

# Conclusion: a growing demand for digital payment solutions among European businesses

---

Qonto data show that European businesses still have a preference for offline payments and physical cards. However, at the same time, all markets show an acceleration in the adoption of online payments and virtual cards. This trend can be illustrated by the growing preference among German SMEs and freelancers for online payments, and the growing usage of virtual payment cards as an alternative to physical ones in Spain.

Transportation & Storage companies across all markets are ahead of the curve in this respect, as they're now paying more with virtual cards than with physical ones. Real Estate businesses' strong surge in virtual card adoption also suggests the digital transition is still ongoing.

Finally, European SMEs and Freelancers generally opt for train over air travel. This at a time when businesses of all sizes are becoming increasingly conscious of their environmental footprint.