





CREDIT RESEARCH  
FOUNDATION  
BUILDING LEADERS IN CREDIT RISK  
& REVENUE CYCLE MANAGEMENT

## How do you expect the U.S. economy to perform over the next 12 months?

Strong growth / expansion



moderate growth



slowing but stable



mild recession



significant recession risk



## How has your company's credit risk tolerance changed in the past year?

More aggressive--extending terms

6 %

Slightly more aggressive

17 %

No real change

50 %

Slightly more conservative

28 %

## Where is your organization adopting AI or automation in the order-to-cash process?

Actively deployed across multiple processes



Pilot programs underway



Evaluating use cases



Limited experimentation



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## What is your biggest credit risk concern heading into the next year?

Customer bankruptcies



Slow payments / rising DSO



Industry-specific downturns



Supply chain disruption



Fraud or financial misrepresentation

