

The Small Business Link You Didn't Know Was Missing

Why Great Tools Aren't Enough



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You've invested in the digital tools your small business account holders need to thrive. The trouble is, many of those features are going untouched. The 2025 Jack Henry Financial Sentiment Study: SMB Report reveals the primary hurdle isn't your technology – it's a quiet struggle with financial self-assurance.

a look at the numbers

The Jack Henry Financial Sentiment Study shows a critical disconnect in how owners view their own capabilities:

The Confidence Gap

Only **65%** of small business owners feel confident managing their cash flow.

The Satisfaction Driver

Confidence in **cash flow** and **income tracking** are the primary factors that determine whether an owner is satisfied with their financial situation.

The Misalignment

Cash flow remains one of the lowest-rated categories for confidence, ranking **13th out of 16.**



why the gap matters

This lack of confidence isn't just about numbers – it impacts how owners engage with your financial institution:

Barriers to Usage

Owners who feel **uncertain** are **less likely** to explore advanced liquidity tools or forecasting services.

Strategic Opportunity

Banks and credit unions have a clear opening to deepen satisfaction by **building confidence** around these specific pain points.

The Loyalty Factor

Closing the confidence gap for a third of your business account holders leads to a **double-digit "loyalty lift"** in their interest for additional services.

- **+23%** | Payment Processing
- **+22%** | Invoicing and Bill Pay
- **+19%** | Treasury Management

don't let a 35% confidence gap stand between you and your SMB account holders

Read our in-depth blog post: [What's Blocking Small Business Cash Flow Management and How to Fix It.](#)

For more information about Jack Henry, visit jackhenry.com.



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