Methodology

This Qonto data study was conducted between January 2022 and May 2023, among +350,000 SMEs (with up to 250 employees) and freelancers in Germany, Spain, France and Italy. The classification of sectors is based on Eurostat NACE Classification values.
To find out more about the different sectors mentioned in the report, readers can refer to the following pages:

- Public Administration, Defence & Compulsory Social Security
- Construction
- Mining & Quarrying
- Electricity, Gas, Steam & Air Conditioning
- Transportation & Storage
- Manufacturing
- Real estate Activities
- Education
- Agriculture, Forestry & Fishing
- Water Supply, Sewerage, Waste Management & Remediation

The data analysis focuses on the average number of card transactions by organization, as well as the average amounts spent by organization, by card and transfers.