HOKODO



The Definitive Guide to B2B Buyer Demands in 2025



In association with







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Foreword

A year ago I wrote the foreword for the first edition of this research paper. In those 300 words, I was laser-focused on two things: the demand for e-commerce in business-to-business commerce, and the difficulties merchants faced in delivering on those expectations.

That sentiment is no less true in 2025 than it was when I wrote it. As you will learn in the pages of this year's report, e-commerce remains the most used and highest rated sales channel among B2B buyers. But this year, a new trend is rearing its head.

Yes, buyers want to interact with you online via e-commerce webstores, digital marketplaces, mobile apps and social media. But they also want to visit you in-store, talk with you on the phone and meet you face-to-face at industry events.

In short, they want omnichannel sales: the opportunity and flexibility to connect with and purchase from you via a number of online and offline platforms. They want a coherent and cohesive experience across all these touchpoints, with access to their tailored pricing, payment terms, offers and more.

Oh, and that's in addition to the demand for a reliable supply of high quality goods that can be easily researched, delivered quickly and paid for at a later date...

Meeting these stringent expectations requires time, effort and investment, but as with all things worth doing, the potential rewards warrant the challenges you will face. It is my hope that the report you hold in your hands (or gaze at on a screen), will give you the leg up needed to meet B2B buyer demands, get ahead of the competition and, ultimately, have a successful 2025.

Let's get started, shall we?



Louis Carbonnier

Co-founder & CEO, Hokodo

A word from our partner: the B2B eCommerce Association

Our mission at the **B2B eCommerce Association** is to support manufacturers, wholesalers, and distributors as they navigate digital transformation—through professional courses, educational content, and original research. So, when **Hokodo** invited me to contribute to this report for a second year, it was an easy decision.

A clear theme runs through this research: **B2B buyers expect more.** The shift isn't coming—it's already here.

The research makes it undeniable:

- Buyers overwhelmingly agree that suppliers must offer a fast, simple, and accurate online experience.
- Digital platforms—including e-commerce websites, B2B portals, marketplaces, and mobile apps—are now the preferred sales channels for 75% of buyers.

B2B e-commerce isn't just another channel—it's **the foundation** of modern B2B sales. But too many businesses still see it as a bolt-on, rather than the backbone of a seamless buying experience.

The challenge for manufacturers, wholesalers, and distributors isn't whether to invest in e-commerce. It's how to align platforms, processes, and people to make it work properly—without creating more complexity.

This research is a powerful guide for businesses facing that challenge in 2025. Take the insights seriously, question the status quo, and build something that truly serves your customers.



Chris Gee
UK Chapter Lead, B2B eCommerce Association



A word from our partner: Greenwood Consulting

In *The Definitive Guide to B2B Buyer Demands in 2025*, Hokodo has doubled down on everything that made last year's report so vital for the industry, while also tapping into new trends and attitudes among business buyers.

As the founder of an e-commerce focused consultancy for B2B merchants, I was not shocked to learn that digital trade remains not only the fastest growing sales channel but by far the most popular among buyers in 2025.

Simultaneously, some of the findings of the report reveal new truths and trends that suggest B2B is not the one horse race it is sometimes made out to be, with buyers now expecting a diverse yet cohesive mix of online and offline interactions with suppliers.

Original research like this is essential for helping B2B brands formulate their strategies for the year ahead. At Greenwood Consulting, we are proud to once again collaborate with Hokodo on this research and hope that B2B brands will take these findings onboard and utilise them for success in 2025 and beyond!



Jason Greenwood
Founder & Lead Consultant, Greenwood Consulting

A word from our partner: SparkLayer

Hokodo's 2025 report on the state of B2B commerce is fascinating – and, more importantly, critical for the survival and success of wholesale brands. E-commerce websites and marketplaces are the preferred choice for almost 75% of B2B buyers, showing that merchants need to leverage a digital experience to keep up, let alone differentiate.

A huge 97% of wholesale buyers state that a speedy, simplified journey is crucial. With millennials now making up the majority of B2B buyers, it's only natural that expectations are shifting to prioritise streamlined online experiences. Their buying habits are increasingly tech-led, meaning they place more importance on frictionless, intuitive interfaces than previous generations of buyers.

One of my favourite areas of this report is the insight into key drivers behind re-platforming. It aligns closely with what we see at SparkLayer and highlights the challenges and frustrations that e-commerce platforms need to address.

It's been fantastic to be part of Hokodo's transformative work and we're excited to see the changes this report will make to retailers and their customers in 2025 and beyond.



Alex Weston
Sales Director, SparkLayer



Executive Summary

With webstores, online marketplaces and mobile apps now the preferred sales channels of almost three quarters (73%) of buyers, there is no disputing the dominance of e-commerce in B2B. 97% agree on the importance of a fast, simple and accurate online experience

However, the findings of our 2025 research reveal that buyers are not wholly satisfied when they only have the option to interact with suppliers on digital channels. In 2025, there is a clear expectation among buyers for omnichannel experiences in B2B: 84% say that it is important for sellers to be active on multiple online and offline channels.

In something of a reversal of pandemic-induced trends, B2B buyers have rekindled their love for face-to-face sales, with a growing number choosing (56%) and preferring (23%) physical stores.

Elsewhere this year, buyers are waking up to the inefficiencies and inconveniences of card payments in B2B, demanding instead to pay via bank transfer (80%) or Direct Debit (57%). Payment terms remain top of mind for buyers in 2025, with 78% in agreement that they are an important consideration during supplier selection. Two thirds of buyers will abandon a purchase if no payment terms are available.

Read on to dig deeper into the evolving expectations of B2B buyers in 2025

Methodology

In November and December 2024, Hokodo surveyed 300 buyers from businesses in a variety of industries across the UK and the EU. The qualitative and quantitative data gathered was analysed for this research report.

Participants were screened with qualifying questions to confirm their involvement in purchasing processes for their business. Professionals surveyed include purchase managers, procurement managers, resource managers and buyers, plus leadership figures including directors, business owners and C-suite executives.

Participants answered 26 questions about their procurement habits and interactions with B2B commerce suppliers. Questions were grouped into four categories:

Online, in-store and telesales

Payment terms

3 Issues with orders

4 2025 expectations



5 key takeaways

84%

of B2B buyers want suppliers to offer several different sales channels, such as an e-commerce site, telesales reps and a physical store

78%

agree that payment terms are an important consideration when choosing a supplier



A growing number of buyers want to pay by bank transfer (80%) and Direct Debit (57%) for their B2B purchases

97%

agree that a fast, simple and accurate online experience is important

B2B buyers will switch suppliers if offered:



Better prices



Broader product inventory



Enhanced payment terms



Everything, everywhere, all at once: the shift to omnichannel preference in B2B

When we published the first edition of this research in 2024, we focused on how e-commerce had become "the new normal" for B2B, rapidly overtaking traditional channels like face-to-face and telesales in the wake of the COVID-19 pandemic. To a significant extent that remains true, but this year a new trend has emerged: in 2025, B2B buyers want an omnichannel purchasing experience.

Our research has found that 84% of B2B buyers want suppliers to be active across several different sales channels, while just 7% consider it unimportant. Industry research by McKinsey and Digital Commerce 360 has found that buyers now use an average of 11 different channels to engage with sellers during the buying journey, up from 5 channels in 2016 and 7.5 in 2020.¹ The vast majority of buyers (94%) agree that an omnichannel sales model is as effective as–or more effective than–previous sales models.²

Choosing channels

The size, complexity and value of an order, as well as the relationship with the seller, are key considerations for buyers when deciding which sales channel to use.

How do you prefer to place lower value and/or repeat orders?



How do you prefer to place higher value and/or complex orders?



¹ B2B buyers want (and use) multiple digital sales channels, Digital Commerce 360

² B2B sales: Omnichannel everywhere, every time, McKinsey

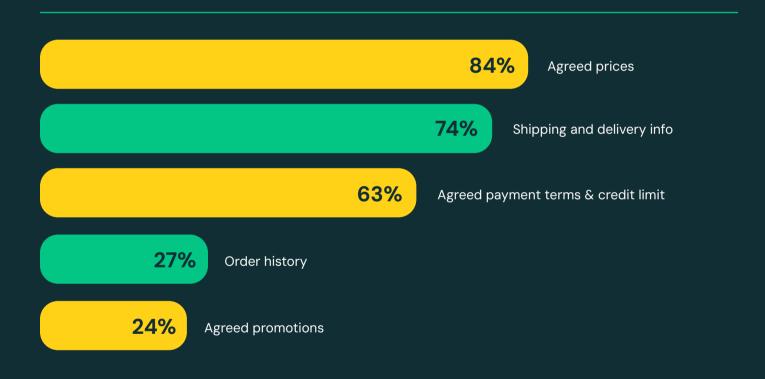
Whether placing a relatively low value repeat order or making a complex and expensive purchase, digital channels reign supreme for many buyers. This aligns with McKinsey's finding that 73% of B2B buyers are willing to spend over \$50,000 per order in a self-serve environment.3

However, there is a considerable difference in the number of respondents who feel more comfortable placing complex or high value orders via channels where they can speak with a sales rep or even see the products they are buying in person. Conversely, for lower value orders or straightforward repeat purchases, the vast majority of buyers (87%) prefer the speed, ease and efficiency of self-serve online channels.

The importance of harmonising the omnichannel experince

For an omnichannel strategy to be successful, it's essential for sellers to offer an experience that is harmonised and cohesive across all touchpoints.

Which personalised information is most important for you to receive across all sales channels?



Specifically, buyers want access to their agreed prices (84%) and payment terms (63%) regardless of whether they choose to visit merchants in-store, online or over the phone. Around three quarters of buyers want to avoid the hassle of inputting shipping and delivery information every time they use a new sales channel.

³ 2024 B2B Pulse Survey, McKinsey

Call me maybe: buyers trade digits for in-store visits

Despite the importance of an omnichannel B2B purchasing experience for many buyers, not all channels are created equal.

What channels do you use for business purchases?



In 2025, B2B telesales are on a significant downward trajectory, used by just 9% of all B2B buyers. That's a drop of almost half from 17% a year ago. So, where are they shopping instead?

While the popularity of e-commerce channels has remained steady year-on-year, buyers are increasingly choosing to visit their suppliers in-store. In something of a reversal of the trends ushered in by the pandemic, more than half (56%) of buyers now choose face-to-face sales for some or all of their business purchases-up from 44% in 2024.

This year, we asked buyers to indicate not just the channels they use, but their overall preferred channel. Their responses only serve to further highlight the decline of telesales, the dominance of e-commerce and the surging popularity of in-store procurement.

What is your preferred channel for business purchases?



According to a report by MasterB2B, 69% of B2B buyers prefer to use online platforms over interacting with telesales representatives when gathering information during the discovery process.⁴ The data we have gathered suggests that this trend has accelerated in the intervening years, with telesales quickly falling out of fashion and favour not just in the discovery phase but right through to the completion of a transaction.

⁴ THE 2023 STATE OF B2B ECOMMERCE REPORT, MasterB2B

Why? Because at least 71% of all B2B decision makers are Millennial or Gen Z,5 with significantly different expectations, preferences and opinions when it comes to speaking on the phone:

- 75% of Millennials and Gen Z avoid phone calls because they are "too time-consuming"6
- 90% of Gen Zers are anxious about speaking on the phone⁷ and 34% say it makes them feel awkward⁸
- 26% of Gen Z say they actively ignore phone calls and 32% rarely make them9



Top tip

Sellers need to innovate and adapt in order to meet Millennial and Gen Z buyers on the channels they feel confident using. In 2025, B2B sales teams must be empowered to communicate with clients via text, WhatsApp and other instant messaging services that provide the convenience and flexibility that 72% of under 40s desire.10

The undisputed dominance of e-commerce

In 2024, 92% of B2B buyers told us that they use online channels when making business purchases. The message to merchants was clear: get online or get stuffed.

This time around, we wanted to garner a deeper understanding of the online landscape in B2B. To do so we took a slightly different approach, distinguishing between the key subchannels of digital trade: e-commerce websites, marketplaces and mobile apps.

For clarity, this is how we define each of the subcategories:

- An e-commerce website is the online storefront of a single manufacturer or supplier, selling products or services directly to buyers
- A B2B marketplace, like Amazon For Business, is a platform where buyers can connect with and buy from many different sellers
- An app allows users to browse and purchase from one or many suppliers on a platform that is optimised for their mobile device
- 5 The State Of Business Buying 2023, Forrester
- ⁶ WHY MILLENNIALS HATE TALKING ON THE PHONE, BankMyCell
- ⁷ Research from CommBank reveals why Gen Z aren't answering your call, CommBank
- ⁸ Call Declined, Sky Mobile
- ⁹ Call Declined, Sky Mobile
- 10 Most Britons would prefer to receive a text over a phone call, YouGov



Unsurprisingly, the headline remains the same. Digital channels reign supreme in B2B, with e-commerce websites and online marketplaces the preferred choice for almost three quarters (73%) of buyers. 66% say that more than half the purchases they made in the last year were completed online, mirroring McKinsey's 2024 finding that B2B companies with an online presence ranked e-commerce as their most effective channel for the fourth consecutive year.11

91%

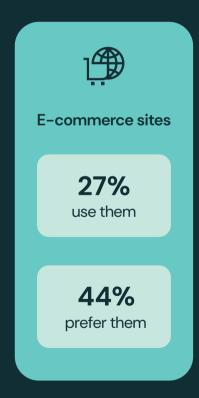
sav it is important for merchants to have an online presence in 2025

97% accurate online experience is important say a fast, simple and

It doesn't look like things are going to be slowing down anytime soon. 55% of buyers said they will make the same number of purchases online this year as they did in 2024, while 39% plan to make more. A fast, simple and accurate online experience is considered important almost unanimously by B2B buyers.

The unstoppable rise of B2B marketplaces

There's a new(ish) kid on the block. Despite their relative infancy compared to channels like face-to-face and telephone sales, marketplaces have quickly become one of the most used and preferred options for B2B buyers. In 2023, WBR Insights and OroCommerce found that just 12% of B2B buyers prefer marketplaces to traditional purchasing arrangements.¹² Responses to our survey reveal that more than a quarter of buyers now favour marketplaces over any other sales channel, highlighting just how far these platforms have come in only two years.





[&]quot; 2024 B2B Pulse Survey, McKinsey

¹² B²B Buyer Preferences in the eCommerce Marketplace Economy, WBR Insights

According to the WBR Insights report, buyer adoption of B2B marketplaces is driven by a number of key benefits.



Discovering new products or services



55%

Faster purchasing and delivery



52%

Greater vendor choice



Did you know...?

16% of B2B buyers use mobile procurement apps, but only 2% favour them over other channels. This suggests a serious disconnect between the mobile experience that buyers expect and the reality of the technological solutions that merchants provide.



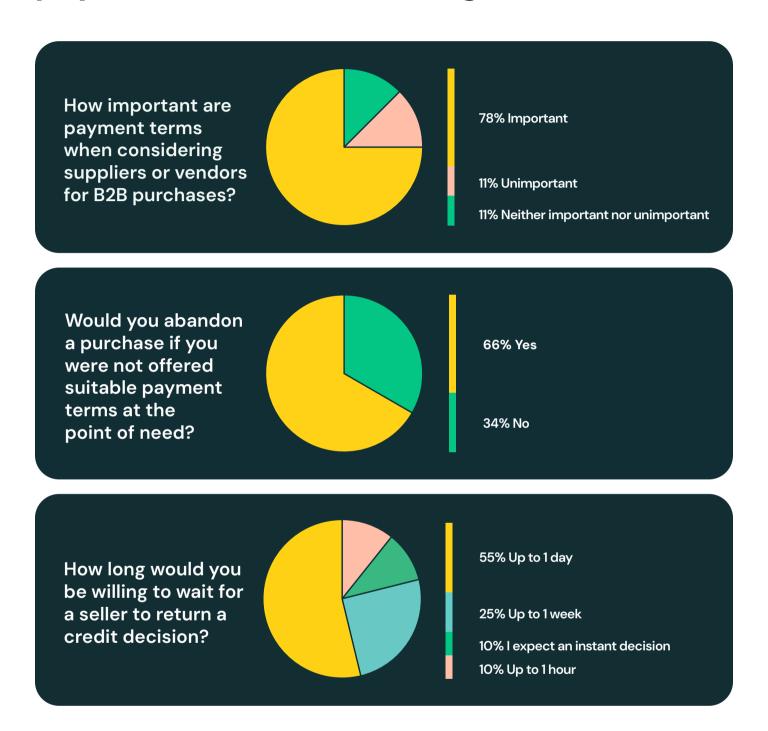
Top tip

According to Mirakl, three quarters of your competitors are already developing marketplace strategies, either by identifying potential platforms or building their own.13 In 2025, devising and implementing a marketplace strategy will be a key success determiner for many B2B merchants. Check out Hokodo's B2B marketplaces hub for the latest guidance and best practices for developing your marketplace strategy.





Credit where it's due: buyer appetite for payment terms remains high



In 2025, payment terms remain non-negotiable for the vast majority of B2B buyers. Regardless of their industry, the details of their order or the sales channel on which they choose to place it, buyers expect the opportunity to access instant lines of credit and flexible trade accounts.

After all, why wouldn't they? Trade credit has been the standard payment method in B2B for hundreds of years. Meanwhile the high speed and slick experiences of consumer commerce have inflated buyer expectations, creating a demand for payment terms that are available instantly at the point of need.

Can't beat a classic: 30-day terms reign supreme

In 2025, some B2B buyers expect a diverse set of deferred payment plans including extended terms and instalment schemes. But for many, you can't beat a classic. Mirroring last year's data, 36% of B2B buyers say that 30 days is the ideal timeframe for payment terms, while a further 21% want the opportunity to defer payment for 60 days.

What are the ideal payment terms for your business?



36% 30 days

21% 60 days

19% Up front payment

13% 90 days

11% 3 or more instalments



77

It simply would not be possible for a small business like mine to pay for goods before having had a chance to sell them. The flexibility that payment terms give to ease cash flow pressures therefore form a critical role when selecting which suppliers to use. It would be no exaggeration to say that some decisions to purchase goods are ultimately decided on the credit terms offered

Mark Walter, Owner, The Greenhouse



Demand for trade accounts remains high

If offered, would you open a trade account with your main supplier(s)?

81% - Yes

19% - No

In 2024, the vast majority of buyers (81%) that we spoke to were enticed by the idea of a trade account that would empower them to make several purchases through a specified period and then receive one consolidated invoice to be paid on an agreed date. This year, demand remains consistently high.

Trade accounts are an effective way of simplifying trade credit for both buyers and sellers. Traditionally popular in sectors such as food and beverages, construction and automotive, there is now significant expectation for trade accounts across all industry sectors.

In the eyes of many buyers, the benefits of a trade account are far superior to those of a generic "buy now, pay later" option. The ability to manage invoices in a buyer portal (60%) and to group invoices from multiple sites or companies (41%) are two of the most appealing aspects of trade accounts.

Recent years have seen trade shifting online and fraudsters becoming more sophisticated, all set to a backdrop of social, political and economic turmoil. As a result, merchants have struggled to find a way to offer the instant, flexible payment terms and trade accounts that buyers demand.

There's a good reason why 49% of buyers get payment terms from less than half of their suppliers:

- 1. It's risky. The anonymity and scale of commerce in 2025 means that it can be difficult to know which buyers can be trusted to stick to their payment terms.
- 2. It's complex. 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 creates cash flow pressure. Offering credit off your own balance sheet can have a significant negative impact on your cash flow.

In recent years, digital trade credit solutions have emerged as a safer, simpler and more sustainable way for merchants to offer payment terms. With providers like Hokodo providing the financing and handling every step of the trade credit management process, buyers get the credit they deserve while sellers get paid upfront and the freedom to focus on their growth goals. Everyone wins.



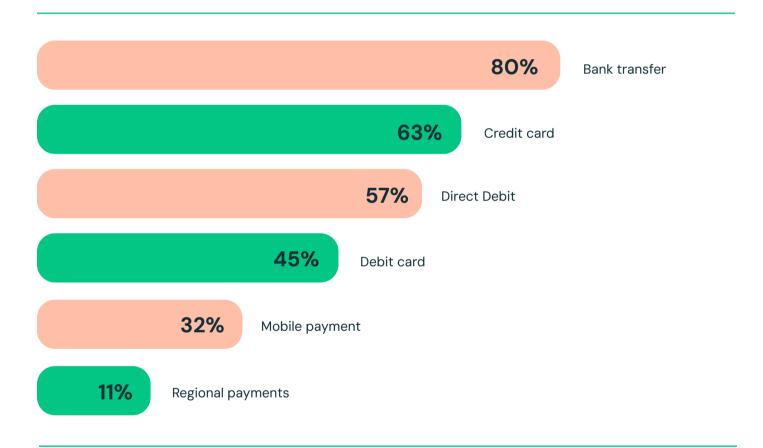
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The survival of my business depends on the availability of payment terms, but as a small, independent store, it can be challenging to access credit at the checkout, both in online and offline purchasing situations.

Joe Berger, Owner, Chinley Cheese

The downfall of card payments in B2B

Which settlement methods do you want B2B sellers to offer?



In 2025, the popularity of cards as a settlement method in B2B is beginning to dwindle. Restricted by low limits, significant fees and higher fraud risk, buyers are beginning to feel the inconvenience and inflexibility of cards when making business purchases. Compared with last year, the popularity of credit and debit cards dropped by 9% and 16% respectively.

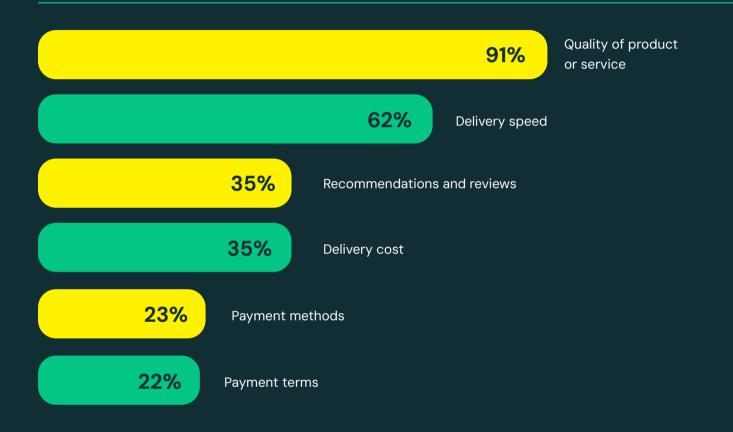
Instead, buyers are increasingly turning to settlement methods like bank transfer and Direct Debit, both of which are better suited to the high value orders, complexity and committee-style decision making processes of B2B.

What your buyers *really* care about

The B2B buyers we spoke to this year reiterated their long-standing demands for a reliable supply of high quality goods that can be easily researched, ordered frequently and delivered quickly. Bucking the relationship-first traditions of B2B, buyers revealed that, for the right price, their loyalty can be bought.

Quality and speed: how buyers select a supplier

What are the most important features to consider when choosing a supplier or vendor?



Quality of product or service (91%) and delivery speed (62%) remain the two most important factors for buyers when selecting a supplier. However, the importance of recommendations and reviews is on the rise. Up from 23% in 2024, 35% of buyers indicate that social proof is a determining factor in their supplier selection process.



Once they have chosen a supplier and are making a purchase, the three things most important to buyers are accurate information, full product availability and an efficient checkout process.





52%

Full availability of product catalogue

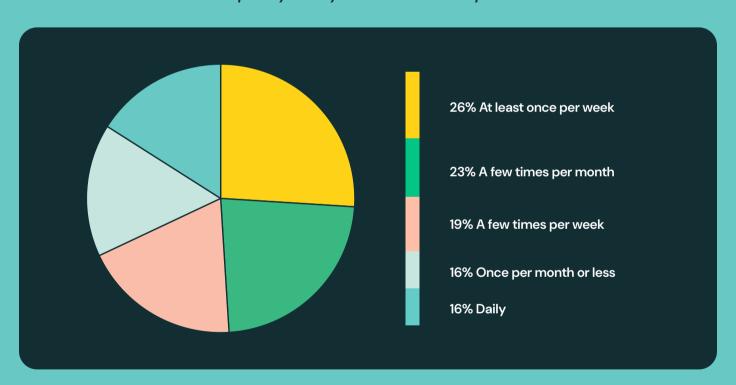


41%

Fast and easy checkout process

Most businesses make purchases at least weekly

How frequently does your business make purchases?



As businesses brace for tough economic headwinds in 2025, buyers say they are cutting back on purchase frequency where possible. Despite this, 62% are making purchases at least weekly, including 16% that make daily purchases.



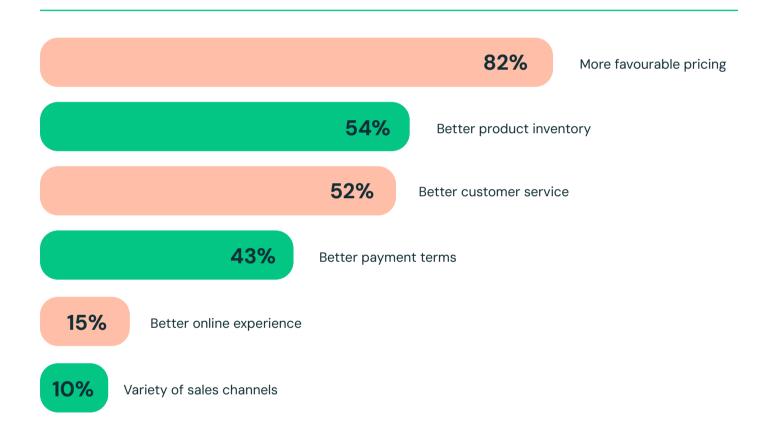


Top tip

Free shipping, loyalty programs or improved marketing efforts could all help to increase purchase frequency this year. Alternatively, a focus on increasing average order value and conversion rate could offset any potential losses of lower purchase frequency.

Buyer loyalty can be bought

Imagine you have a supplier to whom you have been a loyal customer for many years. What, if anything, would make you consider switching to a new supplier?



Historically, B2B buyer-seller relationships have been built on a lynchpin of loyalty. In 2022, Sana Commerce reported that 84% of buyers would remain loyal to a supplier they had a great relationship with, even if they were offered preferential business terms elsewhere. But things are changing.

In 2025, B2B suppliers can easily lose loyal customers if they do not offer the right combination of product variety, favourable deals and flexible credit options, all backed up with great customer service for when things go awry.

¹⁴ The power of buying relationships in the evolving B2B online world, Sana Commerce

Challenges at the checkout

Which of the following challenges or obstacles, if any, do you often face when checking out online?



54%

Poor user experience



49%

No real-time availability information



31%

No payment terms

With responses mirroring those from last year, it appears that merchants have made little headway towards solving the problems that buyers face when shopping online. Over the coming months, it is imperative for merchants to understand and fix the friction points of e-commerce journeys or face losing business. This is especially important when it comes to attracting and retaining new customers, as 37% of respondents would not place a second order with a merchant that made an error on the first.



Trends into action: how you can win in 2025

We've summarised the key learnings from this research alongside actionable takeaways that you can apply to your B2B commerce strategy in 2025.

What we learned

How you win



81% of buyers want to open a trade account with their main supplier(s).



Instant, flexible trade accounts are superior to ill-fitting "Buy Now, Pay Later" options.



78% say payment terms are an important consideration when choosing a supplier. Two thirds will abandon a purchase with no payment terms.



Integrating seamless trade credit options into your B2B checkout remains high priority this year. Get in touch to learn how Hokodo can help.



84% of buyers want suppliers to be available on multiple sales channels, such as online, over the phone and in-store.



Develop and implement an omnichannel sales strategy to ensure you're meeting buyers where they prefer to shop.



Telesales are used by 9% of all B2B buyers and favoured by only 3%.



Streamline, optimise and maximise the performance of your telesales team, while doubling down on other channels.



56% of B2B buyers shop in-store and 23% prefer it to any other channel.





Don't underestimate the potential of face-to-face sales in 2025.

What we learned

How you win



Buyers want access to agreed prices (84%) and payment terms (63%) on all sales channels.





Give buyers a coherent experience across all touchpoints.



More than a quarter of buyers now favour marketplaces over any other sales channel.



If you don't already have a marketplace strategy in place, 2025 is the year to take advantage of this burgeoning channel.



97% of B2B buyers want an online experience that is fast, simple and accurate.





Omnichannel is important, but e-commerce is the channel to nail above all else.



B2B buyers will switch suppliers if offered better prices (82%), broader product inventory (54%) or enhanced payment terms (43%)



Loyalty is no longer a given in B2B. Listen to and act on buyer demands, or face serious consequences.



A growing number of buyers want to pay by bank transfer (80%) and Direct Debit (57%) for their B2B purchases.





Credit cards are no longer the first choice in B2B. Reduce friction and abandonment with the payment options buyers prefer





Changing channels: B2B buyer demands summarised

Contrary to what you often read and hear, B2B commerce is not a one horse race where e-commerce comes out on top every single time.

Is e-commerce the fastest growing channel in B2B? Do the majority of buyers expect to find your brand online? Are fully offline merchants at a disadvantage compared to their digitally active peers? Yes, yes and yes. But the research in your hands proves that the situation is far more nuanced than that.

Buyers want to interact with you online. They want to visit your website, see your products on a marketplace, check out your social media profiles and read Google reviews from their peers. But they also want to visit you in-store, talk with you on the phone and shake your hand at industry events.

With this report, we set out to paint a complete picture of the B2B commerce landscape in 2025, as told through the eyes of buyers. On the surface, that landscape is complex, with buyer expectations that are constantly evolving and more difficult to attain than ever before.

But when you boil it down to the bare bones, the demands of B2B buyers are clear. All they want is a reliable supply of high quality goods that can be easily researched, delivered quickly, purchased accurately via a variety of channels, and paid for at a later date. Easy, right?

Stay tuned to Hokodo for the latest news, insights and advice designed to help you navigate the demands and expectations of B2B buyers in 2025.



About Hokodo

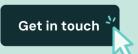
Experience game-changing payment terms for European merchants and marketplaces with Hokodo. Amplify growth, simplify operations, and effortlessly tackle cash flow obstacles with a payment journey crafted to keep customers coming back for more.

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.

> Want to learn how Hokodo's digital trade credit solutions can boost your B2B commerce success? Click below to speak with the team today.



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 Greenwood Consulting



Led by Founder Jason Greenwood, Greenwood Consulting helps established B2B brands and ambitious, funded start-ups capitalise on their digital and omni-commerce opportunities while also addressing their most pressing challenges. Greenwood Consulting also helps DTC brands establish strategic wholesale channels and vice versa.

About SparkLayer



Established in the UK in 2021, **SparkLayer** is a B2B e-commerce platform supporting over 2,000 merchants globally. It works by quite literally layering on top of existing online stores, enabling a powerful self-service portal for B2B customers. With an intuitive interface, rapid repeat buying, simplified processes, and masquerade Sales Agent ordering, this leading eCommerce solution empowers merchants to transform their wholesale. With customers ranging from Living Proof and teapigs to apo.com group and Twillory, SparkLayer works with brands across a huge range of verticals, locations, and stages of growth.

Prioritising enhanced customer experience and operational efficiency, SparkLayer is designed with both wholesale merchants and end customers in mind.

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

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