



An Australia Market Report:

How to Win and Keep B2B Buyers

What finance, sales and operations leaders across Australia expect from payments, invoicing and technology

Across Australia, business buyers are operating in a market defined by caution and uneven growth. Sectors such as construction and transportation have faced sustained pressure, while digital businesses continue to show greater momentum. For finance teams, this environment has sharpened the focus on speed and control, but reduced tolerance for friction in everyday purchasing and payment processes.

Domestic payments and compliance dynamics are adding further complexity. Expected changes to interchange caps and potential limits on card surcharging could materially affect the economics of card acceptance. At the same time, Australia's already demanding AML framework continues to tighten, elevating compliance effort and increasing sensitivity to fraud risk. In this context, buyers are looking for payment experiences that balance flexibility with strong governance.

While still primarily consumer-led, Australia's real-time payments network (NPP) and the expansion of open data regimes are also expected to influence B2B purchasing and reconciliation over time. To understand how these dynamics are influencing supplier choice, TreviPay commissioned a research study to explore how businesses buy, how they pay and what drives long-term loyalty in this market.

The findings show that payment and invoicing now strongly shape supplier selection, with Pay by Invoice expected and rapid onboarding emerging as a key differentiator. Buyers reward suppliers that enable fast account approval and credit. Larger enterprises prefer payment on terms and integration, while smaller businesses often choose credit cards for rewards and liquidity.

Our goal is to provide practical insight into what finance, sales and operations leaders value today and how suppliers can adapt their order-to-cash experiences to build stronger, more durable relationships in the Australian market.



Piers Gorman
Managing Director, APAC

In This Report, We'll Examine:



What Australian B2B buyers expect at checkout



How payment choice and experience influence repeat purchasing



Why Pay by Invoice remains a key growth lever



Pain points of B2B buyers

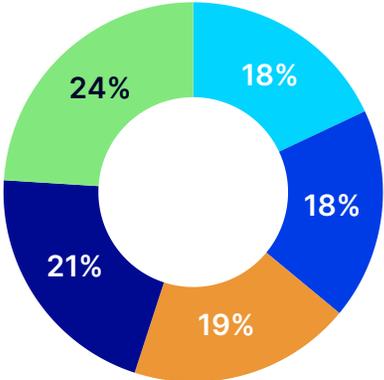


How automation and AI are being applied pragmatically in Australia

Methodology

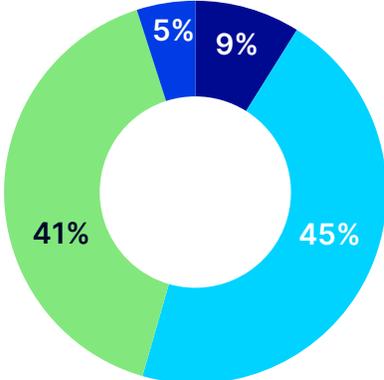
This report is based on an independent survey conducted by TreviPay and Censuswide of 550 business buyers across UK, France, Germany, Spain and Australia between November 18-26, 2025. Censuswide abides by and employs members of the Market Research Society which is based on the ESOMAR principles and are members of The British Polling Council.

By Geography



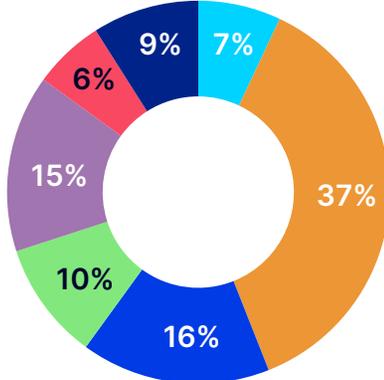
- UK
- France
- Australia
- Germany
- Spain

By Company Size



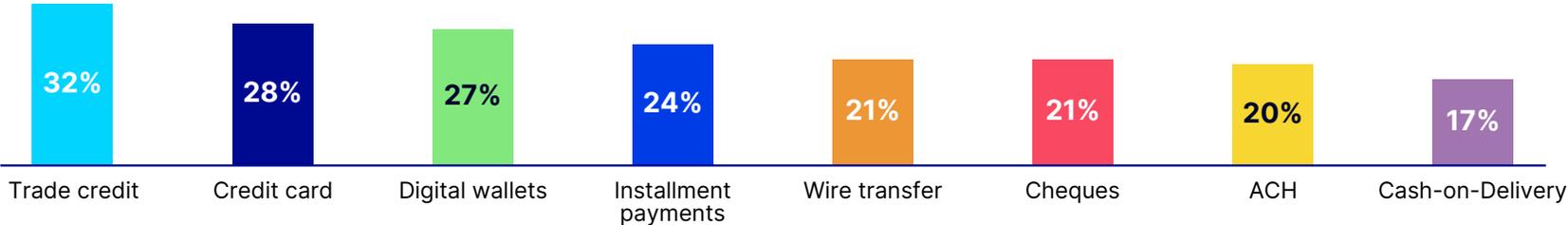
- 100-200 employees
- 201-400 employees
- 401-500 employees
- More than 500 employees

By Industry



- Finance
- Education
- HR
- Healthcare
- IT & Telecoms
- Manufacturing & Utilities
- Other

Current Methods of Payment



The Big Opportunity

For suppliers operating in Australia, there's room to better meet buyers' expectations. Payment and invoicing experiences should reflect the sophistication buyers expect while supporting the complexity of B2B transactions at scale.

Below are the key findings from this report as it relates to the Australian market.

- Invoicing drives repeat purchasing, as 89% of respondents say invoice customization is important when choosing a supplier.
- Choice consistently outperforms standardisation, but payment preferences are typically less diverse, and usually dictated by business size, company ownership structure and operational maturity in Australia. Buyers expect multiple payment options, flexible credit terms and the ability to choose how and when they pay.
- Enterprise complexity changes priorities. Larger organisations place greater emphasis on ERP integration, purchase controls and governance, while SMBs/owner-operated firms commonly default to credit cards – stressing the importance of offering both options.
- AI is already embedded, but unevenly. Most buyers report frequent use of AI in purchasing and payments, yet confidence and investment priorities differ by region.
- Experience gaps still block loyalty. Manual onboarding, disconnected ERP systems and invoice friction continue to undermine otherwise strong supplier relationships.

Top Australian market expectations for 2026



More suppliers offering Pay by Invoice options



Greater emphasis on flexible credit terms to navigate the economy



Rise in use of digital/stablecoin payments



More emphasis on a consumer-like experience in B2B



More AI-driven purchasing options

Sellers who meet these expectations will strengthen relationships, improve cash flow visibility, reduce DSO and earn long-term loyalty.

Friction Still Exists and Buyers Notice

- Despite widespread digitisation, friction remains a regular part of the B2B buying process. Australian buyers cite persistent challenges such as limited ERP integration (29%), incorrect invoices (25%) and difficulty matching invoices to purchase orders (26%).
- Australians experience less delays in invoice approval workflows than other international respondents, but still struggle with inconsistent invoice formats (23%).
- These issues persist because order-to-cash processes often span multiple systems and teams. While individual steps may be automated, the overall experience remains fragmented, requiring manual intervention when data or workflows fail to align.
- Half (54%) of respondents cited inadequate payment options – from their preferred method not being supported, to a lack of payment terms, or a lack of invoicing option.
- Australian B2B buyers were also let down by lengthy checkout processes (28%), ranking this higher than German, Spanish and French buyers.

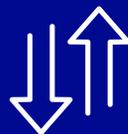
The cost of this friction is tangible



Delayed purchases

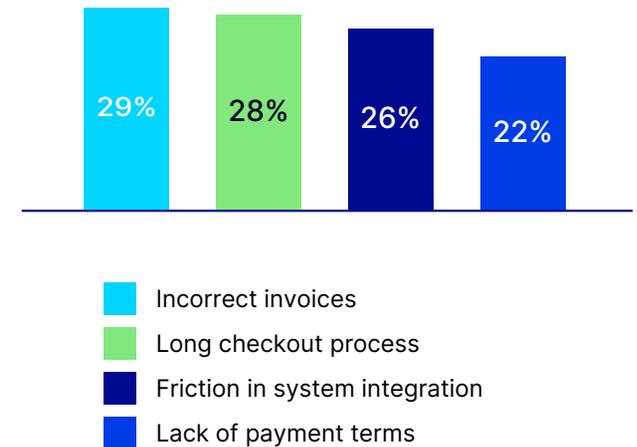


Reduced order frequency

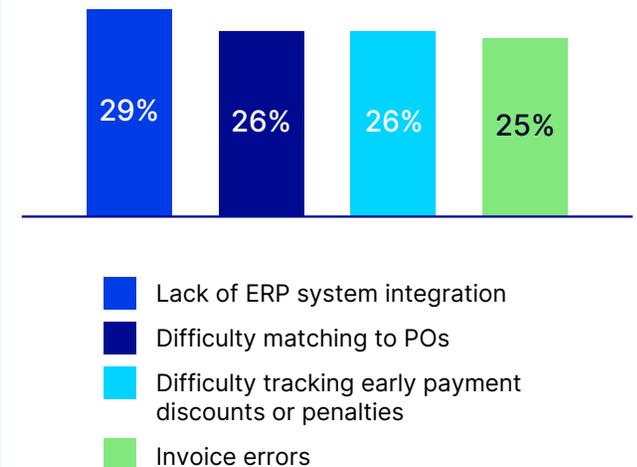


Supplier switching

Top Pain Points in Purchasing



Top Invoicing Challenges



Payment Choice as a Growth Lever

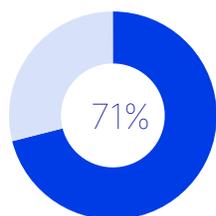
Australian buyers are clear about what they want from suppliers: an efficient, compliant and cost-effective process from purchase through reconciliation.

Payment choice plays a central role.

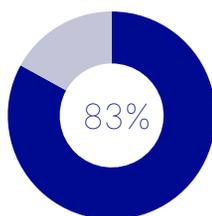
What remains important when choosing a supplier?

Almost three-quarters (74%) of respondents say the ability to pay using trade credit terms such as 30, 60 or 90 days is important when choosing a supplier. Credit cards remain widely used, particularly for simplicity and speed, but they do not meet every B2B need on their own. Credit cards and Pay by Invoice function best as complementary offerings.

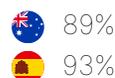
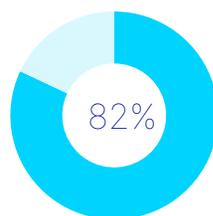
Trade credit options offered alongside credit cards



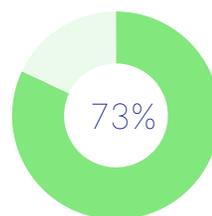
Choosing an invoicing schedule



Invoice customization



Omnichannel access to financing



Ultimately, choice supports cash flow resilience.

Business buyers expect flexible payment options, simple invoicing and trusted experiences across every channel. When payments are slow, manual or error-prone, buyers move on.

What Is Pay by Invoice?

TreviPay's Pay by Invoice is a trade credit solution that allows your buyers to purchase instantly on net terms, without the manual processes that slow down your growth. **TreviPay handles everything behind the scenes** – underwriting, onboarding, invoicing, collections and customer support.

Pay by Invoice

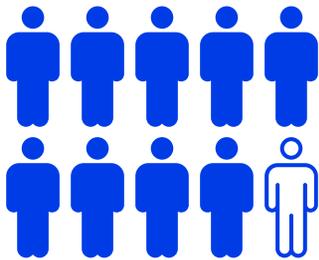


Tip: Custom pricing should also not be overlooked as buyers are expected to be incredibly price driven in 2026. Any time there's a way to get a better deal, they are interested – largely driven by their behaviour as consumers.

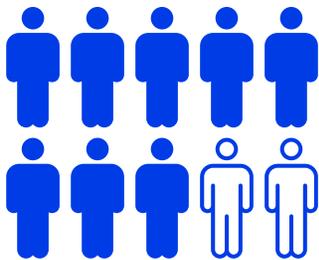
Driving Loyalty at the Payment

Payment and invoicing experiences increasingly influence whether buyers return. Over half (53%) of respondents said invoicing-related factors increase their likelihood of making recurring purchases from suppliers, such as customized invoicing and automatically pushing invoice data into procurement and spend management applications.

Payment is no longer a back-office consideration. It is an enterprise touchpoint signalling how easy a supplier is to work with and how well they understand buyer needs.



Almost 9 in 10 buyers say the ability to choose the invoicing schedule and customization is critical when choosing a supplier.



Almost 8 in 10 buyers said trade credit (i.e., 30/60/90-day terms) offered alongside credit cards is important when choosing a supplier, with just under a third (30%) saying very important.

Beyond payment method, Australian buyers value experiences that reduce manual effort. Help finance teams track, reconcile and report on spend with confidence.

Do I offer these to my buyers?

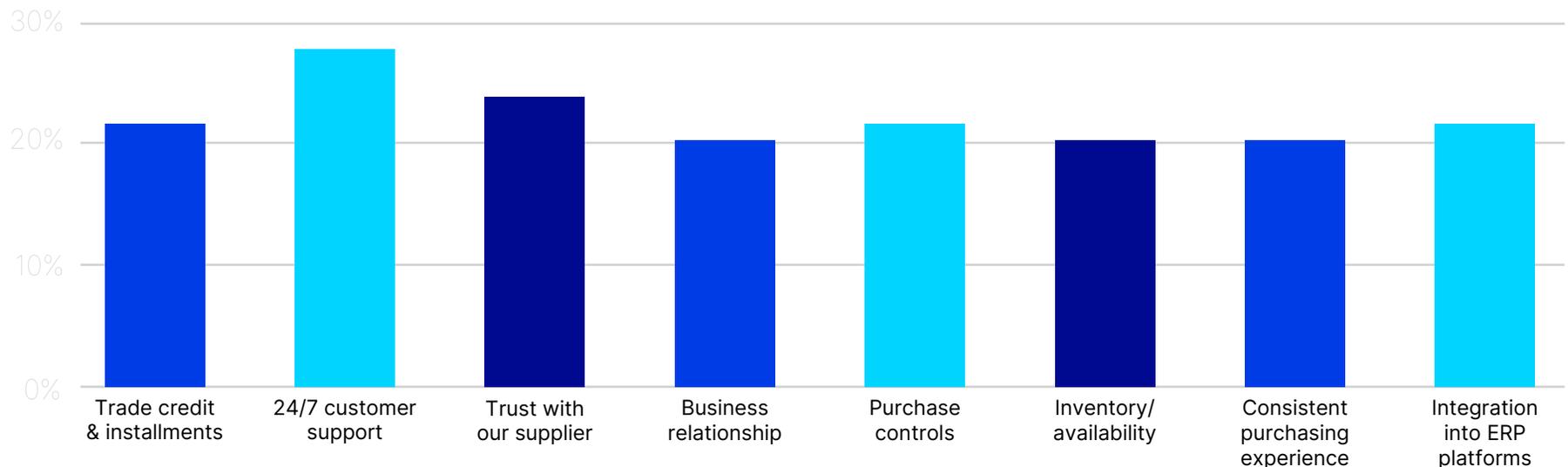
- ✓ ERP integration
- ✓ Contract price verification
- ✓ Accurate, custom invoices
- ✓ Fraud prevention and compliance

Beyond Payments: What Else Drives Supplier Loyalty?

While payment choice matters, loyalty is shaped across the entire order-to-cash cycle.

Approximately one-third (29%) of Australian buyers said 24/7 customer support increased their likelihood of making recurring purchases from suppliers.

Buyers point to several non-payment factors that influence repeat purchasing:



Long or unclear onboarding processes create early friction, while access to timely assistance builds confidence.

AI Adoption in B2B Buying is Ahead of Strategy

AI continues to transform repetitive, highly administrative workloads, making it already part of everyday B2B purchasing. Over eight in ten respondents say they always or often use AI technologies in purchasing and payment processes.

While enthusiasm for AI exists, it is tempered by Australia's caution around the perceived loss of control when using emerging technologies. On the other hand, the country often serves as a useful test market for new technologies by multinationals given its size. As large schemes (e.g. by Mastercard) actively push agentic AI commerce, this is likely to influence national attitudes and adoption.

Why are enterprises investing in AI or other emerging technologies?

-  **To improve decision intelligence**
-  **To strengthen fraud prevention and risk management**
-  **To reduce manual tasks**

Respondents in Australia were most interested in applying advanced technologies to strengthen fraud prevention and risk management (20%).

Larger enterprises (those with 500+ people) were most likely to be looking to streamline processes and reduce manual tasks (20%). And almost all companies have concerns about the lack of internal expertise and regulatory compliance.

The gap lies between tactical use and strategic integration. Many organisations use AI today, but fewer have embedded it across order-to-cash in a way that consistently improves outcomes.

TreviPay is redefining what's possible in B2B payments by applying AI to automate A/R workflows, streamline decisioning and enhance operational efficiency, while ensuring every transaction remains secure, compliant and seamless for global enterprises and their customers.

Implications for Suppliers

In 2026, suppliers should reassess how well their processes align with buyer expectations.

Flexibility often matters more than novelty. Suppliers who focus on reducing friction across onboarding, payments and reconciliation position themselves as easier partners. In turn, they improve retention, strengthen cash flow predictability and create space for deeper commercial relationships.

Top 5 Areas B2B Buyers Wish Suppliers Prioritized

- 1** Payments options beyond credit cards
- 2** Pricing and purchasing controls
- 3** Relationship/volume pricing
- 4** Customer support
- 5** System integrations with buyer's accounts payable (AP) department

Optimize Order-to-Cash with TreviPay's Fully Managed B2B Payments Platform

TreviPay supports suppliers as they adapt to these expectations by managing the complexity of B2B payments, invoicing and accounts receivable on their behalf.

By enabling Pay by Invoice, flexible terms and automated A/R workflows integrated with existing systems, TreviPay helps sellers deliver the experiences buyers expect while improving accuracy, speed and visibility across order-to-cash.

[Start a conversation](#) with TreviPay to learn more.

Selling globally? TreviPay simplifies international payments with compliant invoicing, multi-currency support and built-in FX and settlement – no foreign banking required.

About TreviPay

TreviPay, The Pay by Invoice Company™, is a fully managed B2B payments platform for global brands. Proven to increase AOV and reduce DSO, our accounts receivable automation software, enhanced by AI, optimizes order-to-cash and integrates with all channels and ERPs. Delivering a superior payment experience, TreviPay is the choice of top retailers, manufacturers and travel companies, including Walmart, Lenovo and United Airlines. With more than four decades of experience powering over \$8 Billion in global trade, TreviPay was named a Leader for Embedded Payment Applications by IDC and a top vendor in cash application by The Hackett Group.

To learn more, visit www.trevipay.com.

