

confidence is the new currency

How Boosting SMB Cash Flow Drives Loyalty

The small business owners in your community aren't just looking for a place to keep their money – they're looking for a reason to trust that their future is secure.

While the megabanks often compete on the size of their tech budgets, you have a much more powerful asset at your disposal. Our latest findings show that when you help an owner build confidence in their cash flow, you aren't just providing a service – you're earning the right to be their primary financial partner for the long haul.

In the world of small business, confidence is the silent engine of growth.

the loyalty lift

The 2025 Jack Henry® Financial Sentiment Study: SMB Report uncovered a striking correlation: an owner's satisfaction with their financial institution is a massive predictor of whether they'll invest in future products.¹

When accountholders feel you play a positive role in managing their business, their interest in additional services skyrockets. Satisfied owners show double-digit increases in interest across almost every category.

Because they trust your role in their financial health, they're 23% more likely to want your payment processing and 22% more interested in having you help manage their invoices and bill pay.

This isn't just a "transactional" win – it's a fundamental shift in the relationship.



The Loyalty Lift: Interest Increase Among Satisfied Accountholders

Payment Processing	+23%
Invoicing and Bill Pay	+22%
Treasury Management	+19%
Technology Usage	+19%
Cash Management Tools	+18%
Cash Flow Analysis and Forecasting	+17%
Data Analytics	+16%
Business Advice	+13%

beyond the transaction

Outside research frequently highlights that loyal accountholders are not only more profitable but also more likely to refer others and try new offerings. Take research published by Bain & Company for instance: Even a 5% boost in retention can increase profits by at least 25%.²

In the banking world, this is especially true for the Momentum Makers segment – those businesses scaling up with 25 or more employees. These owners are highly optimistic and satisfied, making them prime candidates for deeper engagement if you can meet their evolving needs.

When you bridge the confidence gap, you move from the commodity category into a space where price matters less than partnership.

This is critical because 91% of businesses prioritize ease of process and reliable service when choosing where to grow. By focusing on cash flow – the area where confidence often lags most – you address their most pressing vulnerability.



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You become the partner who helped them know exactly where they stand during a period of uncertainty.

segmenting for impact

Of course, you can't be everything to everyone at the same time. The way an entrepreneur in the Startup Sparks segment views loyalty is vastly different from a Power Player generating \$40 million in revenue. While the smaller shops might need help just navigating taxes, the larger firms are looking for customizability and sophisticated data analytics.

To turn these insights into a reality for your community, you have to know exactly who you're talking to.

You don't have to guess where to start. The most effective path forward is to identify which segments of your small business community are poised for growth and ready for a deeper relationship. When you align your expertise with their specific stage of life, the new currency of confidence starts paying dividends for everyone.

Explore the Full Small Business Report

Find insights from over 400 small business decision-makers in the complete Jack Henry Financial Sentiment Study: SMB Report.

[Get the Study](#)

ready to stop guessing and start growing?

Use our [SMB Segmentation Guide](#) to identify your highest-value opportunities and start turning these insights into action today.

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



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sources

1. [Jack Henry Financial Sentiment Study: SMB Report](#), Jack Henry, accessed February 23, 2026.
2. Amy Gallo, [The Value of Keeping the Right Customers](#), Harvard Business Review, accessed February 19, 2026.