

Atradius Payment Practices Barometer

B2B payment practices trends Poland 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 **Poland**.

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



B2B payment practices trends

Ongoing cash flow pressures prompt cautious trade credit approach

Although 55% of companies in Poland report that there has been no real change in the payment behaviour of their B2B customers in recent months, our survey finds that many businesses are still dealing with ongoing cash flow pressures. Overdue invoices currently make up 38% of all B2B credit sales, with delays often tied to liquidity issues or internal inefficiencies in the payment process. Bad debts affect an average of 2% of B2B invoices.

48% of B2B sales are currently transacted on credit, with businesses nearly evenly divided between those increasing credit offerings and those keeping them unchanged. Most firms have kept their payment terms unaltered, typically ranging from 31 to 60 days after invoicing. These steady terms suggest many companies have become attuned to payment delays and are prepared to wait more than a month to collect, highlighting an accepted norm rather than an improvement in payment discipline.

A combination of steady Days Sales Outstanding (DSO), sluggish inventory movement, and consistent supplier payment schedules suggests that many Polish companies are operating within tight liquidity constraints. As a result, companies appear to be prioritising stability in their financial obligations, keeping receivables, payables, and inventory flows steady, even if this means enduring prolonged pressure on cash flow. This cautious approach likely reflects an effort to maintain trust with key stakeholders, particularly suppliers, while navigating a challenging economic environment.

To bridge liquidity gaps, half of the surveyed companies rely primarily on bank loans. This approach can ease short-term cash flow pressure but also exposes businesses to interest rate volatility and potential long-term debt accumulation. Most businesses in Poland say they adopt a dual strategy for protecting themselves against B2B customer late or non-payment, combining internal provisioning with outsourced solutions involving insurance. This combined model reflects a cautious yet proactive approach to payment risk management, one that acknowledges both the necessity of trade credit in driving sales and the financial vulnerability this creates.

Key figures and charts on the next page

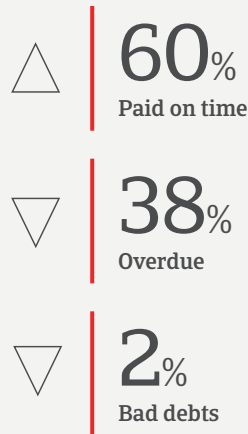


Key figures and charts

Poland

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

(change vs. 2024)

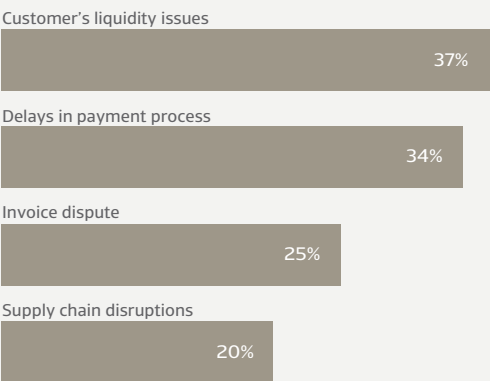


Sample: all survey respondents
Source: Atradius Payment Practices Barometer Poland – 2025

Poland

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

(% of respondents - multiple responses)

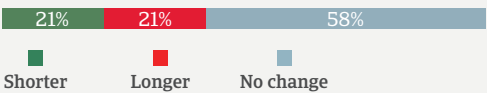


Sample: all survey respondents
Source: Atradius Payment Practices Barometer Poland – 2025

Poland

% 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 Poland – 2025

Poland

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

(% of respondents - multiple response)

- 49% Bank loans
- 41% Internal funds
- 41% Invoice financing
- 37% Trade credit

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





Looking ahead

Companies plan defensive liquidity strategies amid uncertain mood

B2B customer insolvency levels are expected to remain unchanged in the coming months by just over half of companies surveyed in Poland. However, there is a growing sense of uncertainty among the remainder of businesses, split between a majority anticipating an increase in insolvencies and a minority without a clear opinion. This mood of caution underscores the unpredictable nature of the current economic environment, where external pressures and customer liquidity challenges continue to affect business confidence.

A significant number of companies in Poland tell us they anticipate Days Sales Outstanding (DSO) will worsen in the year ahead, while many others say they expect no improvement in DSO. Prolonged receivable cycles are particularly worrying because they limit the ability of firms to unlock liquidity needed for daily operations. At the same time, most businesses expect inventory levels to remain flat or even rise due to slow-moving stock, influenced by only modest optimism about future sales and subdued confidence in profitability.

As a result, companies are planning defensive liquidity strategies. Many aim to delay payments to suppliers to ease cash flow pressure, and the rest to maintain current payment schedules to avoid damaging critical supplier relationships. Our survey finds that businesses in Poland continue to rely on a blended approach to payment risk mitigation, combining internal provisioning with outsourced risk management, particularly through trade credit insurance. This dual strategy reflects the need for more resilient financial practices as firms face a challenging environment.

Looking ahead, companies express concern about several structural hurdles, including volatile input costs that raise operational expenses. They also worry about tightening regulatory demands and compliance requirements which add complexity to daily operations, as well as increasing environmental expectations which demand costly sustainable practices. These converging pressures suggest that responsiveness and adaptability will be essential traits for maintaining financial health and sustaining resilience in the face of market volatility and shifting B2B customer payment behaviour.

Key figures and charts on the next page



Key industry insights

Construction

The construction sector shows signs of cautious financial management amid an unpredictable economic environment. Nearly half of the industry's B2B sales are conducted on credit, with companies evenly divided between those who have recently expanded trade credit and those who have either maintained or restricted credit terms. 63% of businesses report stable payment terms, generally ranging between 30 and 60 days from invoicing. B2B customer payment behaviour is largely unchanged, although some firms report a deterioration. Overdue invoices now account for almost 40% of B2B transactions, while bad debts impact 3% of invoices, reflecting manageable but persistent payment risks.

Most companies report consistent DSO and inventory levels, indicating limited ability to unlock working capital from receivables and stock. DPO has also held steady, although a larger number of companies report being asked by suppliers for faster payments. Bank loans remain the primary financing source. To manage payment risk, most firms prefer a dual strategy of internal provisioning and strategic management involving insurance. Looking ahead, 50% of companies expect insolvencies to rise, while working capital pressures are expected to intensify due to cautious sales expectations and low confidence in profitability. Concern is expressed about evolving regulations and geopolitical uncertainty.

Poland - Construction

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer Poland – 2025



Poland - Construction

Key industry figures

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

(% of industry respondents)

46%

Bank loans

39%

Internal funds

31%

Invoice financing

20%

Trade credit

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

(% of industry respondents)

34%

Increase

50%

Remains as current

16%

Do not know

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

(% of industry respondents - multiple response)

44%

Being responsive to market changes

41%

Ongoing geopolitical developments

41%

Increasing regulations

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Poland – 2025





Key industry insights

Consumer Durables

Nearly half of all B2B trade in the consumer durables sector is conducted on credit. Most companies increased credit offerings to B2B customers in recent months, while the remainder either maintained their practices or scaled back. Payment terms remain largely unchanged for 67% of companies, typically ranging between 30 to 60 days from invoicing. Almost 50% of businesses report no change in B2B customer payment behaviour, while others are split between slower and faster settlements. Overdue invoices affect 36% of transactions, largely due to liquidity challenges, extended approval chains, or unpredictable demand. Bad debts remain low at 2%.

While DSO has shown both upward and downward movement, inventory levels are generally stagnant or rising, tying up capital and limiting operational flexibility. DPO is steady, although more companies say suppliers are demanding faster payments, adding pressure to liquidity management. Bank loans remain the dominant source of financing, exposing firms to interest rate volatility. To manage payment risk companies rely on a dual strategy of trade credit insurance and internal provisioning. Looking ahead, insolvency expectations are split, and the outlook for sales and profitability are cautious. Rising input costs, regulatory pressure, and the need for technological adaptation, compound concerns around financial resilience.

Poland - Consumer Durables

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)

Preventing credit fraud

51%

Maintaining customer relationships

40%

Assessing customer creditworthiness

36%

Late payments

36%

Balancing customers terms with financial stability

35%

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Poland – 2025



Poland - Consumer Durables

Key industry figures

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

(% of industry respondents)

61%

Bank loans

40%

Invoice financing

37%

Internal funds

29%

Trade credit

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

(% of industry respondents)

49%

Increase

44%

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)

43%

Being responsive to market changes

40%

Rising production input costs

36%

Keeping up with tech trends

Sample: all survey respondents

Source: Atradius Payment Practices Barometer Poland – 2025





Key industry insights

Steel and metals

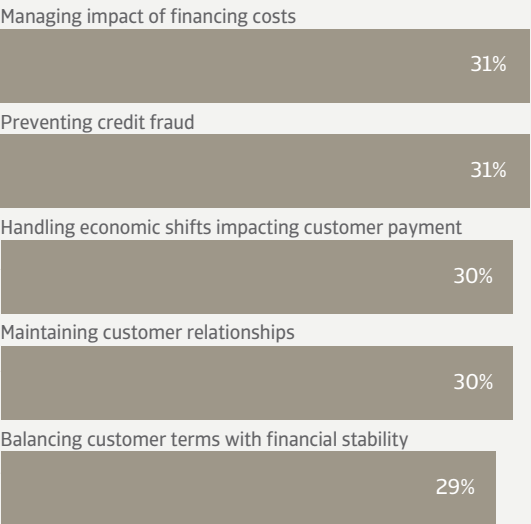
Almost 50% of B2B sales are transacted on credit, and most companies in the sector have settled trade credit policies. Payment terms are largely steady, typically within a 30 to 60-day range from invoicing. When firms did change their approach, shorter repayment windows were favoured over longer ones, highlighting a cautious shift toward tightening credit risk exposure. B2B customer payment behaviour is largely unchanged for three in five companies. The remainder are split between those seeing quicker and slower settlements. Overdue invoices affect 42% of transactions, often driven by customer liquidity issues and cash flow constraints, while bad debts average 2%.

DSO is steady for most companies, and inventory levels have either remained flat or increased, locking up working capital. DPO is also mostly unchanged, though more companies report delaying supplier payments to ease cash flow pressure. Supplier credit is the primary financing source for the industry, supported by a dual approach to payment risk mitigation, combining in-house management and outsourced tools involving insurance. 59% of firms expect insolvency risk to remain stable, and while the outlook for sales is cautious there is lower confidence about future profitability. Rising input costs, regulatory pressures, and environmental sustainability demands are major concerns looking ahead.

Poland - Steel and metals

Top 5 challenges companies face when offering credit to B2B customers

(% of respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer Poland – 2025



Poland - Steel and metals

Key industry figures

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

(% of industry respondents)



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

(% of industry respondents)



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

(% of industry respondents - multiple response)



Sample: all survey respondents

Source: Atradius Payment Practices Barometer Poland – 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	87	41
Wholesale trade	39	19
Retail trade/Distribution	55	26
Services	29	14
TOTAL	210	100
Business size	Interviews	%
SME: Small enterprises	35	17
SME: Medium enterprises	70	33
Medium Large enterprises	66	31
Large enterprises	39	19
TOTAL	210	100
Construction	70	33.3
Consumer Durables	70	33.3
Steel and metals	70	33.3
TOTAL	210	100

Survey scope

- Basic population: Companies from Poland 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 Poland and worldwide, please visit atradiuscollections.com.

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- Credit Specialties
- Debt collections
- Surety
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- Europe
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- Oceania
- South America

For Poland

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