

The ICD Qonto Study has been published

The process of opening a simple business account ultimately resulted in a comprehensive study on the digitalization of business processes.

By choosing a modern fintech bank, ICD wanted to make a statement.

Unfortunately, our findings showed that not only banking processes but also customer-facing processes had been simplified to such an extent that they did not justify the additional effort compared with a conventional bank.

Qonto is expressly invited to present its perspective on the matters discussed here and to answer the outstanding questions. These contributions will then be incorporated into a final version.

The study is available on our website under **Publications / Case Studies**.

The Human Being Is Not a Minority

is the title of our latest Essay #04.

We wanted to explore the mechanisms of a democratic society and their foundation in human dignity.

It is for the reader to decide whether we have

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succeeded.

This essay makes a clear and unequivocal case for universal human rights, within which “minority rights” are integrated. After all, the human being is always at the center and is never a minority.

Whether this essay will eventually be published as a book has not yet been decided.

This essay is also available on our website under Essay #04.

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Communication is Dignity.
Dignity begins with words.

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