

# Overview of European SME spending

On average, payment card usage among European businesses continued to increase over the course of 2022 (+18%) and during Q1 2023.

This section focuses on spending habits across all 4 Qonto markets, and gives an overview of the payment methods businesses use, the biggest-spending industries and the most recurrent spending items.

## Spending habits are sector-specific

Among European SMEs and freelancers, the biggest users of payment cards work in the Construction, Electricity, Gas, Steam & Air Conditioning Supply, and Public Administration, Defence & Compulsory Social Security sectors.

While Construction companies generally maintained a stable trend, Public Admin & Defence companies increased their average card usage by 60% Year-on-Year in Q1 2023.

### Industries with the biggest card usage

Jan 2022 – Mar 2023

Average number of transactions per organization

