



How to Win and Keep B2B Buyers

What finance, sales and operations leaders across Europe and the UK expect from payments, invoicing and technology

Across Europe and the UK, finance teams are operating in a demanding environment. Economic pressure has intensified the focus on cash flow and risk, while regulatory change, invoicing requirements and cross-border complexity continue to add friction in the order-to-cash process. At the same time, B2B buyers are bringing higher expectations to the purchasing process. These expectations are shaped by the digital experiences buyers have come to rely on in their daily lives, as well as the complex onboarding and accounting demands of their organizations.

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 these markets.

The findings show payment and invoicing experiences now play a decisive role in supplier selection. Pay by Invoice remains a core expectation in Europe, but B2B buyers increasingly prioritise flexibility, visibility and ERP system integration alongside traditional net terms.

Technology is also reshaping the landscape. Many finance teams already use AI and automation in purchasing and payments, though adoption varies by market. The most effective use cases focus on improving decision making, managing risk and reducing manual work, rather than replacing human judgement.

Our goal is to provide practical insight into what finance, sales and operations leaders value today and how suppliers can build stronger, more durable relationships to improve revenue.

Sincerely,



Inez Berkhof-Hollander
Vice President, EMEA

In This Report, We'll Examine:



What European and UK B2B buyers expect at checkout



How payment choice and experience influence enterprise loyalty



Why Pay by Invoice remains a key growth lever



Pain points of enterprise buyers

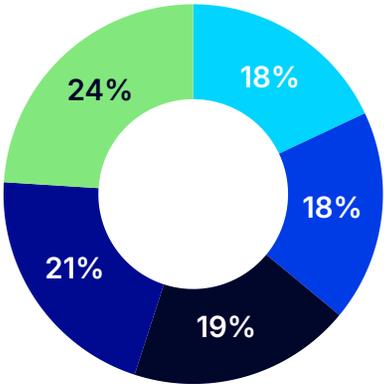


How automation and AI are shaping the B2B buying journey

Methodology

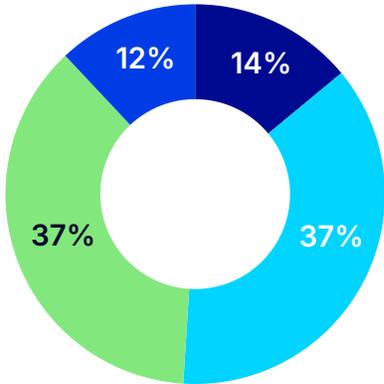
This report is based on an independent survey conducted by TreviPay and Censuswide of 550 business buyers across UK, France, Germany, Spain and Australia between November 18-26, 2025. Censuswide abides by and employs members of the Market Research Society which is based on the ESOMAR principles and are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

By Geography



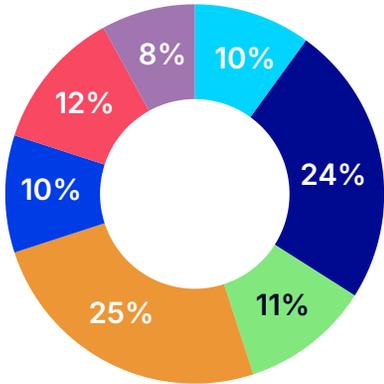
- UK
- France
- Australia
- Germany
- Spain

By Company Size



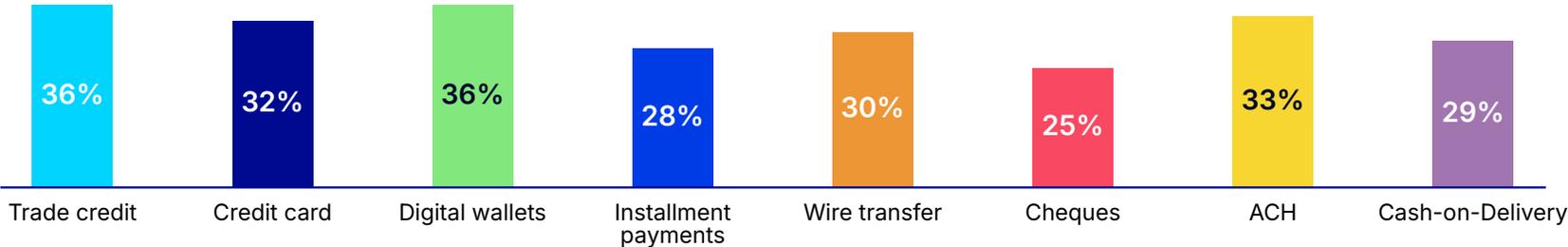
- 100-200 employees
- 401-500 employees
- 201-400 employees
- More than 500 employees

By Industry



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

Current Methods of Payment



The Big Opportunity

For suppliers operating in Europe and the UK, 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.

- Invoicing drives repeat purchasing, as 82% of respondents say invoice customization is important when choosing a supplier. This is highest in Spain (93%).
- Choice consistently outperforms standardisation. 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 mid-sized businesses value flexibility and speed.
- 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.

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

Top 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

Friction Still Exists and Buyers Notice

- Despite widespread digitisation, friction remains a regular part of the B2B buying process. Buyers cite persistent challenges such as **incorrect invoices** (30%), **limited ERP integration** (31%), **inconsistent invoice formats** (31%) and **delays in approval workflows** (34%).
- 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 (57%) 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. German B2B purchasers felt most let down by this (76% of buyers here cited issues with payment options, contrasting with 37% of respondents in Spain).

The Tangible Cost of B2B Purchasing Friction



Delayed purchases

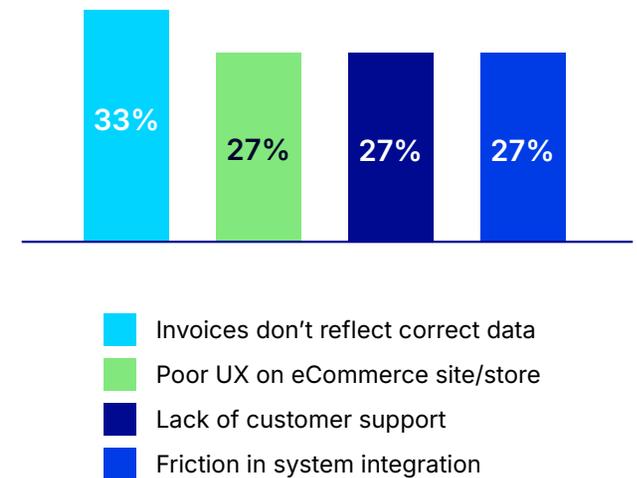


Reduced order frequency

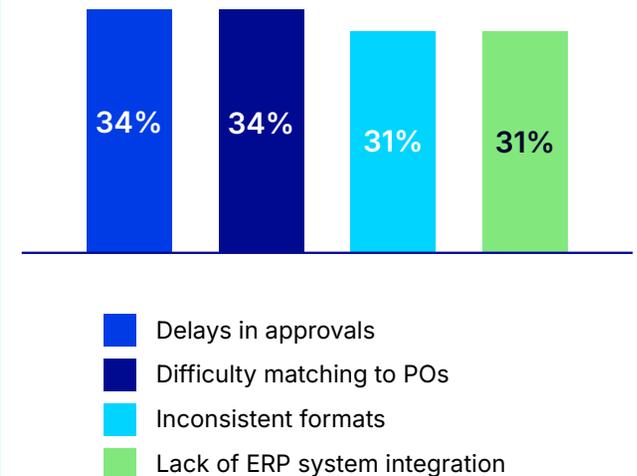


Supplier switching

Top Pain Points in Purchasing



Top Invoicing Challenges



Payment Choice as a Growth Lever

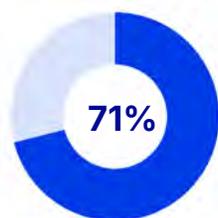
European buyers are clear about what they want from suppliers: an efficient, compliant and cost-effective process from purchase through reconciliation.

Payment choice plays a central role.

What remains important when choosing a supplier?

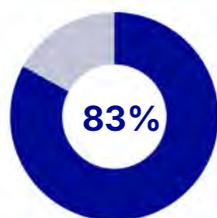
Just over two-thirds (67%) of respondents say the ability to pay using trade credit terms such as 30, 60 or 90 days is important when choosing a supplier. Credit cards remain widely used, particularly for simplicity and speed, but they do not meet every B2B need on their own. Credit cards and Pay by Invoice function best as complementary offerings.

Trade credit options offered alongside credit cards



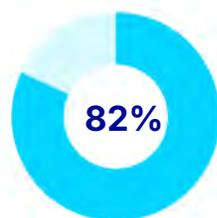
UK 79%
Spain 77%
France 76%

Choosing an invoicing schedule



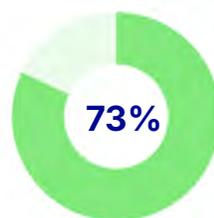
UK 86%
Spain 98%
France 85%

Invoice customization



UK 89%
Spain 93%

Omnichannel access to financing



UK 79%
Spain 87%

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

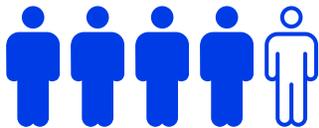


Tip: Custom pricing should also not be overlooked as buyers are expected to be incredibly price driven in 2026. Any time there's a way to get a better deal, they are interested – largely driven by their behaviour as consumers.

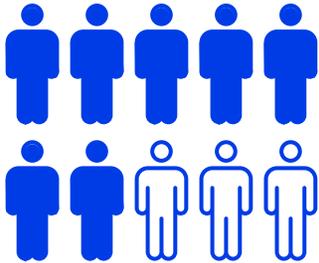
Driving Loyalty at the Payment

Payment and invoicing experiences increasingly influence whether buyers return. Over half (54%) 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.



4 in 5 buyers say the ability to choose the invoicing schedule and customization is critical when choosing a supplier.



7 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 (32%) saying very important.

Beyond payment method, 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?

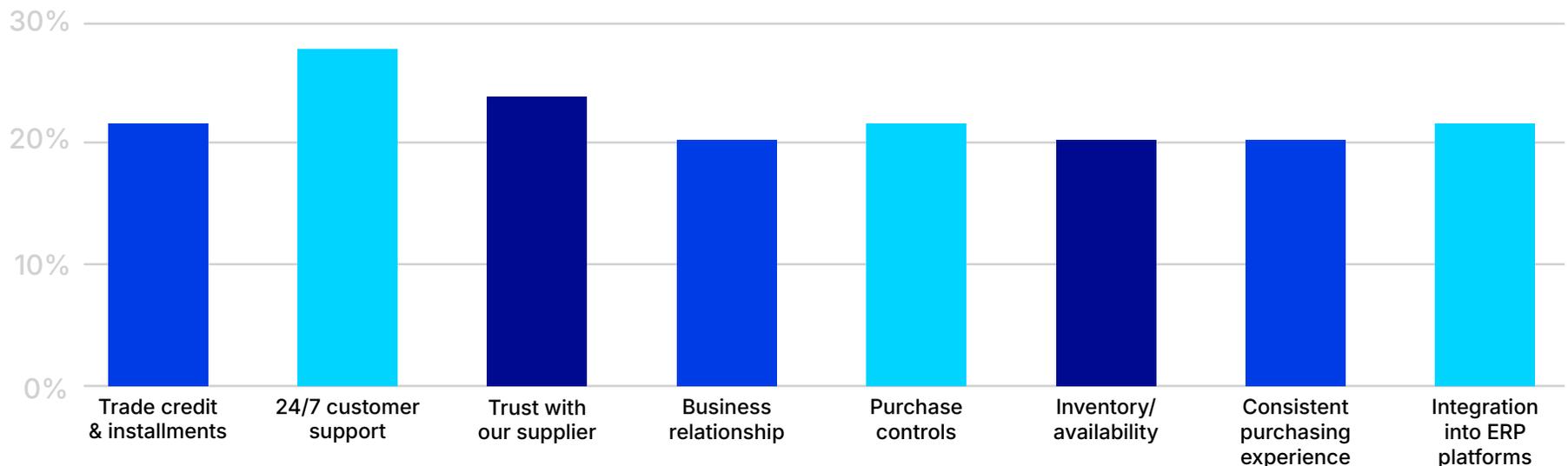
- ✓ ERP integration
- ✓ Contract price verification
- ✓ Accurate, custom invoices
- ✓ Fraud prevention and compliance

Beyond Payments: What Else Drives Supplier Loyalty?

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

Over one-quarter (27%) of respondents said 24/7 customer support increased their likelihood of making recurring purchases from suppliers, this proportion rose to 30% in Germany (versus 23% in France and Spain).

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. Nearly eight in ten respondents say they always or often use AI technologies in purchasing and payment processes.

The role of automation and artificial intelligence reveals another nuanced picture, though. While enthusiasm for AI exists, it is tempered by practical constraints: resource limitations; skills gaps; and - particularly pronounced in Germany - a cautious approach to emerging technologies whose risks and benefits are not fully understood.

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 Spain were most interested in applying advanced technologies to improve decision making through advanced data insights (26%), compared with only 13% in Germany.

Larger enterprises (those with 500+ people) were most likely to be looking to streamline processes and reduce manual tasks (20%), in contrast to just 9% of companies with 100-200 employees. 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 System integrations with buyer's accounts payable (A/P) department
- 3 Consistent buying experiences across all channels (in-store, online, salesperson)
- 4 Pricing and purchasing controls
- 5 Onboarding (quicker approval of terms and account set-up)

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.

