

Atradius Payment Practices Barometer

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

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

## Liquidity pressure mounts beneath the surface in Austria

Companies in Austria are extending credit to a growing share of buyers while keeping payment terms short. The market appears stable at first glance, but liquidity pressures are mounting beneath the surface. Late payments tie up cash and strain operations, prompting many businesses to proactively use a multilayered approach to credit risk management to protect financial health. This balance of opportunity and caution defines the market's strength.

48% of B2B sales are now transacted on credit in Austria, broadly in line with the Western European average. The upward trend, particularly evident in manufacturing, is driven by more buyers turning to trade credit to cope with tighter financing and rising costs. While this carries some risk, it mirrors trends across the region. Payment policy remains tight, with rapid settlement seen as essential for working capital management. Most suppliers keep payment terms within a 30-day credit window. This preference for short settlement cycles is stronger than in Western Europe. Longer payment terms remain an exception in Austria and appear most common among SMEs in construction.

On the surface, Austria's focus on consistent payment patterns suggests a healthy and disciplined credit environment. However, the underlying pressure is more significant than the headline stability implies. More companies in Austria (84%) than across Western Europe (77%) report being impacted by B2B late payments during the past months. A larger share of Austrian companies than across the region, mainly in trade, also report delays ranging from 20% to 40% of B2B invoices impacted. This ties up a meaningful share of cash and places greater pressure on liquidity. The figures for Days Sales Outstanding (DSO) reveal slower collections, which results in more pronounced working capital constraints for suppliers in Austria than in Western Europe. Austrian suppliers face bad debts of around 2% of B2B invoiced turnover, exceeding the regional average. In response, firms in Austria bridge liquidity gaps with external financing, including demand for supplier credit, and are more likely to do so than Western European peers.

Austrian firms manage customer payment risk through comparatively stronger financial protection and more formal enforcement than the Western European average. They rely more heavily on credit insurance and bad debt reserves, reflecting a focus on containing losses through a multilayered approach. Western European firms, comparatively, place greater emphasis on active credit management, process automation, and customer diversification. This points to a more process-driven and portfolio-based approach, aimed at managing payment risk while maintaining commercial relationships within the current unsettled trading environment.

Key insights on the next page





# Key insights

## Austria

### 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

16%

Respondents

1% - 30%  
B2B invoices paid late

50%

Respondents

31% - 60%  
B2B invoices paid late

24%

Respondents

61% - 100%  
B2B invoices paid late

10%

Respondents

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

### Top 4 reasons B2B customers pay invoices late

% of respondents - multiple response

Customer cash flow issues

54%

Internal approval delays

20%

Complex payment process

17%

Banking delays

15%

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

### Breakdown of past due payments

% of past due invoices by payment timing

<30 days

74%

Respondents

31-60 days

18%

Respondents

61-90 days

5%

Respondents

> 90 days

3%

Respondents

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

### Reported bad debts

% of respondents - bad debts levels

<1% bad debts

60%

Respondents

1% - 2% bad debts

19%

Respondents

2% - 5% bad debts

11%

Respondents

> 5% bad debts

10%

Respondents

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

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

% of respondents - multiple response

Reduced liquidity headroom

46%

Higher financing needs

23%

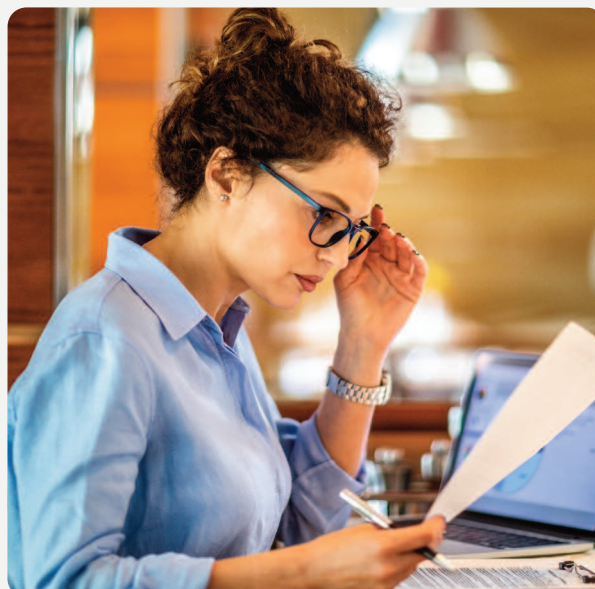
Higher capital costs

16%

Struggle with cash flow planning

16%

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





# Looking ahead

## Widespread concern over insolvency outlook is rising among firms

Our survey finds there is widespread concern among companies in Austria about insolvency trends for the year ahead due to the unsettled economic landscape. This is broadly in line with sentiment across Western Europe, with half of Austrian firms anticipating that insolvencies will remain elevated. The rest expect either further increases or hold no firm view. This signals concern over ongoing financial stress in the market rather than a short-lived shock, and of an operating environment where underlying weaknesses have not yet eased. Sector patterns reinforce this outlook. The concentration of insolvencies provides a clear view of where stress is expected to remain acute in the short term. The services and construction sectors will be the main drivers of Austria's insolvency trend due to volume driven pressure in services and structural vulnerability in construction.

These issues feed directly into profitability. Austrian businesses anticipate stronger margin pressure than their Western European peers and they expect continued margin compression rather than a sharp contraction. Persistent cost pressures will remain central. Operating costs are expected to stay high, and firms will continue to struggle to pass these fully on to customers. Demand softness narrows pricing power, particularly for firms serving consumer markets.

As profitability seems likely to remain constrained across key sectors there is great uncertainty about the outlook for B2B payment behaviour. Cost pressures, sector fragility and residual payment risks, however, continue to weigh more heavily in Austria than elsewhere. Manufacturing highlights this vulnerability as a sector facing high input costs, weak export demand and ongoing supply chain risk. Even if collections improve, these constraints will limit the extent to which manufacturers can turn better payment behaviour into stronger margins.

Companies in Austria also continue to closely monitor the short-term risk landscape. Economic slowdown, ongoing cost pressures, and geopolitical turmoil remain the top risks expected to disrupt B2B payments in the short term. These risks, combined with concentrated insolvencies and uneven sector performance, reinforce the need for structured risk management. Against this backdrop, Austrian firms acknowledge that protecting cash flow, strengthening operational resilience, and maintaining discipline in credit decisions will remain essential as the economic and trading environment continues to be unsettled and largely unpredictable.



[Key insights on the next page](#)



# Key insights

## Austria

### 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** | Supply chain disruptions

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Austria – 2026



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

% of respondents

Stay elevated  
**50%**

Rise further  
**31%**

Not sure  
**19%**

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Barometer Austria – 2026

Economic conditions in Austria remain weak, with soft demand and rising input costs. Weaker exports and higher energy prices continue to fuel inflation and competitiveness pressures, prompting Austrian firms to tighten their focus on working capital protection.



# 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	26%
SME 10-49 employees	27%
SME 50-249 employees	24%
Large 250 or more employees	23%
<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 Austria were surveyed, with interviews conducted with the appropriate contacts responsible for accounts receivable management.

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

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