HOKODO

Ebook

Hokodo's B2B Commerce Predictions for 2025

Hokodo's B2B Commerce Predictions for 2025

Table of contents

Introduction

The world of B2B commerce is evolving at breathtaking speed. It feels like only yesterday we were all relying on face-to-face interactions, handwritten trade credit applications and payment by paper cheque...

Not that we're reminiscing on the good old days. At Hokodo, we're energised and driven by the much-needed and long-awaited developments that have taken root and begun to germinate in B2B commerce over the past few years. From the explosion of B2B e-commerce ushered in via the pandemic, to a renewed focus on omnichannel domination; from offering hyperpersonalised experiences and streamlined purchasing processes, to the unstoppable rise of B2B marketplaces, all enhanced by the innovative use of AI and automation; there's some really exciting things going on in the space we share.

And chances are that B2B commerce will look vastly different this time next year. To help you get ahead of the curve and take full advantage of upcoming trends and developments, we asked 12 experts to dust off their crystal balls and tell us their B2B commerce predictions for 2025.

Now, we can't know for sure. There might be some unpredictable curveball that blows all these predictions out of the water. But the experts we've roped in – from e-commerce platforms, professional associations, VC investors, Hokodo (obviously) and more – are in the best position to help you understand what's on the horizon in B2B commerce.

As Chris Gee (UK Chapter Lead, B2B eCommerce Association) said when we sat down to talk about his 2025 expectations: predictions are only as useful as the actions we take to fulfil or challenge them. It's up to the full B2B ecosystem of merchants, manufacturers, distributors, buyers, vendors, associations, events organisers and **everyone** else to make 2025 a bountiful year for B2B.

We can't wait to see what's in store.

B2B commerce predictions 2025
at a glance

Seller-assisted e-commerce is going to take a **massive leap** forward in B2B.

Aaron Sheehan
Director of Product Marketing
OroCommerce

In 2025, I predict a **levelling up of e-commerce platform functionality**, empowering B2B merchants to use their existing technologies and processes to enable wholesale e-commerce.

Chris Mattingly
Co-founder & CEO
SparkLayer

An increasing number of **direct-to-consumer brands will explore B2B e-commerce** as a viable additional sales channel.

Kevin Traynor
Founder & Director
eComm live

Over the next year, I predict **a significant shift towards self-service capabilities** in B2B commerce.

Sania Kudaibergen
Chief Commercial Officer
HOKODO

In 2025, I predict a **convergence of online and offline payments** in B2B commerce.

Richard Thornton
Co-founder & President
HOKODO

I predict that **cash will be king in 2025**, with **cash-rich businesses poised to gain a significant competitive edge** over their less solvent competitors.

Louis Carbonnier
Co-founder & CEO
HOKODO

I expect **consolidation in B2B focused e-commerce agencies and B2B commerce platforms** in 2025.

Jason Greenwood

Founder & Lead Consultant

GC GREENWOOD CONSULTING

More than ever, **B2C experiences and expectations will permeate and influence the B2B space** in 2025.

Thiziri Hammouche

Head of Customer Success

HOKODO

In 2025, **B2B e-commerce will evolve into a merchant-driven and highly specialised ecosystem**, propelled by practical innovation, tailored solutions and active collaboration between technology providers and businesses.

Chris Gee

UK Chapter Lead

B2B ecommerce association

Finance teams will undergo **a profound transformation** to meet the demands of a **rapidly evolving B2B commerce landscape**.

Aman Mehra

Chief Financial Officer

HOKODO

AI-assisted procurement and fulfillment will **revolutionise B2B commerce** in 2025.

Ruth Foxe Blader

General Partner

FOXE CAPITAL

Harmonised payment regulations will **simplify cross-border commerce** between businesses in the EU.

Lisette Simons

Head of Legal and Compliance

HOKODO

Prediction #1

Seller-assisted e-commerce is going to take a massive leap forward in B2B.

Aaron Sheehan
Director of Product Marketing
OroCommerce

My prediction for 2025 is that seller-assisted e-commerce is going to take a massive leap forward in B2B. Deals and workflows that were previously considered too complex for a buyer portal will finally start to be digitised.

E-commerce has often been seen as a totally self-service channel in B2B. But often, B2B transactions are quite complex and time-consuming, with multiple parties required for approvals and negotiations. Whether it's personalised pricing, unique offers, complex delivery details or something else entirely, there are many moving parts that make B2B e-commerce transactions much more complex than you or I ordering a pair of socks from an online retailer. And this makes self-service difficult, which is one of the main reasons why e-commerce adoption has always been fairly low in B2B.

Advances in technology are now making it easier for merchants to provide a "guided" e-commerce experience that supports both self-service and seller-assisted transactions. B2B e-commerce platforms are finding ways to offer the flexibility to handle customised requests, such as negotiating quantities, managing multiple shipping addresses, or personalised pricing. As we often see in B2B, this multi-touch approach mirrors the "clienteling" techniques often used in consumer retail, where digital information is combined with personal assistance to enhance the customer experience.

This aligns with findings from Gartner, which reported that B2B buyers engaging with digital tools supported by sales reps are nearly twice as likely to close high-quality deals[1]. Additionally, Hubspot has just acquired Cacheflow, a SaaS quote to cash platform. This allows Hubspot to compete more with Salesforce and the like, showing belief in commerce from a market leader in CRM and sales automation.

[1] B2B Buyer Survey, Gartner

In 2025, it's crucial that B2B sellers integrate their various technology platforms (think CRM, CPQ, and ERP systems) to ensure that e-commerce is not a siloed channel but a fully connected extension of the overall sales process. And it's easier than ever to make this a reality. Companies like Oro (forgive the shameless self promotion) offer solutions that automatically integrate these systems, enabling seamless communication across all your sales channels and tools. Sales reps are empowered to assist customers in real-time with accurate data, making it easier to close deals.

Many B2B e-commerce initiatives fail simply because they are siloed and poorly integrated into a broader sales strategy. Without any incentive to adopt e-commerce, customers stick to traditional methods, despite their flaws, relying on personal relationships with sales reps and clunky offline ordering to get the stock and supplies they need. Meanwhile, sales reps may resist e-commerce if they perceive it as a threat to their role. In reality, it's proven that integrating e-commerce with sales enables reps to assist in creating online quotes and even share prepared carts with clients, allowing for a smoother transition from research to purchase. In e-commerce, time kills all deals, so if your sales person is standing by armed with the tools and information required to get an order over the line when a customer needs help, your business is in a position to win.

Ultimately, a unified, collaborative approach that incorporates both online and offline engagement is key to overcoming the challenges of e-commerce adoption in B2B. By ensuring that technology aids, rather than replaces, the personalised experience, B2B sellers can make digital commerce a vital part of their business, fostering a better, more complete experience for buyers.

Prediction #2

Over the next year, I predict a significant shift towards self-service capabilities in B2B commerce.

Sania Kudaibergen
Chief Commercial Officer
HOKODO

Over the next year, I predict a significant shift towards self-service capabilities in B2B commerce. Although this trend has been gathering pace for some time, I believe that acceleration in 2025 will be driven by changing buyer expectations, an urgent need to fix operational inefficiencies and significant advancements in technology.

According to a recent B2B Pulse Survey by McKinsey, 73% of buyers are comfortable spending $50,000 on a single transaction in a fully self-serve environment, while 20% would have no issue spending $1m in this scenario[2]. These are no small sums of money to part with, highlighting how rapidly self-service portals are gaining trust and traction in B2B.

Creation and adoption of self-serve options in B2B mirrors the evolution of consumer commerce in recent years and is shaped by several key drivers:

1. Digital natives becoming purchasing decision-makers

Increasingly, procurement roles are being filled by digitally native professionals who are accustomed to seamless, technology-driven experiences in their personal lives. In fact, millennials are now involved in 73% of all B2B purchases[3], and together with Gen Zers make up the majority of B2B buyers[4]. These buyers are comfortable making large-scale business purchases online without human interaction. This shift reflects a preference for 24/7 access to information and tools, allowing them the convenience and flexibility to make purchasing decisions at any time of the day or night.

2. Operational efficiency for merchants

Meanwhile on the merchant side, offering a self-service portal to buyers has the potential to significantly reduce operational costs while improving customer satisfaction. Routine tasks like updating account information, downloading invoices and managing orders can be automated through self-service buyer portals. This frees up time for sales and customer service teams to spend on more complex tasks while streamlining processes for buyers – which is particularly appealing in an environment of rising supply chain and overhead costs.

3. Buyer demand for personalisation

A trend we are seeing increasingly often in B2B self-service platforms is the incorporation of personalisation features similar to those you would find in B2C. For example, by leveraging data analytics and AI, merchants can provide tailored product recommendations, timely purchase reminders and unique credit information specific to each buyer. Highly personalised features like these enhance the overall shopping experience and drive efficiency for buyers, for example by facilitating the reordering of frequently purchased items or predicting inventory needs.

[2] **B2B Pulse Survey**, McKinsey
[3] **Millennial B2B Report**, Merit
[4] **Buyers' Journey Survey**, Forrester

4. Advancements in AI and technology

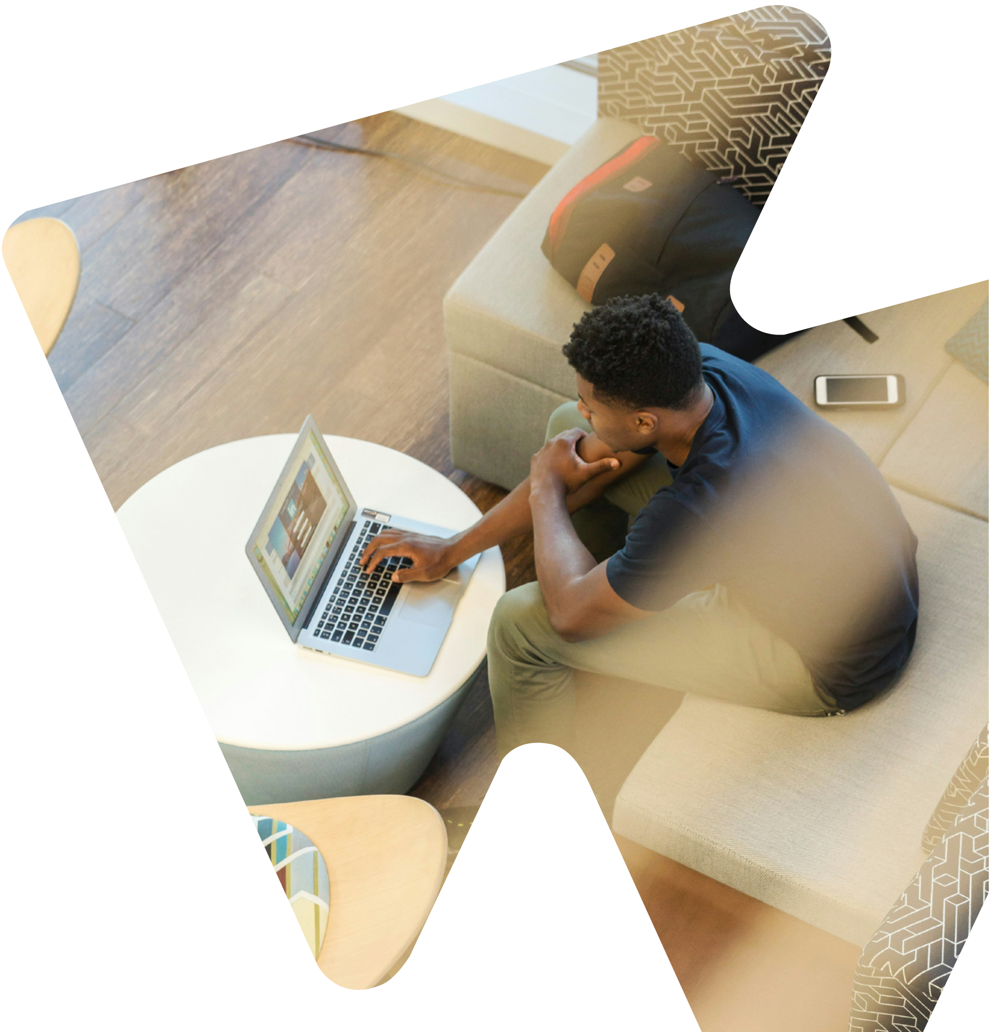
Chatbots are no longer a one-trick pony with (frustratingly) limited conversational paths. With access to custom and comprehensive knowledge bases, they can be powerful tools for resolving customer issues and inquiries without the need for a human assistant to ever be involved. And that's not the only way that advanced technology can enhance self-service platforms. AI-driven product recommendations and personalised content have been proven to improve user engagement, while merchants can expand their self-service functionalities to include the features like automated reordering and enhanced account capabilities that buyers demand.

Implications for merchants

To adapt to the expectations of buyers in 2025, merchants must focus on enhancing the functionality and quality of buyer portals. How? Start by identifying frequent customer support queries and transforming them into self-service features. The first step can be as simple as offering comprehensive buyer FAQs on your website. Then, you can take it a step further. For example, allowing buyers to manage their trade accounts, access historical invoices or modify contract details directly through an online platform can lead to improved buyer satisfaction and reduced workload for your support team.

By adopting AI and expanding portal functionalities, merchants can meet the evolving needs of buyers while keeping costs at an acceptable level. Merchants that take these steps will not only foster a superior buyer experience but also position themselves competitively in a marketplace increasingly influenced by digital transformation.

The growth of self-service in B2B commerce represents a natural progression from the personalisation and convenience that you and I have come to know and take for granted in our personal lives. Now it's time for both buyers and sellers in B2B to reap the rewards of self-serve commerce.



Prediction #3

In 2025, I predict a levelling up of e-commerce platform functionality, empowering B2B merchants to use their existing technologies and processes to enable wholesale e-commerce.

Chris Mattingly
Co-founder & CEO
SparkLayer

In 2025, I predict a levelling up of e-commerce platform functionality, empowering B2B merchants to use their existing technologies and processes to enable wholesale e-commerce.

The B2B e-commerce landscape is poised for a transformative shift in 2025 as platform functionality evolves to meet the growing needs of brands and manufacturers. We’re on the brink of a new era where technology will enable businesses to unify their operations and bring previously offline activities into a centralised, online environment. This evolution of e-commerce platforms represents not only a technical upgrade but a fundamental shift in how trade between businesses is conducted.

One key trend driving this shift is the increasing accessibility of e-commerce platforms. Historically, the complexity of integrating B2B operations with digital systems has been a barrier, often requiring significant investment in bespoke solutions or navigating a patchwork of disconnected technologies. However, the leading platforms are now rapidly innovating to lower and remove these barriers. By enabling seamless integration with existing systems, like ERP (Enterprise Resource Planning) or CRM (Customer Relationship Management) tools, these platforms enable brands and manufacturers to adopt e-commerce strategies without overhauling their entire tech stacks.

The demand for centralisation will play a pivotal role in this transformation. In 2025, I predict that businesses will increasingly seek solutions that eliminate the inefficiencies of managing disparate systems. Instead of juggling multiple tools for inventory, payments, customer data and order management, I believe that centralised e-commerce platforms will offer comprehensive capabilities under one roof. This approach not only reduces operational complexity but also enhances data accuracy and improves the buyer experience by ensuring a cohesive journey.

The acceleration of innovation in this space will be fueled by two forces: the merchants pushing for digital transformation, and the platforms themselves competing to capture this growing market. Many leading players are investing heavily in features tailored to B2B needs already, such as advanced personalisation, dynamic pricing, and enhanced user interfaces. This race will continue to intensify, ensuring that the solutions offered in 2025 are more powerful and user-friendly than ever before.

Ultimately, the levelling-up of e-commerce platforms will enable increased access to digital transformation in B2B. Businesses of all sizes, from multinational manufacturers to niche brands, will be able to leverage robust, integrated tools to digitise their operations. By streamlining processes and fostering innovation, these advancements will redefine the competitive landscape of B2B commerce, setting the stage for exponential growth and efficiency in the years to come.

Prediction #4

In 2025, I predict a convergence of online and offline payments in B2B commerce.

Richard Thornton
Co-founder & President
HOKODO

In 2025, I predict that there will be a convergence between online and offline payments in B2B commerce. In recent years, we've seen rapid growth in payment solutions like digital trade credit and B2B buy now, pay later (BNPL) which streamline credit experiences for online buyers. However, as more B2B merchants recognise the need to cater to both online and offline buyers, or hybrid buyers who engage with multiple sales channels, there is a need to extend these digital credit solutions beyond the online platform to provide a unified experience across all purchasing channels.

From our experience of working with B2B merchants, we know that many are looking to implement digital trade credit for all sales as part of their omnichannel strategy. This includes not only e-commerce platforms but also offline channels like telesales and even face-to-face sales in brick and mortar stores. Their goal is to ensure a consistent payment experience for buyers, regardless of where they place their orders.

Typically, obtaining trade credit offline involves a lengthy, manual process, including a manual review by the merchant's credit control team. However, many merchants recognise the advantages of bringing instant credit decisions, typically associated with B2B e-commerce, into their offline sales processes. Providing instant credit approvals allows account managers to close deals in a single call or meeting, avoiding the delays and potential lost sales associated with waiting for credit approvals. This instant decision-making capability also means that sales reps can make outbound calls already knowing if a buyer qualifies for credit.

Meanwhile, buyers benefit from the convenience of securing trade credit immediately at the point of need, avoiding delays and enhancing their purchasing experience. With the same credit limits and payment terms available via every channel, buyers will often shift smaller, simpler transactions (like repeat orders or replacement parts) online. This streamlines sales for the merchant, reducing the need for manual processing of routine orders and freeing up sales teams to focus on larger, more complex deals.

In turn, this increases the significance of digital tools like Hokodo's buyer portal, which provides buyers with enhanced control over their trade accounts. Through this portal, buyers can manage account details, view orders, pay invoices, download documents and request credit limit increases, all in one place. Self-service models like this give buyers 24/7 access to their accounts and reduce the need for back-and-forth with sales representatives for routine inquiries.

This modernised experience represents a natural and long overdue evolution for B2B, reflecting the digital improvements seen in consumer e-commerce over the past two decades. In the next year, I believe we will see more and more instances of B2B players taking cues from and adapting long-standing processes of B2C, with payments firmly at the forefront of that movement.

Prediction #5

In 2025, an increasing number of direct-to-consumer brands will explore B2B e-commerce as a viable additional sales channel.

Kevin Traynor
Founder & Director

In 2025, an increasing number of direct-to-consumer (D2C) brands will explore B2B e-commerce as a viable additional sales channel.

Many of the brand owners and founders in our community in Ireland, who currently export products globally, are turning to B2B as D2C grows more competitive. Rising customer acquisition costs and pressures around manufacturing and logistics in D2C are prompting these businesses to consider the advantages of B2B, including reduced customer acquisition costs and the ability to sell in bulk, which avoids the individual transactions and returns typical of D2C. Although B2B generally comes with lower margins, I believe the potential to drive revenue through large orders is a key pull for many established D2C brands.

Meanwhile, there are other brands that already sell through B2B channels, supplying high-street retailers or similar businesses, but are considering expanding their B2B efforts to offset the costs and challenges in D2C.

There’s a mutual influence between the worlds of B2B and D2C: traditional B2B businesses are modernising their tech stacks to match the user experience and convenience found in D2C platforms, while D2C brands seek to establish B2B relationships for retail presence. At our conference, Bold B2B Ecomm Summit, this year, many traditional B2B businesses expressed their challenges and frustrations with technology. Many operate on legacy systems and lack the customer-friendly digital features typical of D2C e-commerce, such as streamlined purchasing interfaces and quick order processing.

D2C brands now face the challenge of adapting to the B2B model, which is different in terms of both funding and operations. For instance, while D2C brands are accustomed to handling inventory and receiving payments at smaller scales, B2B relationships often require upfront investment in larger inventories to fulfil bulk orders for retail partners. Their existing platforms and technology providers may claim they are "B2B-ready," but these promises are not always fulfilled when they encounter the complex reality of B2B e-commerce.

Another major hurdle in the B2B transition is securing appropriate funding. Digital trade credit platforms like Hokodo can help address the funding gap for D2C brands shifting to B2B by enabling businesses to manage cash flow and support larger inventories required by wholesale orders. As the synergies between D2C and B2B e-commerce strengthen, businesses need creative approaches to grow revenue and meet market demands. Despite the challenges ahead, the e-commerce entrepreneurs in our community have proven themselves adept at problem-solving, innovating and adapting – I see no reason why they won't overcome these obstacles to survive and thrive in 2025.

Prediction #6

I predict that cash will be king in 2025, with cash-rich businesses poised to gain a significant competitive edge over their less solvent competitors.

Louis Carbonnier
Co-founder & CEO
HOKODO

I predict that cash will be king in 2025, with cash-rich businesses poised to gain a significant competitive edge over their less solvent competitors. A challenging backdrop of global instability, geopolitical tensions and economic headwinds will create a turbulent economic environment, amplifying the significance of liquidity within B2B commerce. Over the next year, I envision a bifurcation in the market, where companies with strong cash reserves consolidate market share and laggards struggle to keep up.

Market polarisation and competitive tactics

There is a growing polarisation between businesses with sufficient liquidity and those without.

On the one hand you have cash-rich merchants with the flexibility to extend payment terms and absorb delays in their liquidity cycle, thereby supporting the cash flow needs of customers with tighter pursestrings. By offering favourable payment terms, these companies can attract buyers and gain market share. On the other hand, you have less liquid competitors to whom offering credit is a more challenging or risky prospect.

This enables cash-rich sellers to outmanoeuvre their rivals as the market consolidates, leveraging financial strength to solidify their long-term success. Meanwhile, cash-strapped sellers may face challenges maintaining solvency. I anticipate this liquidity crunch to result in bottlenecks across the supply chain, with buyers flocking to merchants capable of preserving favourable terms.

The role of trade credit and digital solutions

It will come as no surprise that I believe trade credit will emerge as a critical lever for B2B commerce businesses to remain competitive in 2025. I predict a “flight to liquidity,” where merchants that offer flexible payment options or leverage digital solutions such as factoring or B2B BNPL to unlock liquidity will thrive. The nature of these tools means merchants can offer trade credit without depleting their own cash reserves, mitigating the impact of liquidity constraints.

Merchants who implement such solutions and optimise their balance sheets now can protect their market position for the coming year. Conversely, those who fail to adapt risk losing key accounts and market share to more aggressive competitors with deeper pockets.

Investing in the future despite the crunch

Throughout 2025, companies with liquidity will continue investing in strategic initiatives such as e-commerce replatforming, integrating advanced payment methods and improving user experiences. These investments will put them in pole position for future growth, allowing them to outpace competitors that cannot afford to move away from legacy systems and archaic processes. For businesses relying on basic tools like bank transfers and offline trade credit applications, 2025 may prove particularly challenging.

Guidance for merchants

Businesses with cash reserves should prioritise leveraging their liquidity to strengthen customer relationships, enrol buyers in trade account programmes and maximise share of wallet. For those facing liquidity challenges, my advice is to prioritise solutions that can help you to unlock cash flow and thus remain competitive. By preparing for liquidity crunches now, you can defend your market position and avoid being outflanked by rivals with stronger financial backing.

2025 is going to be a pivotal year for B2B commerce, defined by a flight to liquidity and the strategic importance of cash flow. Companies that prioritise their financial resilience and invest in the right tools now will emerge as the winners in this challenging economic landscape.

Prediction #7

I expect consolidation in B2B focused e-commerce agencies and B2B commerce platforms in 2025.

Jason Greenwood
Founder & Lead Consultant

I expect there to be consolidation in B2B focused e-commerce agencies and B2B commerce platforms in 2025. In fact, we have already started to see this with Zaelab's recent acquisition of Trellis[5]. I envision at least one B2B-focused commerce platform to be acquired in 2025 and one agency merger/acquisition during the same period. Here's why.

Economic pressures will drive consolidation

The global economic environment has placed immense pressure on businesses across the board, and B2B is no exception. Following a prolonged period of low-interest rates and abundant VC funding, the economic landscape has shifted dramatically. Rising interest rates and cautious investor sentiment have made capital harder to secure. Only businesses with strong financial foundations and clear paths to profitability are surviving, forcing many to consolidate. Companies that cannot adapt to this tighter economic climate – either through differentiation or financial restructuring – will be absorbed by stronger competitors or simply cease to exist.

Saturation among platforms and agencies

The B2B e-commerce market is overcrowded, with over 30 platforms vying for attention and many offering indistinguishable feature sets. This level of competition is not sustainable in the long term, and in 2025 will reach a breaking point. After similar beginnings, the B2C space went through a period of consolidation and is now

[5] **Zaelab Announces Acquisition of Trellis to Expand Full-Service B2B Digital Commerce Offerings**, PR Newswire

dominated by just a few key players. I predict the same to happen in B2B. Smaller or less specialised platforms will either merge to pool resources, pivot to niche verticals or, unfortunately, go bust.

Similarly, the B2B agency landscape is ripe for change. Many agencies focused on D2C and B2C e-commerce are attempting to break into B2B. However, the steep learning curve of doing so, coupled with the unique knowledge required for complex B2B projects, makes this transition difficult. Smaller agencies, particularly those lacking dedicated B2B expertise, will struggle to compete and may be acquired as larger firms look to bolster their B2B capabilities.

Complexity as a barrier to entry

B2B projects demand a unique set of skills, from handling large product catalogs to integrating complex back-office systems and supporting specialised channels like EDI and PunchOut. These requirements make B2B e-commerce significantly more challenging than its consumer-focused counterpart. For platforms and agencies, acquiring the expertise to operate effectively in this space is costly and time-consuming. Consolidation therefore becomes an attractive route for acquiring the knowledge and tools needed to thrive in B2B.

The future of B2B e-commerce

As 2025 unfolds, the B2B e-commerce sector will undergo accelerated consolidation, leading to a reduced number of stronger players. Platforms and agencies that succeed will likely focus on vertical specialisation, deep expertise and streamlined operations. For merchants, the challenge will be navigating this changing landscape to select partners and technologies with long-term viability.

By the end of 2025, the B2B e-commerce ecosystem will be leaner, more specialised and better equipped to serve the increasingly complex needs of manufacturers, wholesalers and distributors.

Prediction #8

More than ever, B2C experiences and expectations will permeate and influence the B2B space in 2025.

Thiziri Hammouche
Head of Customer Success
HOKODO

I predict that, more than ever, B2C experiences and expectations will permeate and influence the B2B space in 2025. As a Head of Customer Success, I've seen firsthand how the line between B2B and B2C expectations has blurred in recent years. In 2025, this convergence will accelerate, with B2B commerce increasingly adopting B2C hallmarks like hyperpersonalisation, social media engagement and a focus on seamless, mobile-first interactions. This shift will redefine how businesses sell to and support their clients.

One significant trend is hyperpersonalisation. B2B buyers, much like their B2C counterparts, have come to expect tailored recommendations based on their unique needs and purchasing history. Advances in AI will enable platforms to predict not only what a buyer might want next but also the exact timing and context in which they'll need it. Imagine a B2B platform that anticipates inventory shortages for a wholesaler and automatically suggests restocking orders before the issue arises, seamlessly integrated into their workflow.

Social proof, long a staple of B2C, will become increasingly vital in B2B. Buyers will look for reviews, ratings and case studies to validate their choices, much like a consumer might rely on product reviews for a new gadget. In fact, G2 research suggests 92% of B2B buyers are more likely to purchase after reading a trusted review[6]. This trend is particularly potent on LinkedIn and industry forums, where client testimonials are becoming a gold standard for credibility.

[6] **The Impact of Reviews on B2B Buyers and Sellers**, G2 & Heinz Marketing

Social media will also take on a more interactive role in B2B commerce. Channels like LinkedIn, Instagram and even TikTok (yes, TikTok!) will showcase not only thought leadership but also product demonstrations, customer success stories and real-time engagement with buyers. B2B companies that lean into these platforms will foster stronger, more authentic connections with their customers.

Elsewhere, mobile-first strategies will dominate. Much like the consumer world has shifted to prioritise mobile shopping, B2B buyers will demand robust mobile and app experiences for tasks like placing orders, managing accounts and accessing customer support.

Even consumer-driven phenomena like Black Friday will make their mark. We're already seeing B2B-specific promotions tied to these retail events, like those offered by European B2B marketplace Ankorstore in the run up to Black Friday. In 2025, expect this to expand as companies tap into the seasonal mindset of their buyers.

Finally, the role of customer success will continue to grow. Just as B2C brands prioritise end-to-end customer journeys, B2B companies will elevate their account management service and success strategies to ensure every touchpoint, from onboarding to renewal, exceeds expectations. This proactive approach to client satisfaction will be essential for building loyalty in an increasingly competitive market.

In 2025, B2B commerce will truly embrace its B2C-inspired evolution, transforming the way businesses think about and engage with their customers. Those who adapt quickly will set the standard for the industry's future. Don't get left behind!

Prediction #9

In 2025, B2B e-commerce will evolve into a buyer-driven and highly specialised ecosystem, propelled by practical innovation, tailored solutions and active collaboration between technology providers and businesses.

Chris Gee
UK Chapter Lead
B2B ecommerce association

In 2025, B2B e-commerce will evolve into a merchant-driven and highly specialised ecosystem, propelled by practical innovation, tailored solutions and active collaboration between technology providers and businesses.

I see this prediction playing out in three key ways:

1. **Merchant-driven innovation:** Merchants will push back on generic tech solutions, demanding tools that address their specific needs.
2. **Hyper-specialisation:** An increased focus on solving industry-specific challenges will be reflected in the establishment of niche platforms and localised manufacturing processes.
3. **Collaborative transformation:** Active participation from businesses through events, feedback and networking will help shape the next generation of solutions.

At its core, my prediction highlights a shift from generic, technology-led innovation to a practical, user-centric approach where businesses dictate the future of the tools, platforms and solutions that power their B2B e-commerce channels.

Merchant-driven innovation

In 2025, merchants will drive real differentiation in B2B e-commerce. Rather than accepting prepackaged solutions pushed by tech providers, these businesses will start asking more meaningful questions about what they truly need and what vendors must do to earn their loyalty. This change will prioritise practical, outcome-driven innovation tailored to the complexity of B2B operations.

Hyper-specialisation: localised micro-manufacturing and niche platforms

I predict a rise in localised "micro-factories", powered by advanced tools like IoT devices and 3D printers. Driven by sustainability goals, speed and supply chain resilience, this signals a significant transformation in manufacturing processes. In these new micro-factories, manufacturers will produce small batches of goods to order and in close proximity to buyers, reducing reliance on long overseas lead times and more efficiently meeting urgent demands.

Additionally, as the B2B e-commerce market matures, I predict the emergence of hyper-specific platforms tailored to niche industries. Unlike the current (and frustrating!) trend of treating B2B as a monolithic sector, these platforms will address the unique needs within industries like manufacturing, fashion and food services.

Collaborative transformation

One of the things that we are really lacking in B2B e-commerce are high quality events, exhibition summits, training and networking opportunities. I think we're going to see a flood of new B2B-specific events next year, but there is a risk that many will fall short of expectations, causing problems of mistrust and misdirection in the B2B ecosystem.

If attendees feel alienated by the content of your event – or worse, they feel they are just being sold to – it's unlikely they will return. The standout events with real longevity are going to be the ones addressing genuine problems, providing actionable insights and speaking the language of the manufacturers, distributors and merchants in attendance.

2025 will underscore the need for the B2B e-commerce ecosystem to evolve, with a sharper focus on specificity, innovation and collaboration. By tackling practical challenges head-on and encouraging open collaboration, the industry can develop solutions that align with the actual priorities of its users.

Prediction #10

Finance teams will undergo a profound transformation to meet the demands of a rapidly evolving B2B commerce landscape.

Aman Mehra
Chief Financial Officer
HOKODO

In 2025, finance teams will undergo a profound transformation to meet the demands of a rapidly evolving B2B commerce landscape. No longer confined to traditional functions like budgeting and compliance, finance departments are becoming dynamic growth enablers. Finance professionals will embrace new technologies, adopt forward-thinking practices and nurture new business relationships to redefine their roles as strategic partners. Here are my thoughts on how finance leaders in B2B commerce can shape their teams in preparation for this change.

Laying the groundwork

To transition from operational roles to commercially-minded strategic advisors within their organisations, finance professionals will need to develop new skills in technology, data analytics and strategic planning. This shift will require significant investment in training, but the payoff will be an agile, tech-savvy and growth-oriented team ready to tackle the challenges that lie ahead.

Efficiency as a growth catalyst

Automation will redefine the day-to-day operations of finance teams as they undergo transformation in 2025. Repetitive tasks like invoice processing, accounts reconciliation and credit risk analysis will be made easier, faster and more accurate by automation tools, freeing up time for finance professionals to focus on the strategic initiatives and creative tasks.

Real-time insights: from reporting to predicting

The days of static quarterly reports are over. In 2025, B2B commerce finance teams will need to leverage real-time data and predictive analytics to deliver actionable insights. Finance teams will start partnering more closely with data and business intelligence teams to determine what data is available in real-time and how it relates to financial performance. The ultimate aim is to make this data available to the entire finance team which will enable proactive decision-making and help businesses anticipate market changes, optimise pricing strategies and seize growth opportunities.

The finance team of 2025: a strategic growth engine

By embracing radical transformation, finance teams in 2025 will redefine their role within B2B commerce businesses. From driving operational efficiency to enhancing customer experiences and aligning financial strategy with broader business goals, these teams will be at the core of enabling growth. In an era of change and complexity, the ability of finance teams to innovate and adapt will be a decisive factor in determining which businesses succeed and which fall by the wayside.

Prediction #11

AI-Assisted procurement and fulfillment will revolutionise B2B commerce in 2025.

Ruth Foxe Blader
General Partner

The adoption of AI in procurement and fulfillment is poised to transform B2B commerce in 2025. AI tools, particularly generative AI and large language models (LLMs) like Perplexity, are set to redefine how businesses identify products, negotiate deals and manage supply chains. As the capabilities of these tools grow, B2B commerce will become more dynamic, efficient and tailored to the needs of buyers and sellers.

Smarter product identification and dynamic discovery

One of the core areas where AI is making an impact is product identification. Traditional methods of sourcing products – for example relying on static catalogs or manual searches – are being replaced by AI-driven systems that can process and analyse vast amounts of data. Generative AI enables businesses to describe their requirements in natural language, and AI agents can then match these needs to suppliers, even identifying alternative products or vendors based on quality, price sustainability or other criteria.

For instance, a B2B buyer could make a request like, “Find a supplier for eco-friendly packaging with a lead time of less than two weeks,” and the AI agent would return a curated list of options, complete with supplier ratings, pricing and compliance details. This level of specificity and accuracy simplifies sourcing and ensures alignment with business goals.

AI-powered negotiation and commerce dynamics

Negotiation, a traditionally human-centric aspect of procurement, is also being reshaped by AI. Tools leveraging LLMs can simulate negotiation scenarios, recommend optimal pricing strategies or even directly engage with suppliers to secure favourable terms. This reduces the time and effort required for deal-making while ensuring that businesses benefit from data-driven decisions.

The use of AI also makes commerce more dynamic. Pricing, inventory levels and delivery options can be adjusted in real-time based on market conditions, buyer behaviour and supply chain variables. This agility allows businesses to remain competitive and responsive to changing demands.

Generative AI and agentic tools: a new era of automation

Generative AI models are empowering a new wave of startups focused on AI-assisted shopping, procurement and fulfillment. These tools act as intelligent agents that can autonomously navigate procurement platforms, compare options and execute transactions. Businesses can delegate time-consuming tasks such as compiling order lists or scheduling deliveries to these agents, freeing up human resources for strategic activities.

For example, an AI assistant might monitor raw material costs across multiple suppliers and automatically trigger a purchase when prices drop below a certain threshold. Over time, these systems learn from their interactions, improving efficiency and decision-making with each iteration.

The road ahead for AI in B2B procurement

The shift toward AI-assisted procurement and fulfillment will lower barriers for businesses of all sizes to engage in B2B commerce. Startups and established providers alike are racing to deliver solutions that meaningfully integrate AI into procurement workflows, enabling greater transparency, efficiency and cost savings.

As these technologies mature, companies will need to embrace the opportunities AI offers while addressing challenges like data security, compliance and ethical AI use. In 2025, AI-assisted procurement won't just be a trend—it will be the new standard, driving growth and innovation across B2B.

Prediction #12

Harmonised payment regulations will simplify cross-border commerce between businesses in the EU.

Lisette Simons
Head of Legal and Compliance
HOKODO

My prediction for 2025/2026 is that harmonised payment regulations will simplify cross-border commerce between businesses in the EU. The introduction of Payment Services Directive 3 (PSD3) and Payment Services Regulation (PSR) will hopefully bring greater clarity on payments infrastructure for merchants and marketplaces with customers across the European Union.

The challenge today

For B2B commerce businesses in the EU, navigating the fragmented regulatory environment poses significant challenges. Although the existing framework intended to harmonise, each EU member state interprets and implements payment rules differently, creating a patchwork of requirements which make it very difficult to navigate for market parties. Without a uniform set of regulations, companies are forced to establish a different legal and compliance structure in every EU country they operate in, significantly increasing complexity and operational costs.

As an example, regulators vary in their approach to embedded payment solutions at checkout. In France, marketplaces might need to be a payment agent of a licensed entity, whereas in the Netherlands, a material outsourcing structure is required instead. Disparities like these not only create confusion but also result in competitive imbalances, as businesses in countries with more lenient regulatory environments gain the advantage.

The promise of the new payment regulations

Upcoming changes under the new payments regulations aim to address these challenges. Unlike PSD2, which is structured as a directive requiring member states to implement the rules into their national legislation, the new framework will be established as a regulation. This approach makes the rules directly applicable across all EU countries, eliminating the additional step of national implementation. In addition, the regulations are much more detailed, which will ensure a more uniform regulatory environment and consistent standards for all businesses.

Benefits for B2B merchants

The harmonisation of payment regulations will bring clarity and simplicity to businesses operating across the EU. Market participants will no longer need to navigate a web of differing requirements across every country. Instead, they can implement a single regulatory structure that works across all member states, reducing operational burdens and enabling more efficient growth.

Ultimately, I hope these regulatory changes will level the playing field for businesses, foster cross-border commerce and make the EU a more attractive market for companies of all sizes. In 2025 and beyond, a unified payment infrastructure will diminish the complexity of compliance and increase growth opportunities for B2B commerce businesses.

With thanks to...

About Hokodo

Experience game-changing payment terms for European merchants and marketplaces with Hokodo. Amplify growth, simplify operations, and effortlessly tackle cash flow obstacles with online and offline payment journeys crafted to keep customers coming back for more.

Offering payment terms isn't easy. From credit scoring and fraud risk mitigation to financing, insurance and payment processing – there's lots of moving parts supplied by different vendors. And that's before you've even thought about collections...

But offering credit is important. It accelerates growth by encouraging more purchases, higher conversions and customer loyalty.

Bringing all the elements of trade credit management onto one platform, Hokodo enables buyers to access payment terms instantly while merchants get paid upfront and in full, risk-free. The end-to-end and pan-European nature of our solution means that you only need to work with one provider to cover everything in all your markets.

Stay tuned to Hokodo in 2025 for the latest news and insights from the world of B2B commerce.

Sign up to the newsletter

Some of Europe's biggest B2B e-commerce merchants and marketplaces offer payment terms with Hokodo

Contact Us

United Kingdom
77 Leadenhall Street
London, EC3A 3DE

France
39-41 rue de la Chaussée d'Antin,
75009, Paris

contact@hokodo.co
www.hokodo.co
linkedin.com/company/hokodo/
twitter.com/hokodotech