THE MODERN CREDIT & AR DEPARTMENT

SURVEY RESULTS

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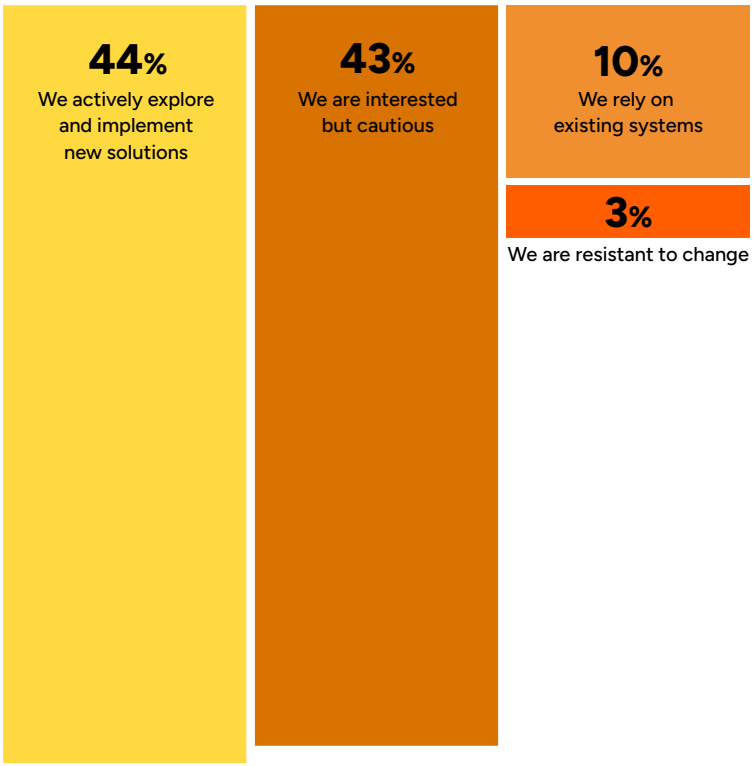
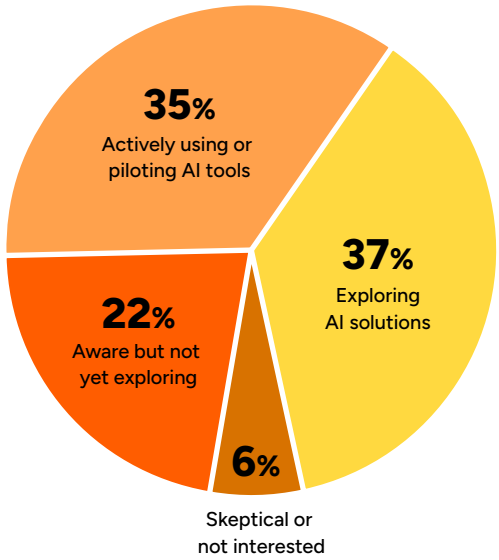
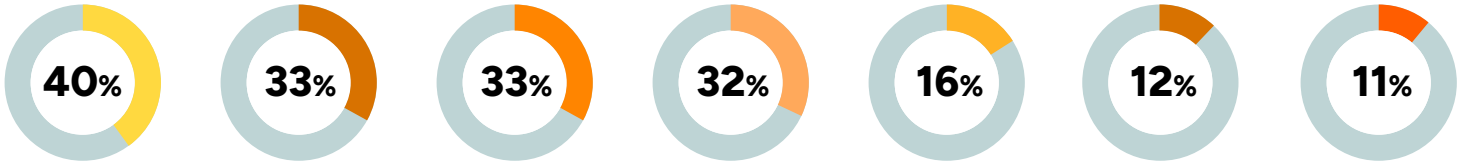
What best describes your team's approach to adopting new technology for credit management?



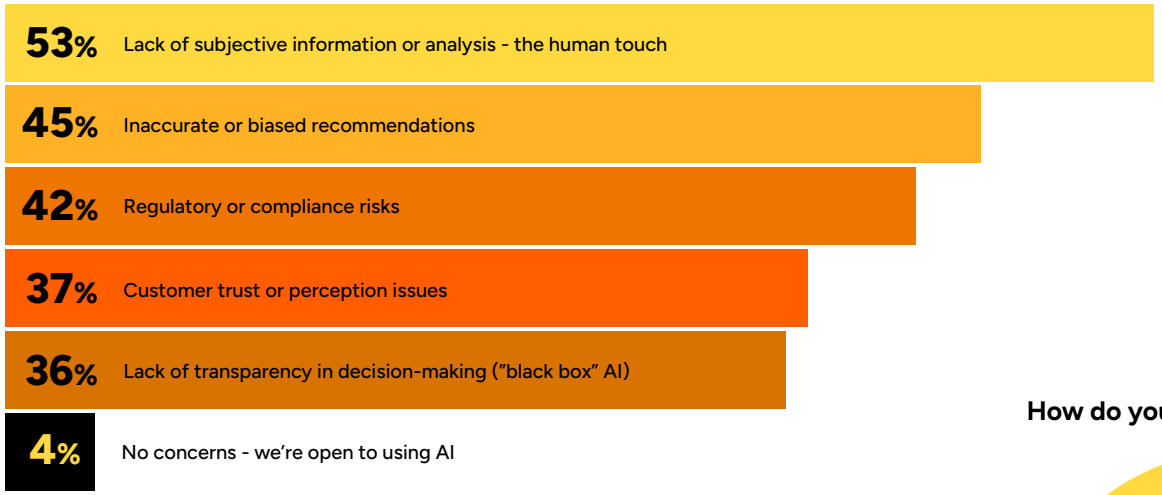
How would you describe your organization's readiness to adopt AI in credit operations?



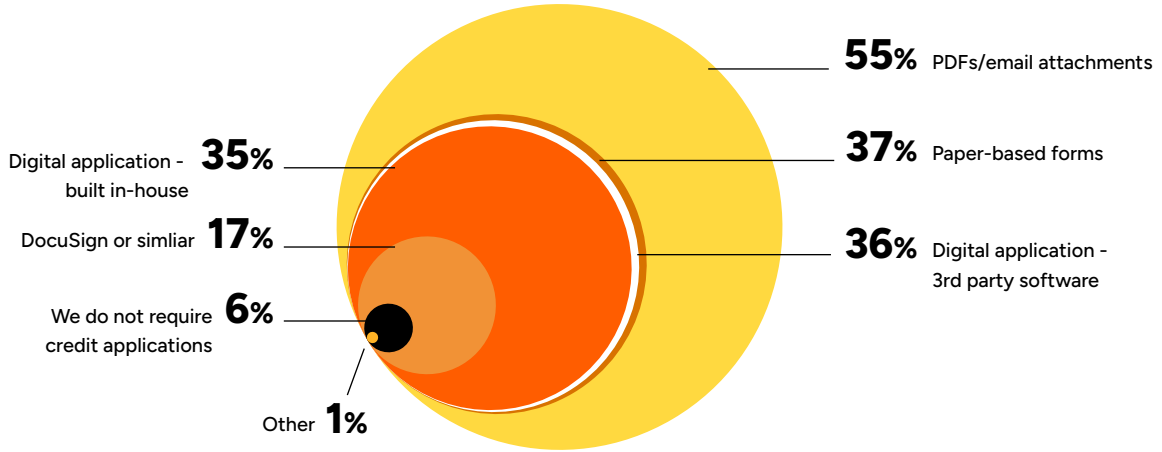
In which areas do you see the most potential for AI to help your team? (Select up to 2)



What concerns, if any, do you have about using AI in credit decision-making? (Select all that apply)

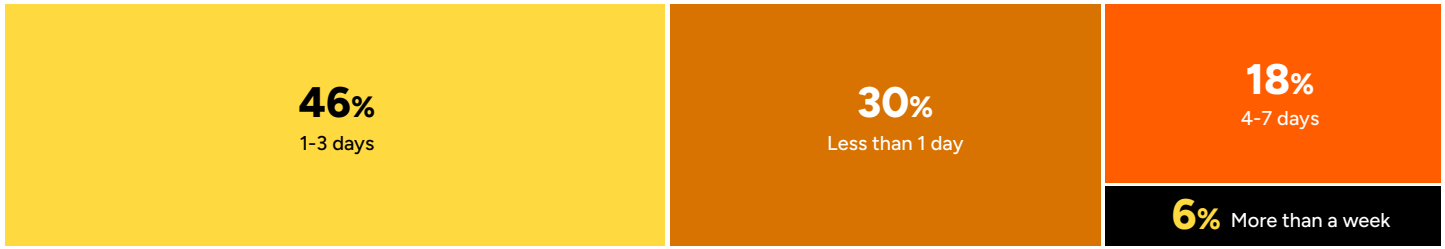


How do you currently manage credit applications? (Select all that apply)

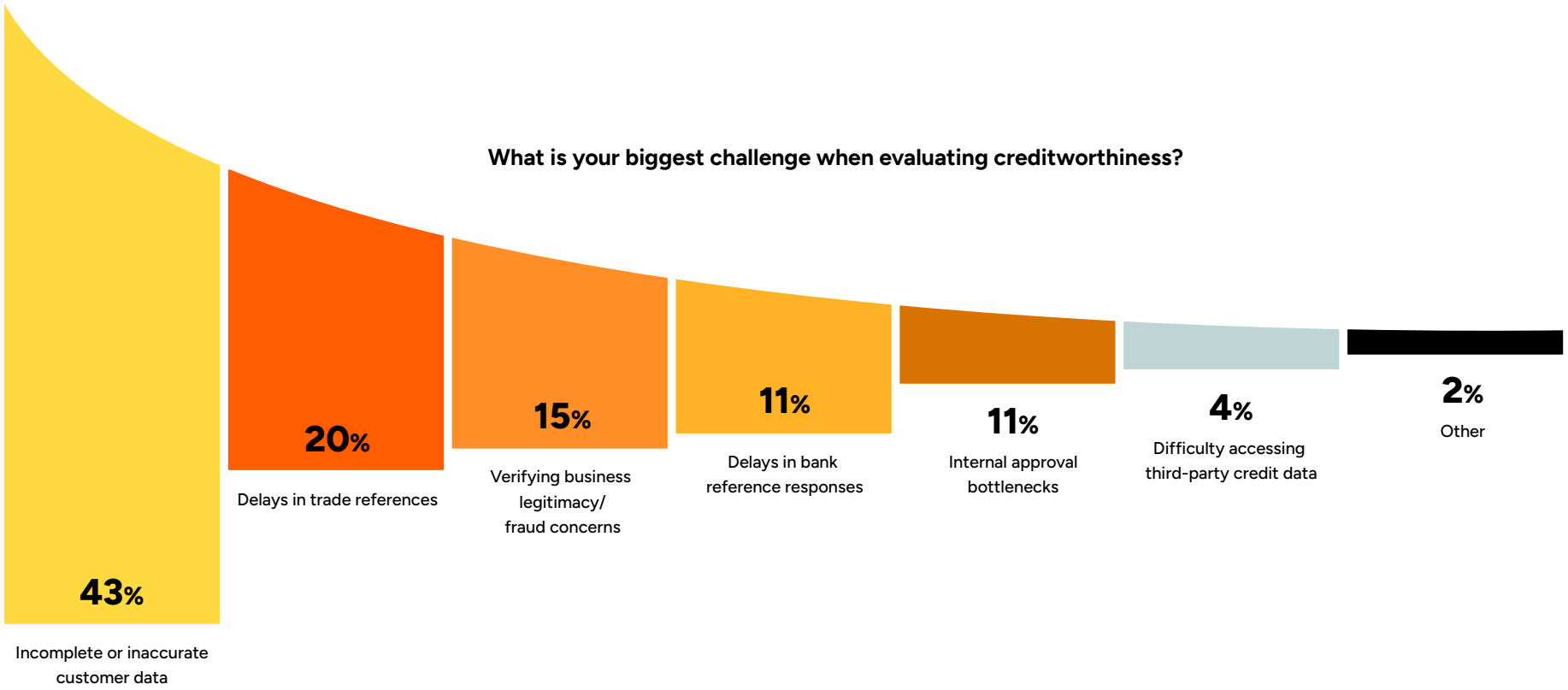


What would make you more confident in adopting AI for credit decisions? (Select all that apply)

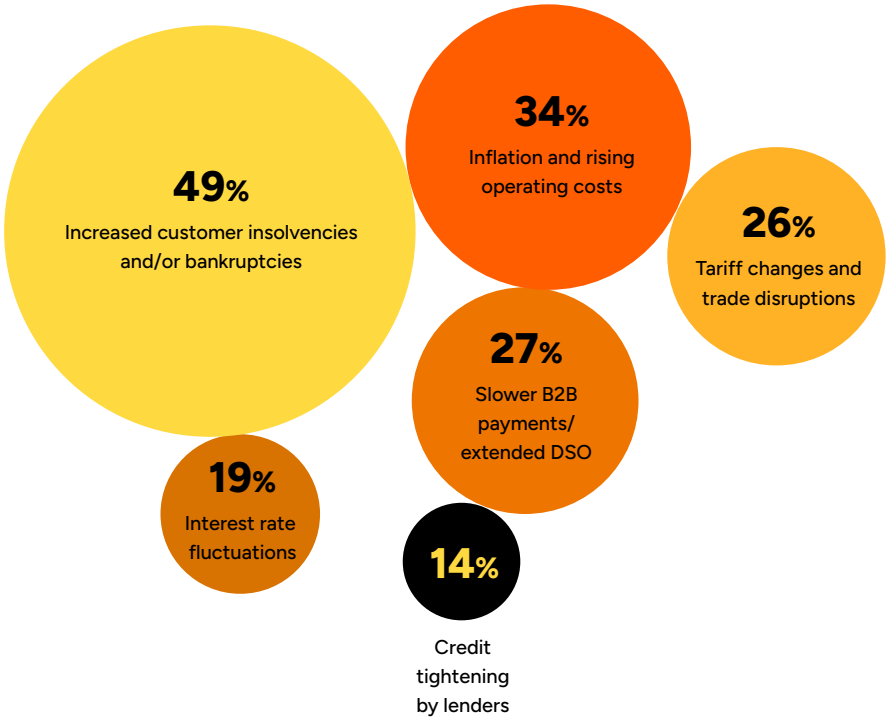
On average, how long does it take to process a new credit application?



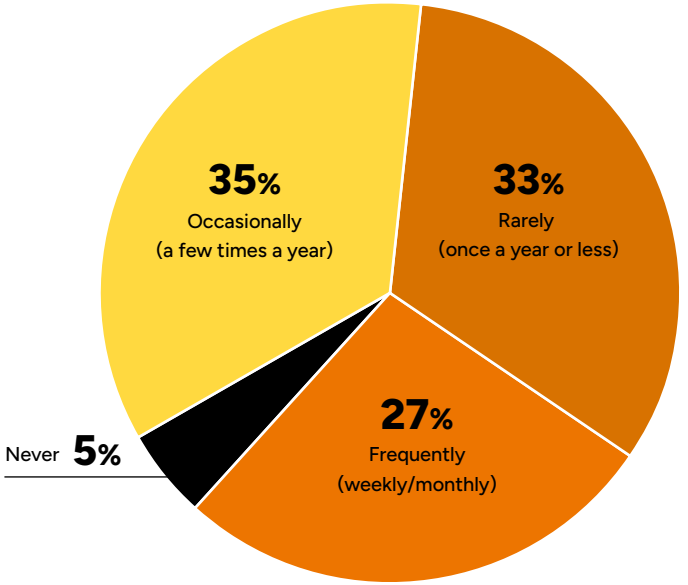
What is your biggest challenge when evaluating creditworthiness?



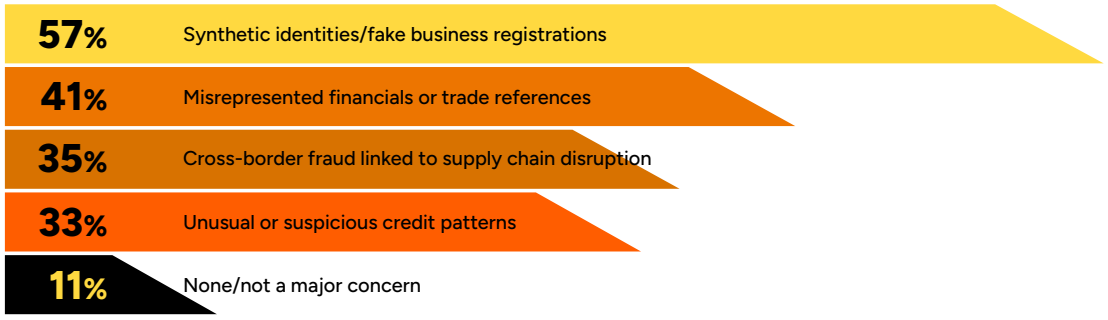
Which economic trends have most impacted your credit policies in 2025? (Select up to 2)

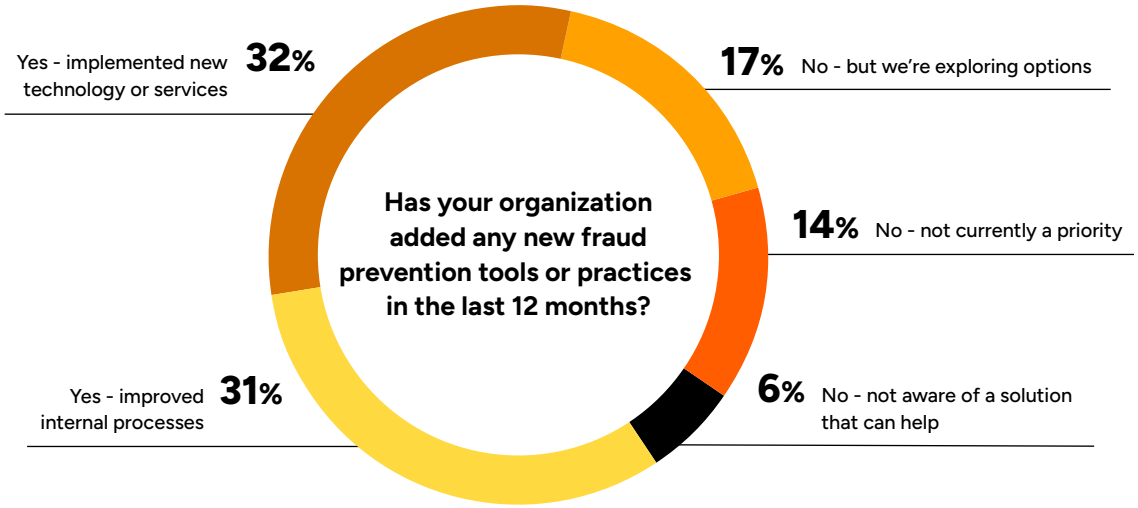


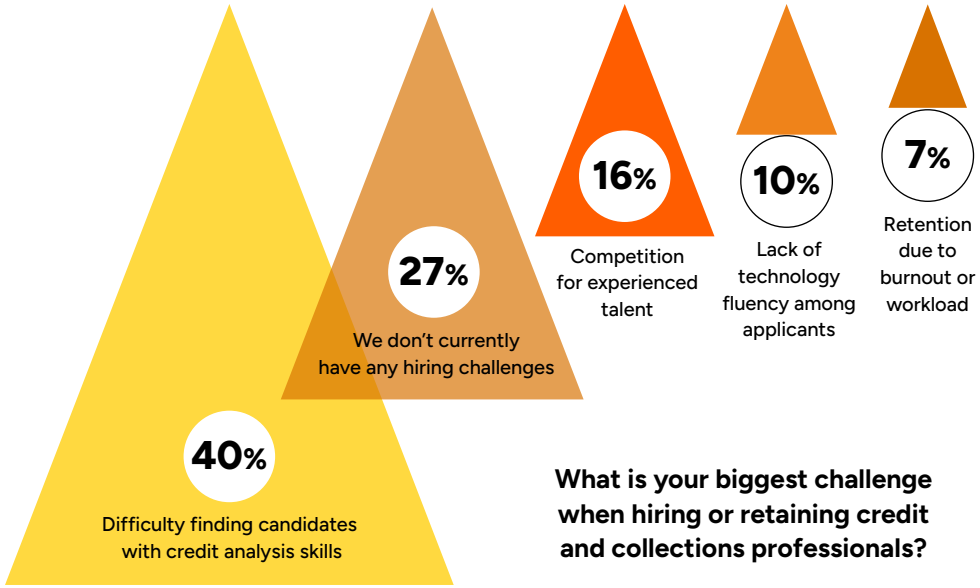
How often do you encounter fraud or misrepresentation in credit applications?



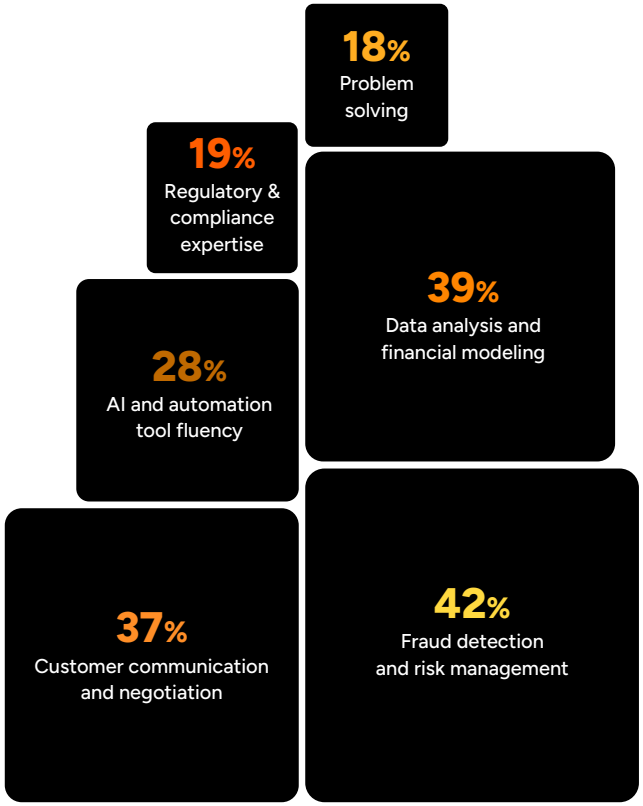
What new fraud concerns are top of mind for your team in 2025? (Select all that apply)







What is your biggest challenge when hiring or retaining credit and collections professionals?



Which skills are most critical for the next generation of credit professionals?

(Select up to 2)

NetNow

NetNow offers a comprehensive technology solution for your credit team. With our trade credit platform, you can quickly onboard customers, make precise credit approvals and proactively manage risks. Our technology empowers you to develop a top-tier credit department, transforming your finance team into a significant competitive asset.

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NACM

National Association of Credit Management (NACM) was founded in 1896 to promote good laws for sound credit, protect businesses against fraudulent debtors, improve the interchange of credit information, develop better credit practices and methods, and establish a code of ethics. Education and research programs illustrate NACM's awareness of the complex needs of credit management today. Members of NACM are credit and financial executives, primarily representing manufacturers, wholesalers, financial institutions and varied service organizations.

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