



Claims Work as an Element of Contract Management: Standardized Models for the Recovery of Accounts Receivable in Commercial Relationships

Anton Saltykov

Lawyer in the Field of Contract and Corporate Law (Contract & Business Law), Independent Researcher, Los Angeles, USA.

Abstract

Overdue business-to-business payments remain a persistent drain on corporate liquidity, and claims work, the pre-litigation practice of documenting and pursuing overdue receivables, is often treated as an isolated reactive step rather than a managed part of the contract lifecycle. This study addresses that gap. Its aim is to develop and justify a standardized, stage-based model of claims work that links contractual instrumentation, operational monitoring, and graduated enforcement to the recovery of accounts receivable in commercial relationships. The study uses comparative analysis, a structured review of peer-reviewed literature, content analysis of professional documentation, and case-based reasoning grounded in the author's procurement and contract practice. The results present an original four-part model: a recovery workflow, a triage rule set, a comparison of resolution channels, and a standardized pre-claim dossier, supported by current payment-practice statistics. The findings indicate that template-driven, contract-embedded claims work can shorten the path from overdue invoice to recovery and reduce doubtful receivables. The material will interest corporate counsel, procurement and credit managers, and legal-operations professionals.

Keywords: Claims Work, Contract Management, Accounts Receivable, Debt Recovery, Standardization, Commercial Contracts, Legal Operations, Dispute Prevention, Days Sales Outstanding, Procurement.

INTRODUCTION

Trade credit is a core financing mechanism in commercial relationships, and the receivables it creates are among the largest current assets on many corporate balance sheets. When customers pay late, suppliers absorb the cost through reduced liquidity, higher financing needs, and a rising share of receivables that turn doubtful [1, 2]. The scale of the problem is well documented for the current period. In the United States in 2024, about half of all business-to-business invoices were overdue, bad debts averaged 8 percent of B2B credit sales, and overdue invoices were converted into cash roughly 20 days beyond the due date [3]. Comparable pressure appears across other advanced markets, with late payments affecting close to half of B2B invoices in Western Europe and North America [3]. On the contract side, World Commerce and Contracting reports that weak contract management erodes value equivalent to almost 9 percent of annual revenue, with disputes, invoicing errors, and missed entitlements among the recurring causes [13]. These figures frame receivables recovery not as a peripheral collections task but as a measurable driver of firm performance.

Financial research supports this framing. Comparative evidence across developed and emerging economies shows that a longer cash conversion cycle, and in particular a longer collection period, is associated with lower firm performance [11]. Studies of the Indian manufacturing sector reach a similar conclusion on the receivables component of working capital [6]. At the institutional level, the efficiency of the courts shapes how much trade credit firms are willing to extend and how large the doubtful share of that credit becomes [1], while payment duration is linked to the growth of small and medium-sized enterprises in the European Union [12]. Read together, these results place the management of overdue receivables at the intersection of finance, law, and operations.

It helps to be precise about the term. Claims work, in the sense used here, is the structured practice of asserting and pursuing a contractual entitlement to payment once an invoice falls due and remains unpaid. It spans the reminder, the formal demand, the negotiation, and, where needed, the filing of a claim, and it produces a record that a court or arbitrator can later rely on. Understood this way, claims

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work is not a synonym for litigation and not a synonym for informal chasing. It is the bridge between the two, and it is the stage at which a contractual right either turns into recovered cash or decays into a doubtful balance. Because that bridge sits between contract performance and formal enforcement, it belongs inside contract management rather than outside it.

Despite this, the literature and practice keep three strands apart. Work on proactive contract design shows how well-drafted contracts and processes prevent disputes before they arise [7, 9]. Work on procurement and legal operations shows how digitalization changes purchasing and legal work [2, 8, 10]. Work on working capital and trade credit measures the financial cost of slow collection [6, 11, 12]. What is missing is a connecting layer: a standardized account of claims work that treats the pursuit of overdue receivables as a managed component of the contract lifecycle rather than an ad hoc reaction once an invoice ages. This study addresses that gap.

The aim of the study is to develop and justify a standardized, stage-based model of claims work that connects contractual instrumentation, operational monitoring, and graduated enforcement in order to improve the recovery of accounts receivable in commercial relationships. **The novelty of the study** lies in an interdisciplinary systematization that reframes claims work as a standardized, template-driven element of contract management and links it directly to receivables recovery and legal operations, rather than treating it as an isolated reactive step. The study is guided by the **hypothesis** that standardizing claims work and embedding it in the contract lifecycle shortens the path from an overdue invoice to recovery and lowers the share of receivables that become doubtful, without requiring new technology.

A few boundaries apply. The model is conceptual and is grounded in the author's practice and in a focused body of literature rather than in a large multi-firm dataset, so the quantitative gains it can deliver are described in qualitative terms and will vary by sector and jurisdiction. The current statistics cited here come from cross-market surveys, which capture direction and magnitude well but not firm-level detail. These boundaries narrow the scope of the claims made, and they also mark clear directions for later empirical testing.

The work is intended to be practical. It gives corporate counsel, procurement and credit teams, and legal-operations staff a reusable structure for turning overdue receivables into recovered cash with less friction and a stronger evidentiary record. For the United States, where trade credit underpins much of the small and mid-market economy and where late payment was widespread in 2024 [3], standardized and enforceable claims work supports a concrete public interest: healthier cash flow for suppliers, fewer avoidable disputes, and more resilient supply chains. The author's field, contract

and business law combined with procurement and legal-operations practice, is directly connected to that outcome, because the same standardization skills that reduce value leakage inside a firm also strengthen the reliability of commercial contracting across the wider market.

MATERIALS AND METHODS

The study uses a qualitative, design-oriented methodology built from four complementary approaches. The first is comparative analysis, applied to resolution channels for overdue receivables and to the contractual instruments that support them. The second is a structured review of peer-reviewed literature published, selected for direct relevance to contract design, receivables and working capital, procurement digitalization, and legal operations. The third is content analysis of professional and technical documentation, including standardized contract clauses and claim-file components observed in commercial practice. The fourth is case-based reasoning, which draws on the author's applied experience in procurement and contract work to abstract recurring patterns into a general model rather than to report a single case.

The source base is organized into three types. The first and largest type is peer-reviewed academic literature, which anchors the theoretical part of the analysis: proactive contract design and dispute prevention [7, 9], the finance of working capital and trade credit [1, 6, 11, 12], the digital transformation of purchasing and supply management [8, 10], and the transformation of legal work [2, 4, 5]. The second type is authoritative market and practice reporting, used sparingly and only for current, checkable statistics on payment behavior and contract value leakage [3, 13]. The third type is the author's own practice, which supplies the empirical grounding for the proposed model. Priority was given to the first type, and the reporting sources were limited to a small share of the total.

Selection followed clear rules. The search was confined to sources from the last six years, and blogs, press releases, and unverified material were excluded in favor of journal articles, scholarly edited volumes, and named institutional reports. The theoretical framing of prevention and standardization rests on the contract-design literature [7, 9]. The financial rationale for faster collection rests on the working-capital and trade-credit literature [1, 6, 11, 12]. The operational and technological context rests on the procurement and legal-operations literature [2, 8, 10]. Cautions about over-reliance on automation draw on recent work on artificial intelligence in legal practice [4, 5]. The current statistical picture rests on the two reporting sources [3, 13]. This mapping keeps each claim traceable to a specific and current source.

RESULTS AND DISCUSSION

The starting point is the state of business-to-business payment behavior, because it sets the size of the problem that

claims work must address. A chart is useful here because it compares several markets on the same two indicators at a glance. Figure 1 presents the share of overdue B2B invoices and the bad-debt rate across four advanced markets in 2024.

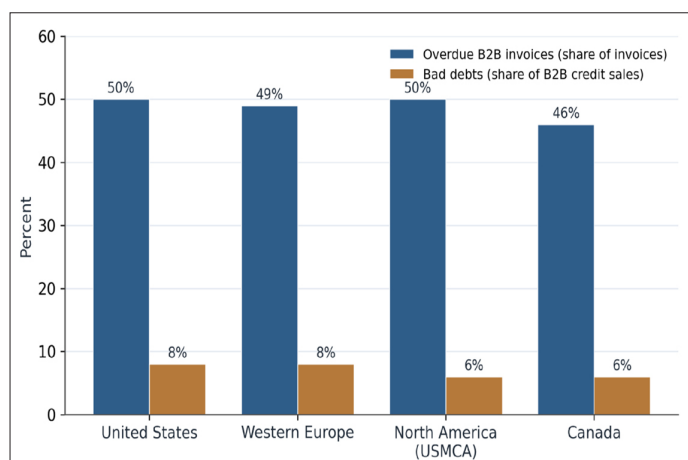


Figure 1. Late-payment and bad-debt indicators in business-to-business trade, 2024 (compiled by the author on the basis of [3]).

The pattern is consistent. Around half of B2B invoices were overdue in the United States, Western Europe, and North America as a whole, and bad debts stood at 6 to 8 percent of credit sales [3]. In the United States, overdue invoices were turned into cash about 20 days past due, and administrative inefficiency in customers' payment processes was the reason cited most often [3]. Two points follow. First, late payment is a structural feature of B2B trade, not an exception, so a firm that treats collection as an occasional emergency will be surprised routinely. Second, a meaningful part of the delay is procedural rather than a genuine inability to pay, which means that a clear, well-documented demand can move an invoice without litigation. This is the space in which

standardized claims work operates, and it explains why the finance literature ties a shorter collection period to better firm performance [6, 11].

The mechanism that turns these percentages into real cost runs through the cash conversion cycle. Every day that an invoice sits unpaid is a day the supplier finances the customer, either by drawing on its own cash or by borrowing. The comparative evidence is direct on this point: across developed and emerging economies, a longer cash conversion cycle, and a longer collection period within it, is associated with lower firm performance [11], and the same relationship holds for the receivables component in manufacturing [6]. Put plainly, the twenty days past due observed in United States B2B trade in 2024 [3] are not neutral. They are a financing cost that compounds across a portfolio of accounts and appears as thinner margins and a heavier reliance on external funding. This is why a process that shortens the time from overdue flag to payment has value beyond the individual account: it moves a firm's whole receivables position toward the shorter and healthier end of the cycle, which is the outcome the finance literature associates with stronger performance [6, 11, 12].

Claims work is usually described as a set of letters and deadlines that begin once an invoice is overdue. That description is too narrow, because the strength of a claim is decided long before the invoice ages. Proactive contract design shows that many disputes can be prevented, or made easier to resolve, by the way the contract and its processes are set up in advance [7, 9]. The model proposed here therefore starts at the contract stage and treats recovery as the last link in a chain that begins with instrumentation. To make the mapping explicit, a table is helpful because it aligns each stage with the contractual instrument and the standardized document that supports it. Table 1 sets out that alignment.

Table 1. Stage model of receivables recovery mapped to contractual instruments and standardized documents (compiled by the author on the basis of [7, 9, 13]).

Stage	Objective	Contractual instrument or clause	Standardized document
Pre-contract	Screen credit and enforceability risk	Credit terms, security, governing law and dispute clause	Counterparty and credit checklist
Performance	Keep obligations and invoices visible	Payment schedule, milestones, acceptance terms	Obligation register and invoice log
Early delinquency	Cure without friction	Grace period, default interest	Automated reminder and statement of account
Pre-claim	Build an enforceable record and prompt payment	Default interest, set-off, notice clause	Standardized pre-claim demand dossier
Formal resolution	Recover through ADR or court	Dispute-resolution clause, jurisdiction	Claim statement and evidence bundle
Enforcement	Realize the judgment or award	Security and guarantees	Enforcement file

Reading the table from top to bottom, each stage has a single objective and a matching instrument, so that no stage depends on improvisation. The pre-contract stage screens the counterparty and fixes the terms that will later carry the

claim, including default interest, set-off, security, and a clear dispute-resolution clause. The performance stage keeps obligations and invoices visible, which matters because a claim is only as strong as the record behind it. The pre-claim

stage assembles a standardized demand that quantifies the debt and points to the breached obligation. The formal stage moves to arbitration or court only when the earlier stages have not produced payment. The sequence appears as a workflow in Figure 2, which adds the feedback loop that turns each outcome into an update of clauses and templates.

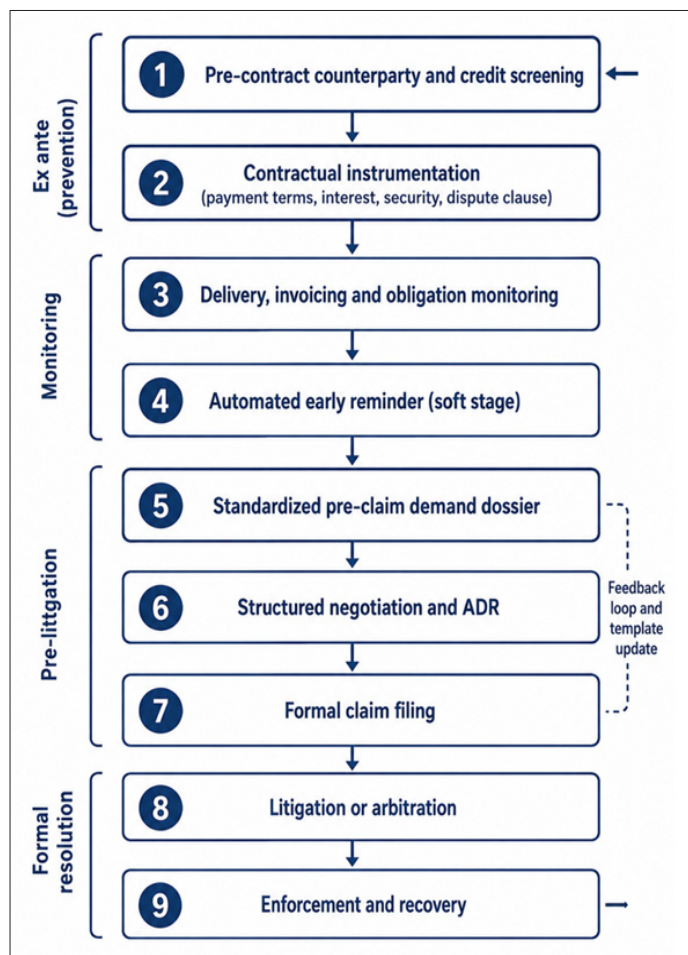


Figure 2. Standardized workflow for claims work and receivables recovery within contract management (compiled by the author on the basis of [8, 9, 14, 15]).

The workflow makes two design choices visible. The graduated structure means that cost rises only as needed, so a routine delay is met with a low-cost reminder while a genuine breach can still be escalated without delay. The feedback loop means the system learns: a clause that repeatedly fails in practice is revised, and a template that repeatedly works becomes the default. This mirrors the logic of proactive contracting, where the contract is a working instrument rather than a document filed and forgotten [9].

The instruments in the contract layer are not abstract. In United States practice, a supplier can fix the price of delay through a default-interest clause, protect its position through a set-off right, and take a security interest under Article 9 of the Uniform Commercial Code, which converts an unsecured trade claim into a secured one with priority in the debtor's assets. A well-drafted dispute-resolution clause decides in advance whether an unpaid claim is heard in

court or in arbitration, and a clear governing-law and venue clause removes an argument that debtors often use to stall. None of these instruments is new, and that is the point: the model does not invent tools, it insists that the tools already available be present and consistent before the first invoice is issued, so that the pre-claim demand rests on rights that are already secured rather than rights that must be argued from scratch.

Not every overdue account deserves the same effort. Pursuing a small balance from an insolvent debtor through litigation can cost more than it recovers, while under-pursuing a large and collectible balance leaves cash on the table. A decision diagram is the clearest way to show this logic, because triage is a branching process. Figure 3 sets out the rule set the model uses to route an overdue account.

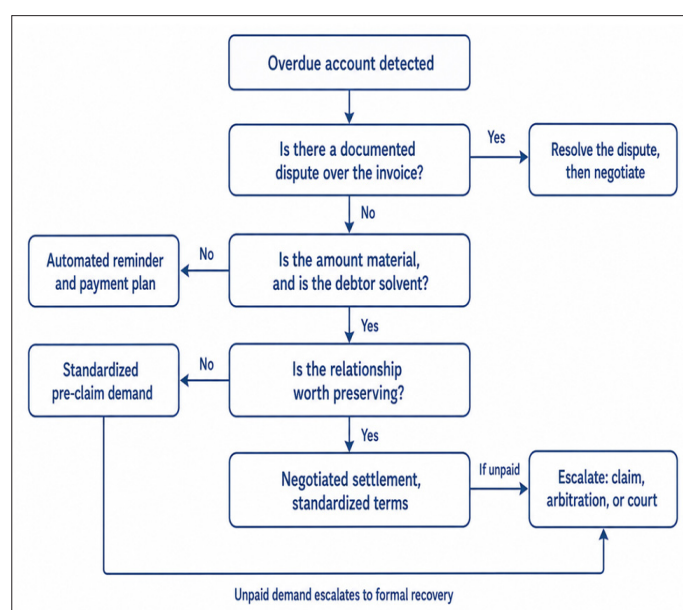


Figure 3. Decision logic for triaging overdue business-to-business accounts (compiled by the author on the basis of [7, 10, 16, 17]).

The diagram routes each account by three questions: whether there is a documented dispute, whether the amount is material and the debtor solvent, and whether the relationship is worth preserving. A disputed invoice is resolved on its merits before any demand, because a premature demand on a contested invoice weakens the position. A small balance or a doubtful debtor is handled with a reminder and a payment plan rather than costly escalation. A material and collectible balance moves either to a negotiated settlement, when the relationship matters, or to a standardized pre-claim demand and then to formal recovery. This ordering reflects the finance of the problem: because the collection period drives firm performance [11], the goal is the quickest route to cash that does not destroy value, not the most aggressive one.

The channels at the end of the triage differ in cost, speed, relationship impact, and enforceability, and a comparison makes the trade-offs concrete. Table 2 compares the main channels.

Table 2. Comparative characteristics of resolution channels for overdue B2B receivables (compiled by the author on the basis of [1, 9, 12, 18]).

Channel	Relative direct cost	Typical time to outcome	Effect on the relationship	Enforceability
Automated reminder and negotiated cure	Low	Days to weeks	Preserved	Voluntary
Standardized pre-claim demand	Low	Weeks	Mostly preserved	Voluntary, strong record
Mediation and ADR	Moderate	Weeks to months	Often preserved	Binding if agreed
Arbitration	Moderate to high	Months	Strained	Binding award
Litigation	High	Months to years	Usually damaged	Court judgment

The comparison confirms why the model pushes resolution upstream. Prevention and early, documented demand carry low direct cost and preserve the relationship, whereas arbitration and litigation carry higher cost, longer timelines, and greater strain on the relationship [9]. The enforceability gained at the formal end is real, but the empirical evidence that judicial delay raises the doubtful share of receivables [1] means that the time cost of the formal route is itself a source of loss. A standardized pre-claim stage captures much of the enforceability benefit, through a strong record, while avoiding most of the time cost.

The center of the model is the standardized pre-claim demand. Its purpose is to do two jobs at once: prompt voluntary payment and, if payment does not follow, serve as a ready-made evidentiary base for a claim. Standardization matters here because a consistent dossier removes the variance that comes from drafting each demand from scratch, which is the same benefit that template-driven contract design brings to the front of the lifecycle [7]. Table 3 lists the components of the dossier and the function each one performs.

Table 3. Components of the standardized pre-claim demand dossiers and their function (compiled by the author on the basis of [7, 9, 13, 19]).

Component	Commercial function	Legal or evidentiary function
Statement of account and invoice history	Quantifies the debt for the customer	Establishes a sum certain for a claim
Reference to specific contract clauses	Anchors the request in the agreement	Shows the breached obligation
Default-interest computation	Signals the cost of continued delay	Preserves the interest claim
Delivery and acceptance evidence	Confirms performance was complete	Rebuts non-performance defenses
Cure period and consequences	Offers a clear path to resolve	Documents good faith and proper notice
Settlement option	Keeps the exchange constructive	Frames without-prejudice communication

Each component has a commercial function and a legal function, and the two reinforce each other. The statement of account quantifies the debt for the customer and establishes a sum certain for a later claim. The reference to specific contract clauses tells the customer why the payment is due and shows the breached obligation to a court or arbitrator. The default-interest computation signals the cost of continued delay and preserves the interest claim. The delivery and acceptance evidence answers the most common defense, that performance was incomplete, before it is raised. The cure period and the settlement option keep the exchange constructive and, at the same time, document good faith and proper notice. Because the dossier is standardized, it can be assembled quickly and applied consistently across a portfolio of accounts, which is what makes it scalable in an operations setting.

The evidentiary logic of the dossier is worth spelling out, because it is what gives the demand its force. A claim for payment is easiest to enforce when the amount is a sum certain, the obligation to pay is documented, and the debtor has received clear notice with an opportunity to cure. The

standardized dossier is built to satisfy each of these conditions in advance: the statement of account fixes the sum, the clause references fix the obligation, and the cure period with its stated consequences fixes the notice. In contracts where a written demand is a condition precedent to interest or to suit, the standardized dossier also discharges that precondition cleanly, which removes a technical defense before it can be raised. The result is that the same document that asks for voluntary payment is already, without rework, the backbone of a claim if voluntary payment does not follow. This dual role is the practical reason to standardize: it collapses two tasks, persuasion and preparation for enforcement, into a single reusable artifact.

A model that lives only in a lawyer's head does not scale. To work across a portfolio, claims work has to sit inside the firm's operating systems, alongside procurement, finance, and the contract repository. The literature on procurement digitalization shows that connecting these functions raises information-processing capacity and reduces uncertainty [8, 10], and the literature on legal work shows that routine drafting and review are increasingly supported by technology

[2]. Figure 4 shows how the model is layered across the contract, operations, and enforcement functions, with legal operations and digitalization running alongside and a common metric band underneath.

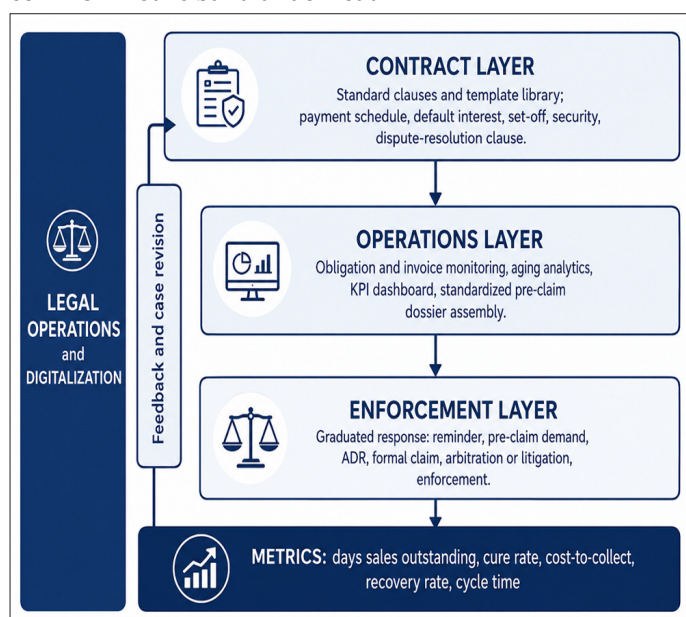


Figure 4. Integration of the standardized claims-and-recovery model across the contract, operations, and enforcement layers (author's development).

The architecture keeps the three layers distinct but connected. The contract layer holds the standard clauses and templates. The operations layer monitors obligations, ages receivables, and assembles the dossier. The enforcement layer runs the graduated response. A shared set of metrics, days sales outstanding, cure rate, cost-to-collect, recovery rate, and cycle time, lets the firm see whether the model is working and where it is failing, and the upward feedback path sends that learning back into the clauses. This is where a caution is in order. Automation can assemble a dossier and flag an aging invoice, but recent evidence on artificial intelligence in legal practice shows that generative tools still produce confident errors and legal hallucinations at rates that make unchecked output risky [5], and careful studies of AI-assisted lawyering stress that judgment remains with the professional [4]. The model therefore treats digital tools as support for a standardized human process, not as a replacement for it.

The metric band deserves emphasis because it is what allows the model to be governed rather than merely performed. Days sales outstanding measures how long cash is tied up; the cure rate measures how many overdue accounts are resolved at the reminder stage without escalation; cost-to-collect measures the resources consumed per recovered dollar; the recovery rate measures how much of the claimed amount is actually collected; and cycle time measures the days from first overdue flag to resolution. These indicators are not decorative. Read together, they tell a firm whether its contract clauses are holding, whether its triage thresholds are set correctly, and whether escalation is happening too early

or too late. The procurement literature shows that the gains from digitalization come from exactly this kind of joined-up information flow, where data created in one function is usable in another [8, 10]. A claims process that shares a data model with procurement, finance, and the contract repository can therefore be tuned continuously, which is the operational expression of the feedback loop drawn in the workflow.

The model so far describes how to act once an account is overdue. The author proposes shifting part of the attention earlier, to a readiness question asked before any delinquency occurs: how well prepared is a given contract, or a given customer relationship, to convert an unpaid invoice into recovered cash. This reframing follows directly from the proactive-contracting literature, which argues that outcomes are shaped *ex ante* rather than *ex post* [7, 9], and it turns the scattered elements of the model into a single forward-looking judgment.

To make that judgment usable, the author proposes a simple composite, the recovery-readiness view, expressed as a short checklist rather than a black-box score. It asks five questions of each contract or account. Are the payment terms, default interest, and set-off rights explicit and current. Is there a security interest or guarantee proportionate to the exposure. Is the dispute-resolution clause workable and the venue clear. Is delivery and acceptance evidence captured and retrievable. Is a standardized pre-claim dossier ready to assemble on short notice. A contract that answers yes to all five is recovery-ready; one that answers no to several is a latent loss waiting for a late payment to reveal it. The value of stating this as an explicit view, rather than leaving it implicit, is that it makes readiness a property a firm can audit across a portfolio and improve deliberately, in the same way that credit risk is scored before extending trade credit [1, 12]. The proposal is deliberately low-technology and transparent, which keeps professional judgment in control and avoids the reliability problems that unchecked automated scoring can introduce [5]. This forward-looking readiness view is the element the author offers as new to the field, because it converts claims work from a downstream reaction into an upstream design target.

Three recommendations follow from the model. First, firms should move the decisive work upstream by instrumenting contracts for recovery at the drafting stage, so that default interest, set-off, security, and a workable dispute-resolution clause are present before any invoice is issued. This turns recovery from a search for leverage into the exercise of leverage already secured. Second, firms should adopt a single standardized pre-claim dossier and a fixed triage rule set, so that the response to an overdue account is consistent, fast, and documented rather than dependent on who happens to handle it. Third, firms should measure claims work with the same metrics used for working capital, because what is measured against days sales outstanding and cost-to-collect

gets managed, and the finance literature is clear that the collection period affects performance [6, 11].

The contribution of this study is the connecting layer itself. Prior work treats prevention, finance, and operations as separate conversations. The model presented here joins them by defining claims work as a standardized, contract-embedded, and measurable process, and by giving that process concrete artifacts: a workflow, a triage rule set, a channel comparison, and a dossier template. What is new is not a technology but a way of organizing an established practice so that it scales and improves with use. For a legal and commercial audience, the practical value is a structure that can be adopted without new software and refined with each cycle, which is consistent with the evidence that the leading gains in recovery come from process and standardization rather than from tools alone [8, 13].

CONCLUSION

The study set out to develop and justify a standardized, stage-based model of claims work that links contractual instrumentation, operational monitoring, and graduated enforcement to the recovery of accounts receivable. That aim is met. The model reframes claims work as a managed component of the contract lifecycle and expresses it in four concrete artifacts: a recovery workflow, a triage rule set, a comparison of resolution channels, and a standardized pre-claim dossier. Each artifact is tied to current evidence, from the 2024 payment-practice statistics that establish the scale of late payment, to the finance literature that connects a shorter collection period to better firm performance, to the contract-design literature that grounds prevention and standardization.

The central hypothesis is supported by the logic and the evidence assembled here. Standardizing claims work and embedding it in the contract lifecycle shortens the path from an overdue invoice to recovery, because it replaces improvised responses with a graduated and documented process, and it lowers the share of receivables that become doubtful, because a strong record and an early demand resolve procedural delay before it hardens into default. The model achieves this without new technology, which keeps it accessible to firms that lack a large legal or IT budget.

The practical significance is direct. A firm can adopt the workflow, the triage rule set, and the dossier as they stand, measure the result against days sales outstanding, cure rate, and cost-to-collect, and refine the clauses through the feedback loop. Legal operations give the model a home, and a modest use of digital tools speeds the routine steps, provided that professional judgment stays in control of the output. For the United States in particular, where trade credit supports much of the small and mid-market economy, a standardized and enforceable approach to overdue receivables strengthens supplier cash flow, reduces avoidable disputes, and adds to supply-chain resilience.

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