HOKODO

Original Industry Research

Hokodo Investigation: Are Finance Leaders ready for the digital transformation of B2B commerce?

An actionable guide to creating a future-proof finance function

In association with

B2B ecommerce association

BPI Business Partnering Institute®

Hokodo Investigation:
Are Finance Leaders ready for the digital transformation of B2B commerce?

Foreword

The role of the Finance Leader is one of the most complex and demanding in any business. No longer confined to the traditional tasks of financial analysis and reporting, Finance Leaders are expected to guide businesses through uncertainty, influence commercial decisions, manage stakeholder relationships and take a leading role in business strategy. As the scope of the role evolves, so too does the Finance Leader's influence and impact on business growth.

We surveyed and interviewed your peers at the top of B2B commerce's finest finance teams to learn more about the challenges they face, the goals they must achieve and how technology could be better utilised by their teams. We learned that almost half (46%) of B2B Finance Leaders are unable to strike a balance between the nitty gritty of financial controls and strategic growth initiatives, while two thirds (66%) do not believe their teams can consistently keep pace with the speed of e-commerce. The top challenges reported by respondents are cash flow unpredictability (66%), cutting costs (49%) and managing payments and payment terms (44%).

In the following pages you'll learn that Finance Leaders in B2B commerce can only be successful if they find a way to become tech-enabled and balance all the contradictory priorities thrown their way.

Read on to discover how to:

- Develop robust financial controls which don't hinder growth
- Satisfy the often opposing needs of internal stakeholders and external parties
- Protect cash flow while enabling customers to pay on terms
- Identify which tasks can be automated and those that still need the human touch
- Utilise technology to prepare your finance department for the future

As you will learn, many Finance Leaders today struggle to achieve these goals for a myriad of reasons including insufficient staff, inadequate technology, internal blockers and more. If you're feeling unprepared for digital transformation and at the mercy of legacy technology, you are not alone.

The finance function of the future needs a tech-enabled Finance Leader that is able to walk the tightrope with steady footing, balance all their competing priorities and keep pace with the rapid growth of B2B e-commerce. It's our intention with this report to help you learn how to do just that.

Louis Carbonnier
Co-founder & President, Hokodo

A word from our partner: The B2B eCommerce Association

Christopher Gee
UK Lead

For those who know me or have heard me speak about B2B technology, my mantra is simple: "Code works for us, we do not work for it." Code is just a language; like any language, it can tell a great story or deliver a bad joke. The same applies to business technology, particularly when managing financial processes in B2B e-commerce.

Automation is key to reducing administrative labour, minimising errors, and speeding up completion. It's reassuring to see this report offer a pragmatic approach to automating finance processes. Hokodo's advice to focus on the benefits, understand your return on investment (ROI), and appreciate the total cost of ownership is sound guidance.

Their recommendation to start small, iterate, and scale up resonates with me. I often remind leaders that automation and e-commerce are not one-off projects, but ongoing programmes that evolve as your business does. As your organisation grows, so too must the systems that support it. This report provides timely insights and valuable strategies for anyone navigating the complex world of B2B finance, balancing efficiency with growth.

For those seeking further help with automation, system integrations, and evolving within B2B, I encourage you to join our association and reach out to us. We're here to provide guidance and advice to ensure your business thrives in the ever-changing e-commerce landscape.

A word from our partner: Business Partnering Institute

Christian Frantz Hansen
Partner & Co-Owner
Business Partnering Institute

The call for finance professionals to evolve from mere "bean counters" to strategic business partners dates back to 1985, the same year the first ".com" domain was registered and Microsoft released Windows 1.0.[1] Yet, nearly four decades later, many in the finance profession are still grappling with this transition. The practical challenge of finance business partnering often leaves professionals stuck in routine tasks, missing out on opportunities to engage in more strategic, value-adding activities.

This struggle holds back both individuals and organisations, impacting everything from finance team morale to overall business performance. In fact, inefficiencies in Financial Planning and Analysis cost U.S. businesses a staggering $7.8 billion in lost economic value in 2022 alone.[2]

Now, more than ever, the message is clear: finance professionals must master the balance between maintaining robust financial controls and driving strategic growth. By embracing the power of emerging technologies to automate repetitive tasks, we can free up time for the high-value work that fuels business expansion and innovation.

Let the coming decade be the era where finance professionals fully realise their potential, empowered by technology to lead their organisations into the future. The moment is now for the finance function to not only keep pace with change but to drive it, transforming from a support role into a catalyst for strategic success.

[1] The Future of Finance is in the CFO's Hands, NetSuite
[2] The Economic Impact of the FP&A role in the US, University of Baltimore

Methodology

In August 2024, Hokodo surveyed and interviewed finance leaders from B2B commerce businesses in a variety of industries across the UK and EU. The qualitative and quantitative data gathered was subsequently analysed and used to produce this report.

Participants were screened with qualifying questions to confirm their suitability. Job titles surveyed include Finance Leader, Chief Financial Officer (CFO), Finance Director, VP of Finance and Head of Finance.

Participants answered 25 questions about the goals and challenges of their roles. Questions were grouped into three categories:

- Financial operations and payments
- Payment terms
- Growth versus financial controls

The data we collected is complemented by insights from finance leaders who were invited to contribute quotes for the paper.

Introduction: the challenge faced by Finance Leaders today

The results of our investigation revealed that Finance Leaders and other financial leaders working in B2B commerce are frequently at the mercy of various competing demands, goals and requirements. Regardless of the details of their role, location or industry, the predominant challenge faced by Finance Leaders is finding a balance for all these moving parts.

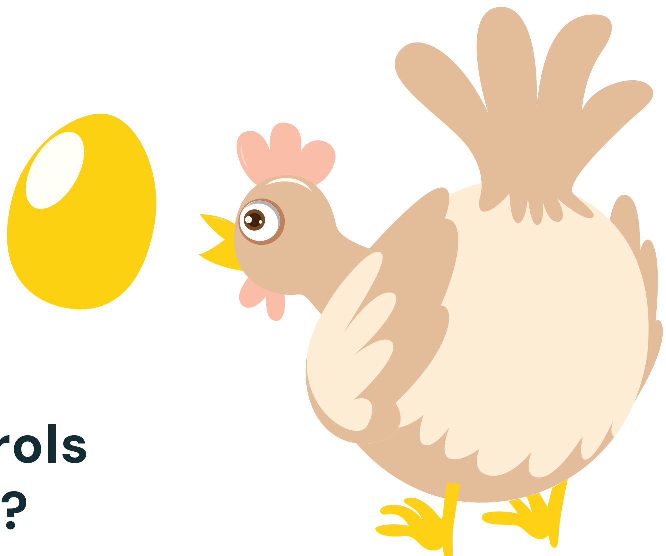
Typically, the odds are stacked against our friends at the top of the finance team. Two thirds (66%) of Finance Leaders say their team is unable to keep pace with the speed of e-commerce, which is particularly concerning when you consider the soaring popularity and adoption of digital sales channels in B2B.

Over the course of this report, we will demonstrate how achieving the right balances in their role empowers Finance Leaders to overcome the challenge of keeping up with the speed of e-commerce and digital transformation.

Part 1: Balancing growth with financial controls

We asked respondents if they felt able to balance financial controls with business growth. Reassuringly, just over half (54%) of Finance Leaders agreed that they can indeed achieve this balance – but that also means that 46% might be leaning too heavily one way at the expense of the other.

> Balancing financial controls and business growth requires implementing strong financial oversight while maintaining flexibility to invest in opportunities that drive expansion. By setting clear budgets and regularly monitoring performance, a company can ensure stability while pursuing strategic growth initiatives.
>
> **Head of Finance**
> **Renewables Marketplace**



What came first, the controls chicken or the growth egg?

Financial controls are the policies and procedures that a Finance Leader puts in place to manage the use of financial resources and ensure the accuracy of financial reporting. Any finance leader worth their salt knows that a solid foundation of controls must be implemented before they can turn their attention elsewhere.

But at the same time, the Finance Leader is a key player in the growth strategy of their business, providing insights and advice that influence major commercial decisions. Deep understanding of financial data and market trends help these finance leaders to identify and evaluate growth opportunities.

Did you know...

39% of Finance Leaders think that **e-commerce has made it more difficult** to manage financial controls

Many of the Finance Leaders we spoke to feel that the all-consuming importance of controls makes it difficult to focus on growth.

How do you balance financial controls and business growth?

"With difficulty!"
CFO
Automotive business

"You lose one way or another because you cannot do it all."
Finance Director
Wholesale business

"We have zero appetite for regulatory non-compliance, therefore we ensure the finance department is operating in line with our policies and external obligations. This can limit growth."
Finance Lead
Professional services business

"Growth is great, but as a small team we need to get it right. I have to balance processes and ensure controls are nailed before I can think about growth."
Head of Finance
Fashion and beauty business

The bad news is that they're right, it is difficult to balance financial controls with growth initiatives. Contradictory demands, over-stretched people-based processes and fragmented, outdated technological solutions make it even harder to find an equilibrium.

The good news is that **finding a balance is not impossible.**

How can Finance Leaders strike the balance?

To strike a balance, finance leaders must understand and respect the delicate relationship that links financial controls and business growth. These are not two separate parts of the Finance Leader role that exist independently of each other; they are inextricably linked and must be treated as such.

Too much control poses a problem for B2B commerce businesses. Overbearing and restrictive processes cause delays, friction and lost opportunities, ultimately grinding growth to a halt. Conversely, unchecked growth prevents controls from working properly, exposing the business to unacceptable levels of risk.

> There needs to be a balance between control and commercial awareness. Some level of risk in a business is not only needed but healthy. That said, that risk cannot impinge on regulatory or financial standards.
> **Finance Leader**
> **Equipment and machinery business**

Our investigation revealed three key ways that finance leaders can realise the elusive growth-control equilibrium.

1. Convince and persuade

In order to implement the right level of controls while allowing room for growth, you need to win the hearts and minds of various internal stakeholders. Some of your colleagues – commercially minded CEOs, founders and revenue leaders, for example – might be opposed to any controls which restrict growth, while your operational, compliance and finance teammates are more likely to try to block growth plans if there are risks involved.

The trick is to sell the benefits of the control (or the growth strategy, depending on whom you're trying to convince). How is it going to help them hit their goals and improve their performance? How will it make their life easier? If that doesn't work, you can play hardball: what's the risk of not doing it? How is it going to make their life more difficult?

2. Incorporate growth into financial planning

As the finance leader, it's your responsibility to evolve controls at the right pace. If you're too slow to adapt, the business will be subject to unacceptable risk, but if you lock things down too quickly, you'll suffocate growth.

To do this, you need solid short and long term financial planning which incorporates controls and growth goals.

"We have a five-year business plan that aligns our projected revenue and growth that then budgets for that growth via varying financial controls," explained the Finance Lead of a business in the transportation industry.

3. Automate manual tasks

Automation of certain manual tasks allows Finance Leaders and their teams to spend more time on the creative thinking and strategic work that goes into growth initiatives.

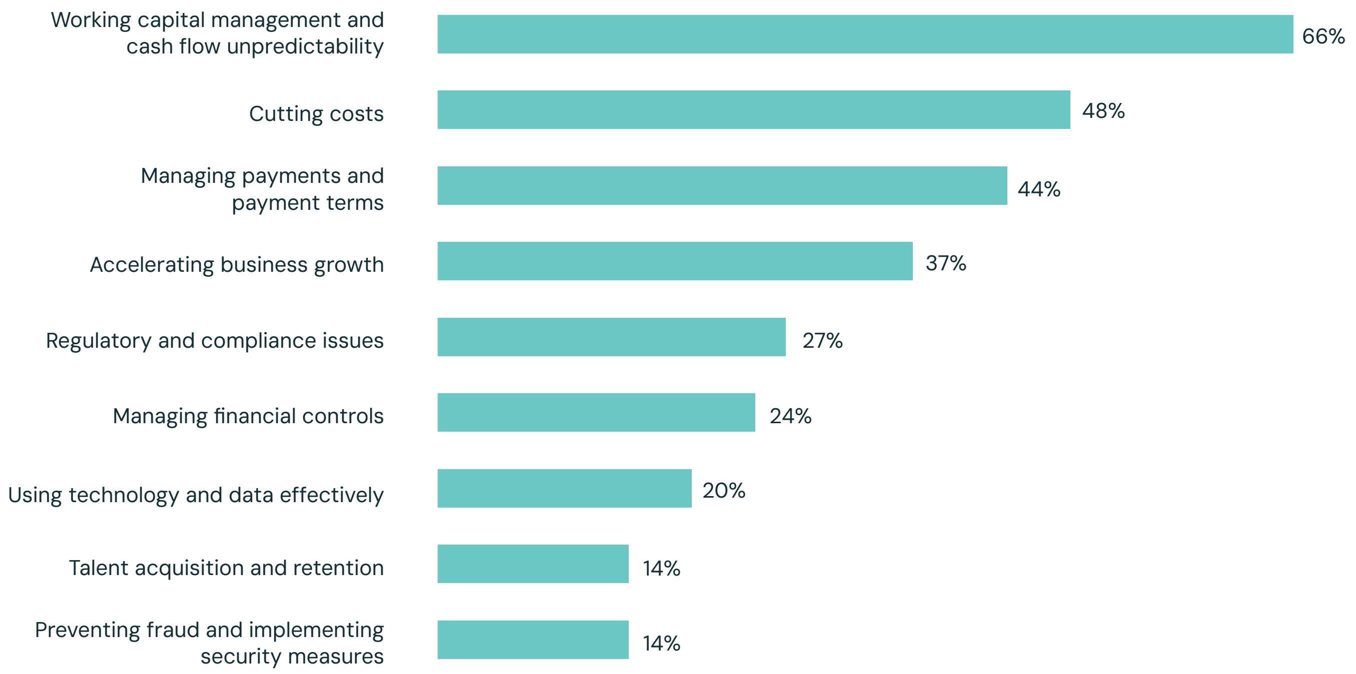
Begin by identifying repetitive, time-consuming tasks that can be automated without sacrificing accuracy. Data entry, report generation and basic analytics are all good places to start. Prioritise areas where automation can significantly reduce costs, enhance efficiency, or minimise errors, such as accounts payable, payroll, and financial forecasting.

"Automated accounting tasks help free up my team to work on more important tasks," the Finance Lead of an industrial supplies merchant told us, highlighting the need to leverage technology in order to drive efficiency and keep pace with the rest of the business.

Part 2: Balancing cash flow unpredictability with a competitive payment terms offering

The primary challenges faced by finance leaders in B2B commerce revolve around cash flow unpredictability (66%), cutting costs (48%) and managing payment terms (44%). This paints a picture of a delicate balance between cash flow protection and offering competitive payment terms to customers (which, by their very nature, can put cash flow at risk).

What are the top 3 challenges you face as a finance leader in B2B commerce?



B2B commerce Finance Leaders understand the growth benefits of trade credit

Our research found that Finance Leaders in B2B commerce already have thorough knowledge of trade credit and a clear understanding of the benefits of offering it to customers.

> Offering payment terms to customers can increase sales and customer loyalty, which will accelerate the company's growth and improve cash flow. Additionally, this approach can differentiate the company from its competitors, helping to achieve strategic financial goals.
>
> **Head of Finance**
> **Renewables marketplace**

By nature, finance leaders are:

- Highly risk averse
- Laser-focused on the money coming into and going out of the business
- Concerned about the operations and capacity of the finance team

And rightly so. But it's these characteristics and values that can cause Finance Leaders to hesitate when it comes to trade credit management. Offering trade credit can be a dangerous venture, limiting the availability of working capital and creating vulnerability to the risk of late or missing payments. The complex nature of trade credit management – including credit scoring, fraud assessments, collections, payment processing and more – threatens to become a significant drain on the time and resources of the finance team.

Finance Leaders can be categorised into two groups. Group one, representing a third of respondents, are those working at businesses that do not currently offer payment terms to buyers. The Finance Leaders of these businesses agree that the risk of non-payment (50%), cash flow issues (43%) and fraud mitigation (29%) are the main reasons why trade credit is not an option for customers.

What are the main reasons your business does not offer payment terms?

50%
Non-payments from customers

43%
Cash flow constraints while waiting for payment

29%
Fraud risks

In group 2 we have the remaining 66% of businesses which do offer payment terms to customers. Of these, 67% offer payment terms online, 22% in bricks and mortar stores and 15% via telesales.

But don't be fooled into thinking that these businesses have got it all figured out. Finance Leaders in this group say that some of the biggest challenges of offering credit revolve around cash flow issues, organising collections and non-payment risk.

What are the most significant pain points in managing payment terms from a financial leadership perspective?

63%
Cash flow constraints while waiting for payment

56%
Organising collections and chasing late payments

56%
Non-payments from customers

How can Finance Leaders strike the balance?

B2B commerce businesses that already offer payment terms are not necessarily at an advantage over those that don't. It can be just as challenging – if not more so – to try to shoehorn traditional and offline trade credit management processes into digital sales channels.

According to our own research, 93% of B2B buyers prefer e-commerce over other sales channels, and 83% will abandon a purchase if payment terms are not available at the point of need.[3] For many finance teams, the shift to e-commerce is creating more problems for finance teams constrained by legacy technology and slow, manual processes. Why?

1. **It can be risky.** The scale and opacity of B2B e-commerce makes it difficult to know which buyers can be trusted to stick to their payment terms.
2. **It can drain financial resources.** From credit scoring and fraud detection, through to financing, payment processing, insurance and collections, trade credit is made up of several complex components.
3. **It can put pressure on cash flow.** Offering credit off their own balance sheet can have a significant negative impact on the cash flow of a business.

As you can see, the characteristics of traditional trade credit management make it antithetical to the core tenets of what it means to be a Finance Leader. In fact, over half (54%) of Finance Leaders say that they have had to impinge on the payment terms of a key customer due to risk factors. But it doesn't have to be this way.

In recent years, digital trade credit solutions such as those offered by Hokodo have emerged as a safer, simpler and more sustainable way for merchants to offer payment terms. With Hokodo providing the financing and handling every step of the trade credit management process, buyers get the credit they deserve while Finance Leaders win back time and resources, get guaranteed risk protection and free up cash flow. Everyone wins.

42% of the Finance Leaders surveyed said that the primary benefit of partnering with a digital trade credit provider would be to ease cash flow restrictions. Others saw the most value in a partner helping to streamline financial operations and outsource time-consuming tasks like assigning credit limits (46%) and accounts receivable and collections (44%).

What would be the most significant benefits of partnering with a third party digital trade credit provider?

46% Assigning credit limits and terms to buyers

44% Outsourcing accounts receivable and collections

42% Increased cash flow

> Integrating payment terms into a business's financial strategy can contribute to achieving various finance function goals such as improved cash flow, increased sales, competitive advantage, stronger customer relationships, and support for business growth. It requires careful management of credit risk and customer relationships but can yield significant benefits when implemented effectively.
>
> **Finance Lead**
> **Professional Services Business**

[3] The Definitive Guide to B2B E-commerce Buyer Demands in 2024, Hokodo

Part 3: Balancing internal and external demands

The Finance Leader is one of the most senior and visible figures in any business, often acting as the right-hand person to the CEO and, in many cases, eventually stepping up into a Chief Executive role themselves. As such, they are constantly being pulled in multiple directions by competing demands and restrictions from internal and external parties.

Finance Leaders need to have their cake and eat it too

Finance Leaders are faced with the complex task of balancing the demands and finding a compromise which satisfies demands and restrictions from internal stakeholders as well as external parties such as regulators and customers.

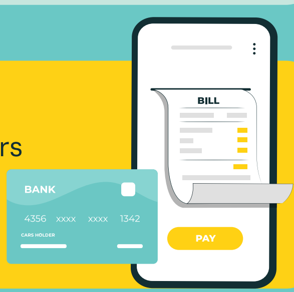
Internal	External
Budget restraints	Legal and regulatory requirements
Board / C-suite expectations	Customer and vendor dispute resolution
Risk mitigation	Frictionless risk assessments
Legacy infrastructure unsuited to the speed of digital channels	Customer expectations for user experience / technology
Cash flow protection	Payment terms and settlement method options

This is by no means an exhaustive list, but from this sample alone we can already see tensions between the internal and external pressures on a Finance Leader. So, it's really no surprise that...

Budget constraints (66%) and resistance to change (54%) are hindering forward-thinking Finance Leaders from innovating and improving financial processes

Just 34% of Finance Leaders think that their teams can keep up with the speed of e-commerce

Over half (54%) of B2B commerce Finance Leaders say that they have had to restrict payment terms because of risk



Customer (51%) and vendor disputes (32%) are two of the biggest payment-related pains for Finance Leaders

Compliance and regulatory costs are a major spend for 44% of finance teams

How can Finance Leaders strike the balance?

Analysis of these key stories and statistics from our research, has enabled us to establish several recommendations to help you balance internal and external demands and restrictions.

Compliance and regulatory costs

Leverage technology for automation

Implement compliance management software that automates regulatory monitoring, reporting and audit trails. This reduces the need for manual oversight and minimises errors.

Outsource or partner strategically

Consider outsourcing specific compliance functions to specialised firms that can achieve economies of scale or partnering with consultants who bring expertise at a lower overall cost.

Regular process audits

Conduct regular internal audits to identify inefficiencies in compliance processes, streamlining them to reduce costs while maintaining adherence to regulations.

Budget constraints and resistance to change

Build a strong business case

Present a clear, data-driven business case that highlights the return on investment (ROI) of the new initiative, focusing on long-term benefits such as cost savings, increased revenue and risk reduction.

Pilot programs

Propose small-scale pilot programs to demonstrate the potential of the innovation. Success in a pilot can help overcome resistance and build confidence in the new practice.

Engage key stakeholders early

Involve key decision-makers and influencers early in the process, seeking their input and addressing their concerns to build support for the initiative.

Keeping up with the speed of e-commerce

Implement modular upgrades

Instead of a full overhaul, consider implementing modular upgrades to existing systems. This allows for gradual modernisation without significant disruption.

Adopt cloud solutions

Migrate to cloud-based platforms that offer scalability, flexibility, and integration with modern e-commerce tools. This approach can help bridge the gap between legacy systems and the demands of e-commerce.

Invest in API integration

Use APIs to connect legacy systems with newer e-commerce platforms, ensuring data flows smoothly and processes remain efficient without the need for a complete system replacement.

The risk of offering payment terms

Credit risk assessment

Implement a robust credit risk assessment process before extending payment terms. Use data analytics to evaluate the financial health and payment history of customers.

Dynamic discounting

Offer dynamic discounting options where customers can get a discount for early payment, improving cash flow while still providing flexibility.

Work with a specialist partner

Consider outsourcing the trade credit management process to a third party provider that will take on the credit and fraud risks of offering payment terms.

Customer and vendor disputes

Implement dispute resolution technology

Use automated dispute resolution platforms that streamline communication, track issues and provide clear records of interactions, reducing the time and cost involved in resolving disputes.

Establish clear contracts and policies

Ensure contracts with vendors and customers are clear, detailed, and include well-defined dispute resolution mechanisms to prevent misunderstandings and reduce the likelihood of disputes escalating.

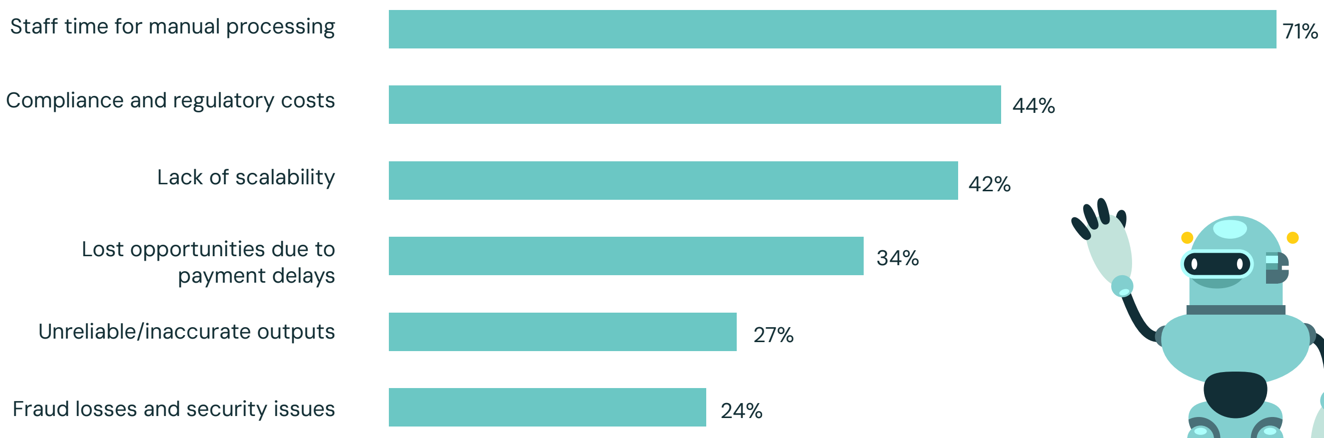
Mediation and arbitration

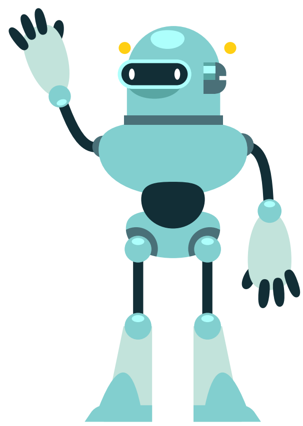
If it comes to it, encourage mediation or arbitration over litigation. These methods are typically faster and less costly than court proceedings and can lead to more amicable resolutions.

Part 4: Balancing automation with manual labour

With 71% of Finance Leaders in agreement, staff time for manual processes is by far the biggest cost faced by B2B commerce finance teams today. Many financial leaders are turning to automation (42%) in order to make things like payments and accounts receivable cheaper, easier and faster. But how can you know which tasks or roles to automate and which still need the human touch?

What are the most significant costs associated with your team's current processes and systems?





The robots are taking (some of) our jobs!

Let's take a look at the facts:

- By 2025, 80% of B2B sales interactions between suppliers and buyers are projected to occur via digital channels[4]
- Two thirds of B2B merchants now offer e-commerce services, defined as the ability to support a fully online transaction[5]
- 93% of B2B buyers prefer to use online channels for their procurement needs[6]
- 35% of B2B buyers are comfortable spending $500,000 or more in a single online transaction, while 15% will spend up to $1 million on a digital channel[7]

However, with almost three quarters of Finance Leaders concerned about the cost of manual labour, it's clear that there is a deep-rooted irony in the world of B2B commerce.

Despite the fact that the industry is digitising at a high speed, with merchants promising the slick e-commerce experiences that millennial buyers have come to expect, the finance teams of B2B commerce companies are being left to struggle with legacy tech and outdated processes.

[4] The Future of Sales, Gartner
[5] Busting the five biggest B2B e-commerce myths, McKinsey
[6] The Definitive Guide to B2B E-commerce Buyer Demands in 2024, Hokodo
[7] Busting the five biggest B2B e-commerce myths, McKinsey

It's been two decades since the automation of manual processes and laborious tasks like data entry, invoicing and payroll became practical and financially viable for many businesses. McKinsey research suggests that 40% of financial tasks (such as cash disbursement, revenue management, and general accounting and operations) can be fully automated, while a further 17% can be mostly automated.[8]

However, a survey by finance automation company Auditoria found that just 5% of businesses have fully invested in automation. The authors estimate that, on average, a 20-person finance team loses the equivalent of 1,920 hours annually, or an estimated $124,800, to manual tasks.[9]

So, it's no wonder that Finance Leaders highlight exploring automation (42%) and reducing processing time (24%) as two of their priorities when it comes to eradicating inefficiencies.

How can Finance Leaders strike the balance?

Ultimately, finance leaders in B2B commerce want to streamline operations in order to save time, money and resources. They want to become tech-enabled, future-proof and ready for digital transformation. How? By automating the tasks that are time consuming, repetitive and prone to human error so that team members have the time to focus on tasks that are more creative, strategic and complex.

Based on our research, here's our guide for approaching automation strategically, focusing on saving time, cash and resources while maintaining the human touch that is essential for success.

1. Identify high-impact areas

- Begin by identifying repetitive, time-consuming tasks that can be automated, such as invoicing, order processing and data entry.
- Automate key financial processes like accounts payable and receivable, expense management and financial reporting. This reduces errors, accelerates workflows and ensures more accurate financial data.
- Automate aspects of customer and supplier interactions, such as order confirmations and payment processing, to improve speed and reliability while maintaining transparency.

2. Balance automation with human oversight

- While automation can handle data processing and routine tasks, Finance Leaders should ensure that important strategic decisions requiring judgement and nuance remain under human control.
- Use automation to support, rather than replace, human tasks. For instance, automate data collection and preliminary analysis but rely on human expertise for interpreting results and making final decisions.

[8] Bots, algorithms, and the future of the finance function, McKinsey
[9] The Auditoria.AI 2020 Survey: Automation in ERP and the Finance Back Office, Auditoria

3. Invest in scalable, integrated systems

- Choose cloud-based automation tools that offer scalability and integration with existing systems. This allows you to adapt quickly to changing business needs and market conditions.
- Where full system overhauls aren't feasible, invest in API integration to connect legacy systems with modern automation tools, ensuring a seamless flow of data across the organisation.

4. Foster a culture of continuous improvement

- Invest in training for finance teams to effectively use automation tools. Encourage upskilling so that employees can transition from manual tasks to higher-value activities like strategic planning and analysis.
- Regularly review the effectiveness of automated processes and seek feedback from users. Continuously refine and optimise automation tools to align with evolving business goals.

5. Manage change and mitigate risks

- Implement automation in small, manageable phases to demonstrate success and build confidence across the organisation. Pilot programs can help in fine-tuning the approach before scaling up.
- Ensure that automated processes comply with regulatory requirements and maintain high standards of data security.

6. Align automation with business strategy

- Ensure that automation initiatives align with broader business objectives, such as improving customer service, reducing operational costs or expanding into new markets.
- Continuously assess the return on investment (ROI) of automation efforts. Track metrics such as cost savings, efficiency gains and improvements in customer satisfaction to ensure that automation delivers tangible business benefits.

Conclusion: Future-proofing starts with tech enablement of the Finance Leader

If you've got to the end of this research paper, well done. If you've skipped right to the end to read the summary, welcome. Those who have been with us since the beginning will have already identified several common threads running throughout this investigation:

B2B e-commerce is growing at breakneck speed...

...but the technology and resources available to Finance Leaders and their teams is preventing them from keeping pace.

Traditional, outdated, manual processes are preventing finance teams from becoming future-proof and tech-enabled...

...which ultimately results in higher costs, lost opportunities and dissatisfied customers.

Finance leaders struggle to balance day-to-day financial controls with strategic growth initiatives...

...but trailblazers are using technology, automation and specialist third party providers to help balance competing and contradictory demands.

Time is running out for B2B commerce businesses that have so far neglected to upgrade the technological capabilities and infrastructure of their finance teams. There can be no long-lasting business success without first ensuring that Finance Leaders have the time, budget, staff, resources and technology to keep up with the speed of e-commerce.

Future-proofing starts with tech enablement of the finance team. And you need to start right now.

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 a payment journey 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. Talk about convenience.

About the B2B eCommerce Association

The B2B eCommerce Association is the global network and resource for B2B professionals, practitioners and companies who want to succeed in eCommerce and digital transformation.

About Christian Frantz Hansen

Christian is a partner at the Business Partnering Institute – a consulting company aimed at elevating the potential of finance professionals. With extensive experience in business controlling, finance business partnering, and performance management across large international companies, Christian excels in aligning financial insights with business strategies. As a seasoned Finance instructor, Christian has trained over 500 finance professionals globally, empowering them to make data-driven decisions. Christian's result-oriented approach, coupled with strong analytical skills, ensures a tangible positive impact on business outcomes.

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

ankorstore | vroomly | MONIN | YardLink

rawlins TRADE PAINT & COATINGS SUPERSTORE | Signify | MAISON & OBJET | ROOSER

MISTERGATES DIRECT | hydr | POUR DE BON | WIKIFARMER

accurascale | UBOOKER | achatmat | HIVED

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