

2022 study flashback

In 2022, Qonto published a similar study, focusing on SMEs' and Freelancers' spendings over 2021 and the beginning of 2022. Our data showed:



A 10.8% Year-on-Year rise in the payment card usage of SMEs and freelancers.



A growing adoption of digital payment solutions, including among businesses in “traditional” sectors such as Construction.



Companies were increasingly turning to virtual cards, especially in Spain and Italy, even if physical payment card usage remained more prevalent.



Offline payments (i.e. payments made directly in-store) were more common than online payments among SMEs and freelancers, although some sectors were already trending towards online payment operations.