

INTRUM'S EUROPEAN PAYMENT REPORT 2025: AI CAN PLAY A CRITICAL ROLE IN ECONOMIC RECOVERY URGENTLY NEEDED ACROSS EUROPE

As Europe faces a crucial moment where it must unify on future investment and policy, Intrum's latest **European Payment Report 2025 (EPR)** underscores the urgent need for economic recovery in Europe and the critical role that timely payments play in this process. The report by Intrum, Europe's leading credit management services business, based on a survey of over 9,000 decision-makers across 25 European countries and 15 sectors, shows that 40 million jobs hang in the balance.

Andrés Rubio, President & Chief Executive Officer, Intrum:

"In a rapidly evolving economic and geopolitical landscape, European businesses are currently facing a complex set of challenges. Reducing delays in payments is critical to enable businesses to instil confidence, navigate uncertainty, and continue to grow. Our latest European Payment Report shows how the adoption of AI presents a significant opportunity to enhance efficiency and reduce late payments. It also reveals that there are substantial cash flow benefits to AI investment, particularly for consumer-facing sectors such as public services, utilities, retail, and transport. At Intrum, we are committed to supporting companies in leveraging these technologies to secure a more stable and prosperous future."

Key findings

Listless economic recovery and millions of jobs at risk

The 2025 EPR reveals that stable economic recovery is critical for many businesses. Nearly a quarter of business leaders worry they could be forced to shut down within the next two years if economic conditions do not improve. This could put an estimated 10 million companies at risk, potentially affecting around 40 million jobs across Europe. This concern is particularly acute among SMEs, for whom liquidity is crucial.

Despite better-than-expected performance in 2024, nearly half of executives surveyed report that their revenues are not recovering as quickly as anticipated. To protect commercial relationships, 56% of executives have accepted unfavourable payment terms, and almost half have accepted longer payment terms to prevent customer bankruptcies.

Persistent payment delays five years on from the pandemic

Payments were severely disrupted during the pandemic, and five years on, improvement remains elusive. Over a third of executives said that payment delays have still not returned to pre-pandemic levels, with 11% of revenues typically paid late.

AI: A growing force in payments and a promising solution

AI is emerging as one promising solution to address delays in payments. In this year's report, 58% of executives stated that advances in AI will significantly enhance their ability to manage late payments, up from 50% stating this in last year's report, with public sector leaders particularly optimistic about the potential upside in AI. Currently, 59% of businesses are using AI in payments management, and a further 32% plan to invest in it.

Executives are recognising the benefits of AI in payments management. Among those using AI, 25% have experienced enhanced efficiency, and 20% have experienced a reduction in late payments. With around 11% of total revenues being paid late, the potential cash flow benefits of AI investment are substantial. Consumer-facing sectors such as public services, utilities, retail, and transport are most optimistic about the benefits of AI to their business.

Despite this, businesses are not fully embracing AI's potential. Only 22% of companies believe their customers prefer using AI when discussing late payments. However, Intrum's European Consumer Payment Report 2024 found that around one in three consumers under the age of 44 would feel less judged talking to an AI bot than a human in this context.

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Notes to editors

About the European Payment Report 2025

The EPR 2025 was published in April 2025 and provides insights into payment trends and behaviours, including late payments, invoice payment practices and overall financial risk of European businesses. The analysis is based on insights from close to 10,000 company executives across 25 European countries. The full European Payment Report can be downloaded at [intrum.com](https://www.intrum.com).

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