

Atradius Payment Practices Barometer

# Statistical Appendix Asia 2026



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## About the Atradius Payment Practices Barometer

### Survey scope

**Population:** Companies in Asia were surveyed, targeting respondents responsible for accounts receivable management. Markets included China, Hong Kong, India, Indonesia, Japan, Singapore, Taiwan and Vietnam. Further insights by market and sector are available in the individual country reports within the 2026 Asia survey series.

**Sample design:** The Strategic Sampling Plan enables analysis across sectors and company size groups in Asia. A total of 2,145 businesses participated, with quotas maintained across four company size categories. The sample focuses on businesses that actively use trade credit, across sectors and size segments. Results are reported as weighted percentages to reflect the economic weight of each sector, size group and market. Micro, Small, Medium-Sized, Large (by number of employees) from the following NACE Rev.2 sections: Industry (B, C, D, E), Construction (F), Trade (G46 – wholesale trade), Services (H, I, J, M).

**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.

**Interview method:** Computer-Assisted Web Interviews (CAWI), each lasting approximately 15 minutes.

**Timing:** The survey was conducted during the second half of Q2 2026. Findings should therefore be viewed with this in mind.



### Share of total B2B sales by payment type

Region - Market

	Trade Credit	Cash
<b>Asia</b>	<b>43%</b>	<b>57%</b>
China	38%	62%
Hong Kong	39%	61%
India	49%	51%
Indonesia	42%	58%
Japan	42%	58%
Singapore	51%	49%
Taiwan	40%	60%
Vietnam	46%	54%

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

### Variation in the share of B2B sales on credit

Region - Market \*(short-term variation)

	Trade Credit	Var.*
<b>Asia</b>	<b>43%</b>	△
China	38%	△
Hong Kong	39%	△
India	49%	△
Indonesia	42%	△
Japan	42%	=
Singapore	51%	△
Taiwan	40%	△
Vietnam	46%	△

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

### Share of total B2B sales by payment type

Region - Sector

	Trade Credit	Cash
Industry	44%	56%
Construction	47%	53%
Wholesale	40%	60%
Services	45%	55%

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

### Variation in the share of B2B sales on credit

Region - Sector \*(short-term variation)

	Trade Credit	Var.*
Industry	44%	△
Construction	47%	△
Wholesale	40%	△
Services	45%	△

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

### Share of total B2B sales by payment type

Region - Business size

	Trade Credit	Cash
Micro <10 employees	40%	60%
SME 10-49 employees	51%	49%
SME 50-249 employees	61%	39%
Large 250 or more employees	56%	44%

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

### Variation in the share of B2B sales on credit

Region - Business size \*(short-term variation)

	Trade Credit	Var.*
Micro <10 employees	40%	△
SME 10-49 employees	51%	△
SME 50-249 employees	61%	△
Large 250 or more employees	56%	△

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



### Average payment terms

Region - Market (% of respondents) - \* (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
<b>Asia</b>	<b>47%</b>	<b>42%</b>	<b>9%</b>	<b>2%</b>	△
China	54%	35%	8%	3%	△
Hong Kong	47%	46%	6%	1%	△
India	40%	50%	7%	3%	△
Indonesia	48%	44%	6%	2%	△
Japan	54%	40%	3%	3%	△
Singapore	49%	46%	4%	1%	△
Taiwan	46%	38%	12%	4%	△
Vietnam	36%	40%	22%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Average payment terms

Region - Sector (% of respondents) - \* (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
Industry	59%	32%	7%	2%	△
Construction	40%	46%	11%	3%	△
Wholesale	41%	44%	13%	2%	△
Services	48%	44%	6%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Average payment terms

Region - Business size (% of respondents) - \* (short-term variation)

	<30 days	31-60 days	61-90 days	>90 days	Var.*
Micro <10 employees	53%	36%	9%	2%	△
SME 10-49 employees	29%	60%	9%	2%	△
SME 50-249 employees	20%	65%	11%	4%	△
Large 250 or more employees	25%	55%	17%	3%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026



### Payment behaviour of B2B customers (12 months)

Region - Market: range of overdue B2B invoices by share of respondents

% of overdue B2B invoices	0%	1% - 30%	31% - 60%	61% - 100%	Var.*
	<b>share of respondents</b>				
<b>Asia</b>	<b>18%</b>	<b>41%</b>	<b>35%</b>	<b>6%</b>	△
China	17%	43%	38%	2%	△
Hong Kong	13%	43%	43%	1%	△
India	13%	32%	43%	12%	△
Indonesia	10%	54%	26%	10%	△
Japan	75%	16%	6%	3%	=
Singapore	16%	43%	29%	12%	△
Taiwan	9%	40%	45%	6%	△
Vietnam	4%	50%	41%	5%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Payment behaviour of B2B customers (12 months)

Region - Sector: % of overdue B2B invoices by share of respondents

% of overdue B2B invoices	0%	1% - 30%	31% - 60%	61% - 100%	Var.*
	<b>share of respondents</b>				
Industry	16%	50%	30%	4%	△
Construction	23%	32%	34%	11%	△
Wholesale	16%	40%	37%	7%	△
Services	19%	39%	36%	6%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Payment behaviour of B2B customers (12 months)

Region - Business size: range of overdue B2B invoices by share of respondents

% of overdue B2B invoices	0%	1% - 30%	31% - 60%	61% - 100%	Var.*
	<b>share of respondents</b>				
Micro <10 employees	20%	40%	33%	7%	△
SME 10-49 employees	11%	39%	41%	9%	△
SME 50-249 employees	17%	48%	29%	6%	△
Large 250 or more employees	7%	47%	40%	6%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026



### Annual average Days Sales Outstanding (DSO)\*

Region - Market (% of respondents by DSO range) - \* (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
<b>Asia</b>	<b>39%</b>	<b>45%</b>	<b>13%</b>	<b>3%</b>	△
China	45%	34%	16%	5%	△
Hong Kong	29%	54%	16%	1%	△
India	43%	46%	8%	3%	△
Indonesia	34%	56%	9%	1%	=
Japan	61%	35%	3%	1%	△
Singapore	43%	40%	16%	1%	△
Taiwan	31%	49%	19%	1%	△
Vietnam	28%	53%	17%	2%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Annual average Days Sales Outstanding (DSO)\*

Region - Sector (% of respondents by DSO range) - \* (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
Industry	31%	61%	6%	2%	=
Construction	37%	41%	21%	1%	△
Wholesale	34%	42%	21%	3%	△
Services	47%	43%	8%	2%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Annual average Days Sales Outstanding (DSO)\*

Region - Business size (% of respondents by DSO range) - \* (y-o-y variation)

DSO range	<30 days	31-60 days	61-90 days	>90 days	Var.*
Micro <10 employees	43%	42%	14%	1%	△
SME 10-49 employees	28%	56%	13%	3%	△
SME 50-249 employees	32%	56%	11%	1%	△
Large 250 or more employees	28%	56%	12%	4%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026



### Share of annual B2B sales written off as bad debt

Region - Market: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
<b>Asia</b>	<b>25%</b>	<b>12%</b>	<b>25%</b>	<b>25%</b>	<b>9%</b>	<b>4%</b>	△
China	16%	8%	34%	21%	12%	9%	△
Hong Kong	22%	24%	11%	39%	4%	0%	△
India	23%	15%	16%	26%	13%	7%	△
Indonesia	17%	10%	25%	32%	11%	5%	△
Japan	84%	5%	5%	2%	2%	2%	=
Singapore	30%	9%	30%	22%	8%	1%	△
Taiwan	16%	8%	40%	29%	6%	1%	△
Vietnam	11%	17%	32%	24%	10%	6%	▽

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Share of annual B2B sales written off as bad debt

Region - Sector: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
Industry	17%	10%	47%	19%	7%	0%	△
Construction	23%	15%	17%	22%	13%	10%	△
Wholesale	23%	10%	21%	32%	10%	4%	△
Services	31%	15%	21%	22%	7%	4%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Share of annual B2B sales written off as bad debt

Region - Business size: % of bad debt by share of respondents

% of bad debt	<0.5%	0.5% - 1%	1%-2%	2%-5%	5%-10%	>10%	Var.*
Micro <10 employees	27%	11%	25%	25%	7%	5%	△
SME 10-49 employees	19%	14%	26%	23%	14%	4%	△
SME 50-249 employees	23%	17%	23%	22%	15%	0%	△
Large 250 or more employees	13%	17%	19%	26%	20%	5%	△

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026



### Expected increase in B2B insolvencies over the next 12 months

Region - Market (% of respondents)

	Worsen	Remain as current	Not sure
<b>Asia</b>	<b>45%</b>	<b>46%</b>	<b>9%</b>
China	56%	38%	6%
Hong Kong	23%	76%	1%
India	42%	46%	12%
Indonesia	69%	22%	9%
Japan	15%	58%	27%
Singapore	44%	44%	12%
Taiwan	57%	41%	2%
Vietnam	50%	48%	2%

Sample: all respondents in the surveyed market

Source: Atradius Payment Practices Asia – 2026

### Expected increase in B2B insolvencies over the next 12 months

Region - Sector (% of respondents)

	Worsen	Remain as current	Not sure
Industry	70%	25%	5%
Construction	43%	51%	6%
Wholesale	43%	51%	6%
Services	37%	51%	13%

Sample: all respondents in Europe

Source: Atradius Payment Practices Asia – 2026

### Expected increase in B2B insolvencies over the next 12 months

Region - Business size (% of respondents)

	Worsen	Remain as current	Not sure
Micro <10 employees	43%	48%	9%
SME 10-49 employees	49%	41%	10%
SME 50-249 employees	51%	41%	8%
Large 250 or more employees	58%	37%	5%

Sample: all respondents in Europe

Source: Atradius Payment Practices Asia – 2026



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