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Euromoney Trade Finance Survey 2026

Trade Products: Importance vs Satisfaction Matrix

Methodology

Data source

This analysis is based on responses to the Euromoney Trade Finance 2026 survey, conducted among corporate trade finance decision-makers globally. Respondents represent a range of company sizes, ownership structures and geographic scopes, including domestic, regional and global operations. Responses were validated to ensure relevance and seniority, in line with Euromoney's standards.

Measurement of importance: Importance scores reflect how critical specific trade finance products are to corporates' businesses. Respondents were asked to rate the importance of each product on a scale from 1 (low importance) to 10 (high importance) in **Section 3: Your Priorities** of the survey. Only products explicitly assessed by respondents were included in the analysis. For each product, an average importance score was calculated across all relevant respondents.

Measurement of satisfaction: Satisfaction scores reflect corporates' average assessment of provider competence for each product. Respondents rated their trade finance providers on a scale from 1 (low competence) to 10 (high competence) in **Section 5: Rate Your Providers**. Product-level satisfaction scores were calculated as the average of all ratings given for that product across providers and respondents.

Measurement of usage: Usage reflects the extent to which trade finance products are actively used by corporates, based on self-reported responses in the survey. A corporate is considered a user of a product if it indicated using that product as part of its trade finance activities. For each product, usage is calculated as the **percentage of corporates using that product**, divided by the **total number of corporates that use at least one trade finance product**.

Importance – Satisfaction matrix

Each product was plotted on a two-dimensional matrix:

- The horizontal axis represents **average importance**, as rated by corporates
- The vertical axis represents **average satisfaction**, based on provider competence ratings
- The size of the dot represents the **usage** of that product, as self-assessed by corporates

The intersection of the two axes is determined by the overall mean importance score and overall mean satisfaction score across all products included in the analysis. This creates four quadrants reflecting different combinations of corporate priority and market delivery.

Data can be filtered by geography of the respondent.

Interpretation of quadrants:

The four quadrants are intended to provide an industry-level diagnostic rather than an assessment of individual institutions:

- **Trusted Essentials** | **High importance / high satisfaction** indicates areas where corporate priorities and market delivery are broadly aligned
- **Structural Gaps** | **High importance / low satisfaction** highlights areas where corporate needs are not yet fully met by current market offerings
- **Niche Capabilities** | **Low importance / high satisfaction** reflects capabilities that are delivered effectively but are not central to corporate decision-making and may be niche or situational in nature
- **Marginal Value** | **Low importance / low satisfaction** captures capabilities with limited relevance and limited perceived value at a market-wide level

The matrix should be interpreted as a directional tool to identify patterns and gaps in the trade finance landscape, rather than as a prescriptive framework.

Analysis Results

Respondent scope	Product	Importance vs Satisfaction Category	Product Usage
Asia Pacific based corporates	Foreign exchange (FX) services	Trusted essentials	84%
	Advisory Services	Trusted essentials	83%
	Working capital solutions	Trusted essentials	80%
	Letters of credit	Trusted essentials	80%
	Documentary collections	Trusted essentials	79%
	Guarantees	Trusted essentials	77%
	Trade loans / structured trade	Trusted essentials	76%
	Dynamic discounting	Marginal value	64%
	ESG solutions	Marginal value	62%
Central & Eastern Europe based corporates	Guarantees	Trusted essentials	90%
	Advisory Services	Trusted essentials	81%
	Foreign exchange (FX) services	Trusted essentials	80%
	Working capital solutions	Trusted essentials	74%
	Letters of credit	Trusted essentials	63%
	Trade loans / structured trade	Trusted essentials	63%
	Documentary collections	Marginal value	52%
	Dynamic discounting	Marginal value	47%
	ESG solutions	Marginal value	46%
Latin America based corporates	Advisory Services	Trusted essentials	83%
	Working capital solutions	Trusted essentials	82%
	Foreign exchange (FX) services	Trusted essentials	81%
	Letters of credit	Trusted essentials	74%
	Trade loans / structured trade	Trusted essentials	71%
	Guarantees	Trusted essentials	64%
	Documentary collections	Niche capabilities	57%
	Dynamic discounting	Marginal value	49%
	ESG solutions	Marginal value	48%
Middle East based corporates	Guarantees	Trusted essentials	87%
	Letters of credit	Trusted essentials	86%
	Documentary collections	Trusted essentials	82%

	Working capital solutions	Trusted essentials	77%
	Trade loans / structured trade	Trusted essentials	75%
	Foreign exchange (FX) services	Structural gaps	85%
	Advisory Services	Marginal value	79%
	ESG solutions	Marginal value	59%
	Dynamic discounting	Marginal value	56%
North America based corporates	Letters of credit	Trusted essentials	90%
	Foreign exchange (FX) services	Trusted essentials	60%
	Guarantees	Trusted essentials	58%
	Working capital solutions	Structural gaps	55%
	Documentary collections	Niche capabilities	48%
	Trade loans / structured trade	Niche capabilities	42%
	Advisory Services	Marginal value	72%
	Dynamic discounting	Marginal value	34%
	ESG solutions	Marginal value	32%
Western Europe based corporates	Guarantees	Trusted essentials	85%
	Advisory Services	Trusted essentials	80%
	Letters of credit	Trusted essentials	79%
	Working capital solutions	Trusted essentials	69%
	Foreign exchange (FX) services	Trusted essentials	68%
	Documentary collections	Trusted essentials	66%
	Trade loans / structured trade	Niche capabilities	57%
	ESG solutions	Marginal value	46%
	Dynamic discounting	Marginal value	39%
Global IBN+ corporates	Guarantees	Trusted essentials	89%
	Letters of credit	Trusted essentials	87%
	Foreign exchange (FX) services	Trusted essentials	77%
	Working capital solutions	Trusted essentials	72%
	Advisory Services	Niche capabilities	85%
	Documentary collections	Niche capabilities	70%
	Trade loans / structured trade	Niche capabilities	60%
	ESG solutions	Marginal value	54%
	Dynamic discounting	Marginal value	50%

Product Taxonomy

For the purposes of Euromoney's research, the following product taxonomy should be considered:

- Advisory Services (e.g. Trade Finance Analytics, Market and Industry Research Tools, Regulatory Compliance Advisory, Tax Advisory, Credit Insurance)
- Dynamic discounting
- Documentary Collections (e.g. Import and Export Documentary Collection)
- ESG Solutions (e.g. ESG-Linked Trade Loans, Green Trade Finance, Sustainability-Linked Supply Chain Finance)
- Foreign Exchange (FX) Services
- Guarantees
- Islamic Trade Finance Products (available only for respondents in Middle East and Turkey, aligned with geographic scope of Euromoney Islamic Awards)
- Letters of credit (e.g. Import / Export LCs, SBLCs)
- Trade Loans / Structured Trade (e.g. Pre-Export Finance, Warehouse / Inventory Financing, Import / Export Finance, Commodities)
- Working Capital Solutions (e.g. Payables / Receivables Finance, Supplier Finance, Factoring, Invoice Discounting)

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