

Construction Finance Leader 2026 Outlook (and What it Means for Your Payments Strategy)

Survey insights from 100+ construction finance professionals on economic uncertainty, technology investment, and modernizing payments.





Eighty-eight percent of respondents say they are concerned about the economy overall. Inflation (68% “very concerned”) and tariffs (55%) are driving cost unpredictability, directly impacting materials pricing and project margins.

Executive Summary

Payments Are a Pressure Point... and an Opportunity

As 2026 continues, finance leaders are navigating inflation, tariffs, labor shortages, and rising fraud threats. Amid all the volatility, one thing is becoming clear: payment automation is a strategic control point for construction businesses.

In September 2025, AvidXchange surveyed more than 100 construction finance professionals. Their responses reveal an industry under pressure—but also one actively modernizing.

When margins tighten and forecasting becomes difficult, payment operations matter more than ever; how quickly you pay, how securely you pay, and how much visibility you have into outgoing cash all become vital touchpoints.

This report explores how construction finance leaders are responding—and why payment automation should sit at the center of any 2026 strategy.





Inflation and Tariffs Are Squeezing Margins

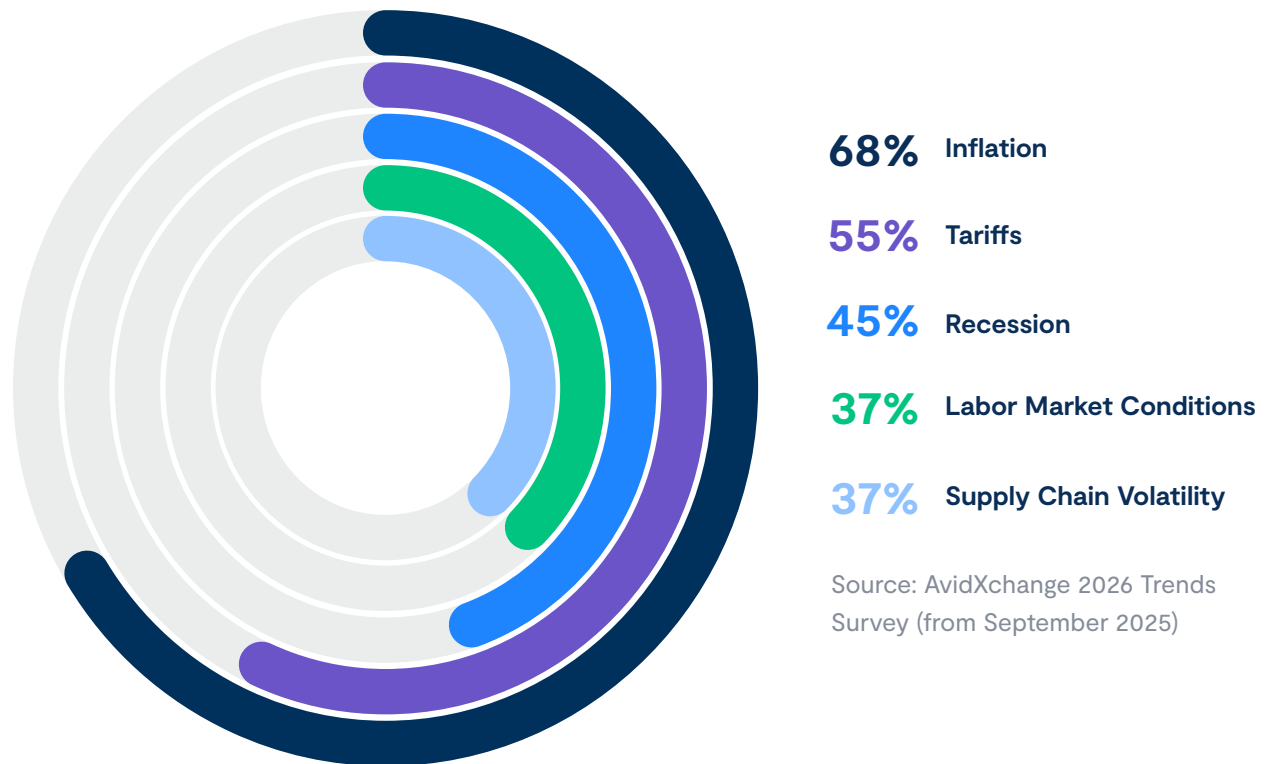
Cash Control Is Critical

Construction finance leaders aren't just worried about inflation and tariffs in theory. They're seeing real operational consequences.

Inflation and tariffs affect construction differently than many industries. For construction businesses, these cause material costs to rapidly shift while supplier terms tighten. This means project bids from months ago may no longer reflect current realities.

In this environment, payment timing and visibility become powerful tools. Automated payment workflows allow finance teams to gain real-time visibility into cash outflows, standardize approval controls across projects, reduce payment delays that strain supplier relationships, and capture rebates or incentives tied to electronic payments

How concerned are you about each of the following economic factors?



68% Inflation

55% Tariffs

45% Recession

37% Labor Market Conditions

37% Supply Chain Volatility

Source: AvidXchange 2026 Trends Survey (from September 2025)

When forecasting is uncertain,
precision in payments creates stability.



Seventy-eight percent of construction finance leaders say they're being asked to “do more with less” to a moderate or great extent, and only 2% report no such pressure.



Leaner Teams, Higher Stakes: Why Manual AP No Longer Scales

Construction accounting is already complex due to job cost allocations, lien waivers, retainage tracking, progress billing, supplier compliance documentation. When you add manual routing and paper check runs to that mix, the strain compounds quickly.

The risk goes beyond burnout, and includes bottlenecks like delayed supplier payments, increased fraud exposure, limited payment visibility across projects, and manual errors in coding and approvals.



Automation directly addresses these pressure points. More than half of respondents (54%) say they are implementing new technology or automation tools to offset workforce challenges.

For construction firms, payment automation reduces administrative lift without sacrificing control—freeing teams to focus on project profitability and financial planning instead of paper.



2026 Priorities: Operational Efficiency Leads, Payments Follow Closely Behind

Operational efficiency in construction finance often begins with eliminating manual friction in accounts payable. Modernized payment systems support automated approval routing across field and office teams, improved subcontractor satisfaction through reliable ePayments, and stronger audit trails for compliance and reporting.



What is your finance department's top priority for 2026?

Creating operational efficiencies

29%

Maximizing ROI of technology investments

16%

Leveraging AI

14%

Modernizing payment systems and processes

13%

Source: AvidXchange 2026 Trends Survey (from September 2025)

Modernized payment systems streamline integration and reduce necessary tech tools.



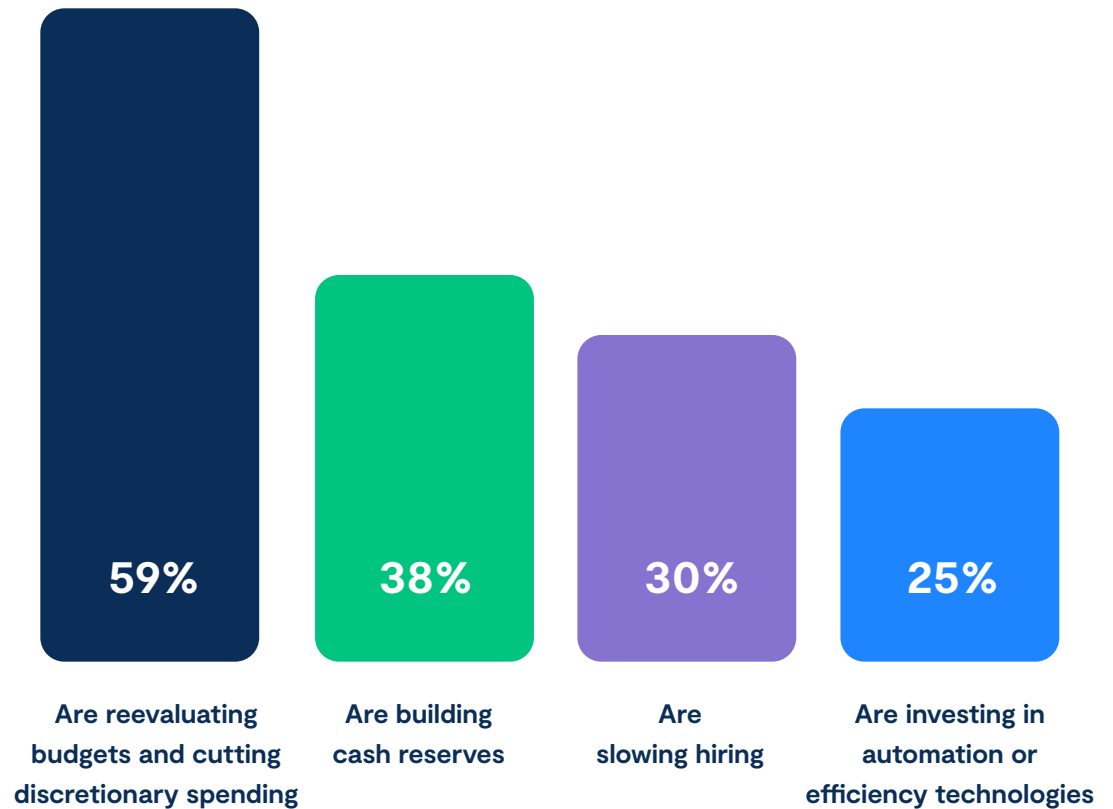
Recession Preparation: Cutting Costs While Investing in Automation

Construction leaders are preparing cautiously for economic shifts. However, many decision makers are doubling down on efficiency even as budgets tighten. Why? Because automation compounds over time. Reducing manual touchpoints lowers long-term costs, minimizes errors, and reduces fraud exposure.



Automated payments can boost liquidity by improving visibility and reducing cash strain.

Do you expect your media spending to change this year?



Source: AvidXchange 2026 Trends Survey (from September 2025)



AI and Automation: Enabling Construction Finance, Not Replacing It

AI adoption is accelerating across construction finance teams. In practice, AI-enhanced systems support automated data capture, exception flagging, predictive cash flow insights, and fraud detection enhancements.

But the survey makes something clear: AI and automation are enabling teams, not eliminating them. As repetitive tasks become automated, finance professionals shift toward oversight, analysis, and supplier management.



For payment operations, AI enhancements and automation means fewer manual entry tasks and stronger strategic oversight.

Where has your finance department seen a return on investment (ROI) from using AI tools?



- 44%** Increased efficiencies
- 43%** Improved accuracy/reduced errors
- 41%** Better decision-making through faster insights
- 38%** Reduced operational costs
- 31%** Improved customer/vendor experience

Source: AvidXchange 2026 Trends Survey (from September 2025)



Paper Checks Are Fading as Construction Moves Towards ePayments

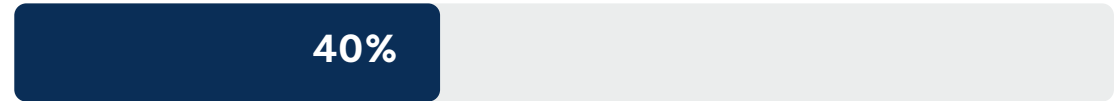
The transition away from paper is already underway. However, barriers still remain, including supplier preferences, integration challenges, and fraud concerns.

Construction companies often work with diverse subcontractors and suppliers, many of whom have entrenched payment preferences. Successful modernization requires supplier enablement—not just software.

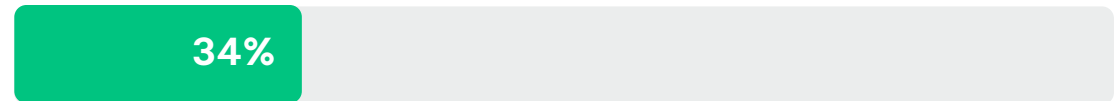
The benefits, however, are substantial. Businesses can see reduced check fraud exposure, faster settlement, improved tracking and reconciliation, greater visibility into payment status, and more.

Given the federal government's plan to phase out paper checks, is your organization planning to change its vendor or supplier payment methods in the next two years?

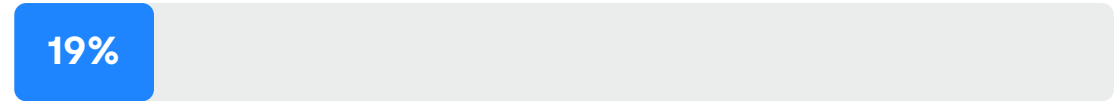
Yes — planning to expand the range of payment options offered:



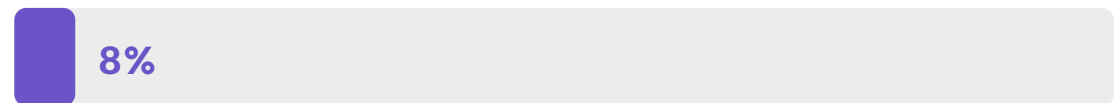
Yes — planning to move primarily to ePayments:



No — already using primarily ePayments:



No — no changes planned:



Source: AvidXchange 2026 Trends Survey (from September 2025)

As paper checks phase out, early modernization boosts security and speeds up operations.

Payment automation is not just about speed; it's about embedding controls directly into the workflow.

Which of the following security-related areas is your finance department prioritizing for 2026?



Source: AvidXchange 2026 Trends Survey (from September 2025)



Fraud and Security: Payment Modernization Must Include Protection

The threat landscape is intensifying, and paper checks remain particularly vulnerable. Moving to more secure electronic payments—with built-in controls, authentication layers, and monitoring—can significantly reduce risk.





The future construction finance team is likely smaller, but also more strategic and tech-enabled.



The Skills Shift: Technology Fluency Is Now Core to Construction Finance

Eighty-two percent of respondents say technology proficiency is more important today than in previous years. As automation takes over repetitive tasks, construction finance teams are emphasizing AI tool proficiency, ERP integration expertise, data analysis skills, adaptability, and continuous learning.

The New Construction Payments Playbook

The survey findings point to a clear direction:



Tighten cash visibility as inflation and tariffs pressure margins.



Automate manual AP processes to support leaner teams.



Transition from paper to more secure electronic payments.



Embed fraud controls directly into payment workflows.



Invest in scalable systems that integrate with construction ERPs.

Economic uncertainty may persist—but construction finance leaders are not standing still.



Construction companies build physical infrastructure. But in 2026, financial infrastructure matters just as much.



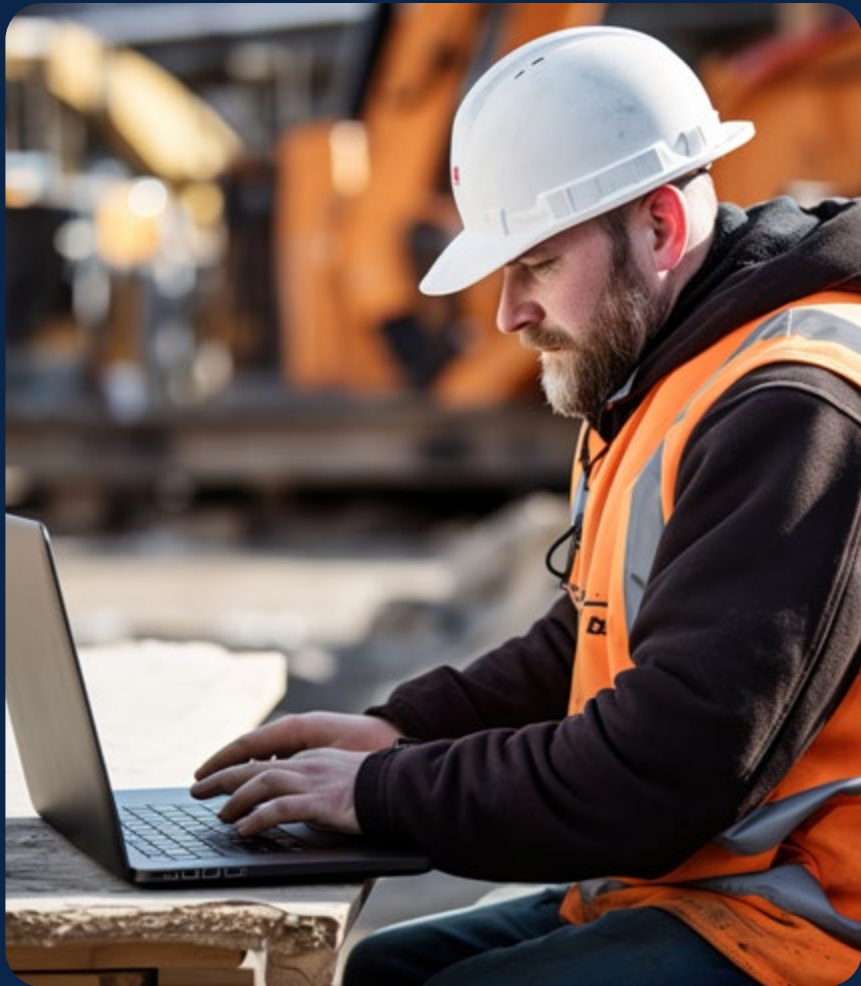
Build Financial Resilience Through Payment Automation

AvidXchange helps construction businesses modernize payment operations with AI-enhanced software and industry-specific expertise. Our solutions reduce manual work, improve visibility, help strengthen fraud controls, and scale with your growth. With 25 years of experience and a proprietary payment network that has processed payments to more than 1.5 million suppliers over the past five years, AvidXchange empowers over 8,000 mid-market businesses to gain control of their financial operations.

Through its relationship with Acumatica, AvidXchange enables construction finance teams to automate supplier payments directly within the ERP they already use to manage projects and job costs. By embedding payments into the Acumatica workflow, finance teams gain greater visibility into cash outflows while reducing the operational burden of paying suppliers at scale.

If your team is being asked to do more with less—while protecting margins and accelerating payments—now is the time to modernize.

[Book Your Demo](#)



About AvidXchange®

AvidXchange is a leading provider in accounts payable (AP) automation, offering intelligent AP software and payment solutions specifically designed for middle market businesses and their suppliers. With 25 years of industry experience, AvidXchange modernizes the way businesses manage their expenses and payments by offering AI-enhanced software coupled with support from experts. Empowering over 8,500 growth driven businesses, AvidXchange increases efficiency, control, and visibility in financial operations and has processed payments to more than 1.3 million suppliers through its proprietary payment network over the past five years. For more information, visit [AvidXchange.com](https://www.avidxchange.com).

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