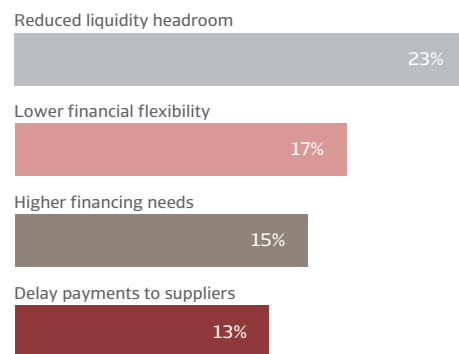
% of respondents - bad debts levels



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

Top 4 impacts of customer payment risk on working capital

% of respondents - multiple response



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





Looking ahead

Rising pressures ahead for Dutch B2B payment behaviour

In line with expectations across Western Europe, a significant number of Dutch companies expect insolvencies to rise in the short term. They say this is likely to rise if economic growth stays modest, financing conditions remain tight, and geopolitical tensions continue to disrupt trade flows. Concern is strongest among export-oriented firms, where weaker global demand and uncertainty around global trade could quickly increase the risk of financial distress.

Our survey remained open long enough for respondents to factor in signs of shifting economic conditions and wider geopolitical tensions, giving Dutch businesses time to reflect on the possible consequences for profitability. This may explain why expectations are uneven, yet still more positive than across Western Europe, as Dutch firms show slightly greater confidence that margins can hold up in the short term even if the overall mood remains cautious.

Larger manufacturers appear more insulated, citing pricing power, diversified revenue streams and stronger balance sheets as reasons they do not anticipate major margin disruption. Other companies, particularly SMEs with high exposure to global markets, thinner margins, or limited financial reserves, expect to face ongoing fragility. For these firms, even modest shifts in economic conditions can have outsized consequences, which makes close cash-flow monitoring vital.

Several factors are expected to shape B2B payment patterns in the short term. Dutch businesses echo Western European concerns that cost pressure linked to inflation will continue squeezing margins across many sectors, leaving firms with less financial space and greater sensitivity to payment delays. An economic slowdown would add further pressure due to softer demand, reducing turnover and increasing the likelihood that customers will postpone payments to preserve liquidity.

Regulatory change also plays a role. Adjustments to reporting rules and new compliance requirements can be challenging, particularly for smaller firms with constrained back-office capacity. Businesses say these changes absorb time that would otherwise support credit control. Sector-specific pressures further complicate the outlook. Industries under strain, like construction and transport, face cyclical swings and contract delays, which can translate directly into slower payments and tighter working capital conditions.

Looking ahead, Dutch B2B payment behaviour will be shaped increasingly by external economic and geopolitical forces. The high reliance on trade credit means any pressure on customer liquidity passes quickly up the supply chain. Firms told us they are focusing on careful internal credit control, supported by strategic credit-risk tools, including insurance, to stay resilient in a more unsettled operating environment.

Key insights on the next page



Key insights

The Netherlands

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

% of respondents - multiple response

#1 | Cost pressures on business

#2 | Economic and geopolitical uncertainty

#3 | Global changes

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer the Netherlands – 2026



Expected insolvency risk outlook (next 12 months)

% of respondents

Stay elevated

60%

Rise further

19%

Not sure

21%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer the Netherlands – 2026

Amid persistent geopolitical tensions, financing pressures and modest short-term growth prospects, Dutch exporters and SMEs remain most exposed. Heavy reliance on trade credit to stay competitive heightens payment risk, making strategic credit management essential.



Survey design

Sample overview – Total interviews = 210

Business sector	% of respondents
Industry	20%
Construction	20%
Trade	20%
Services	40%
TOTAL	100

Business size	% of respondents
Micro <10 employees	35%
SME 10-49 employees	28%
SME 50-249 employees	20%
Large 250 or more employees	17%
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 the Netherlands were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

Sample design: The Strategic Sampling Plan enabled analysis of The Netherlands 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 the beginning of 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](#)



Interested in finding out more?

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 the Netherlands and worldwide, please visit atradiuscollections.com.

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