

A treasure trove of SME insights: Qonto launches its first-ever data storytelling platform

Paris, 7 October 2026 - Qonto, Europe's leading business finance management solution, today launches its flagship, free-to-all data storytelling platform, **Qonto Insights**.

Updated on the 7th of each month, Qonto Insights turns anonymized, aggregated transaction data from Qonto's business customers in France, Germany, Italy, and Spain into evidence-based signals on the European SME economy.

Whether cash flow pressure, payment delays, AI adoption, or international expansion, Qonto Insights is built to offer decision-makers, analysts, policymakers, and the media the earliest possible read on European business dynamics, drawn from the latest SME behavior and offered without interpretation or commentary.

The platform is free to access from Qonto's website and updated monthly, made up of four defined indexes on four distinct, key themes.

The backbone of the EU economy has always been overlooked

SMEs' impact is everywhere in the European economy. Small businesses account for more than 30 million enterprises and make up 99% of all regional businesses, underpinning more than 100 million positions, and representing two-thirds of jobs in Europe.

But true, on-the-ground understanding of their lived experience is lacking. With Qonto's unique vantage point, counting 750,000+ SME customers across the continent, it is the business banking partner best-placed to offer a clear understanding of EU SMEs.

Four indexes revealing the reality of EU SME life

The platform's four indexes each cover a different business health-related topic:

- **Cash Buffer Index:** assesses how many days of cash buffer a typical business holds, the proportion of SMEs with at least a month's cash reserves, and how many dip into negative balance at some point during the month.
- **AI Adoption Index:** shows how many European SMEs are investing in AI, how much is being spent on AI tools, and how many AI tools the typical business subscribes to.
- **Late Payments Index:** looks at how many invoices are paid late, how long businesses wait for payments, and the average value of outstanding invoices.
- **International Transactions Index:** maps how many European SMEs are doing business across borders, where they do business, and the average amount of money crossing borders.

And for more in-depth explorations, further analysis will be available in dedicated “Qonto Insights: Explained,” also on the Qonto Insights platform. These ad hoc round-ups will spotlight the notable findings from each country, compare market behaviors, and offer themed overviews on each index subject.

The latest data, offered without interpretation

Qonto Insights doesn't add its own angle to the findings, meaning data that's available quickly, with the latest insights only ever a maximum of one month old.

Rather than spending weeks or months building full reports and analysis, Qonto Insights sees its in-house business intelligence teams simply pull, aggregate, and fully anonymize the figures before publishing them; letting journalists, policy-makers and other interested parties draw their own conclusions based on insights rather than instinct alone.

Anonymized, aggregated data

As with Qonto's product, customer data safety is paramount. All figures on Qonto Insights pass through rigorous anonymity and aggregation checks, never citing any raw data. Instead the platform brings together findings using percentages, averages, and medians, to identify patterns in behavior. The bottom line: no data can be traced back to an individual customer.

September's data: improved cash reserves, a boost for AI adoption, more international business, but more invoices paid late

In September's inaugural Qonto Insights, a snapshot of the data shows:

- **Cash Buffer:** EU SMEs held a median of 18.5 days' cash runway (the amount needed to keep their business running, should they stop earning) - a small improvement of 0.4 days vs. August. France was the clear frontrunner in cash reserves; their median stood at 19.4 days' cash reserves (an EU high), in contrast with Italy's 9.5 days (an EU low). Europe-wide, 7.4% dipped into negative balance at least once in the month - an improvement of -0.2% vs. August.
- **AI Adoption:** 16.7% of small businesses used Qonto to pay for at least one AI subscription, up from 10% at the beginning of this year. AI spend is also rising - in September, SMEs paid on average €34.46 on AI tools. That's a full €8.02 increase on the previous month alone.
- **Late Payments:** 31.6% of invoices paid in September were paid late (reaching an EU high in Spain at 38.9%), with an average delay of 58.6 days - up 10.8 days from August. Yet, the average individual value of September's late-paid invoices dropped to €3.9k apiece.
- **International Transactions:** 20.6% of EU SMEs did international business in September - rising to an EU high of 23.5% in Germany - with transactions made between 154 countries. Businesses with 10+ employees were the most internationally active, with 35.1% making or receiving cross-border payments.

"Qonto is in a fortunate position - we have a direct line to 750,000+ small businesses across eight European markets. Now, with Qonto Insights, we're putting that enviable position to even

*more good use, shining a light on the situation on the ground for Europe's small businesses." says **Alexandre Prot, Co-Founder and CEO at Qonto**. "From exposing the rate of late invoice payments to tracking the use of AI or international growth, it's about putting real-time, real-world data behind hunches and hypotheticals, with trends that are updated every month. Qonto Insights gives everyone from journalists to policy-makers a front-row seat to the lived experience of small businesses - the EU's economic backbone - through behavior-based data that's true to life and more timely than ever."*

Visit Qonto Insights at: www.qonto.com/en/insights

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About Qonto Insights

Qonto Insights provides proprietary economic intelligence from the real financial activity of hundreds of thousands of European SMEs across France, Germany, Italy, and Spain. It showcases interactive indexes, statistics, and trend analyses that highlight how businesses are evolving across sectors, regions, and time. First launching publicly in October 2026, the dashboards are updated on Qonto's website on the seventh of every month, anonymizing and aggregating data to render it entirely private and unidentifiable to any specific business.

About Qonto

Qonto is Europe's leading business finance management solution serving over 750,000 SMEs and freelancers across 8 countries. Launched in 2017 by Alexandre Prot and Steve Anavi, Qonto combines business banking with powerful financial tools, including invoicing, bookkeeping, and spend management - all in one seamless solution. Backed by €600+ million in funding and powered by a team of 1,700+ people, Qonto is transforming how European businesses manage their finances with innovative products, transparent pricing, and 24/7 customer support.

More information on <https://qonto.com/en/press>