

# why most banks and credit unions are prioritizing SMBs

Your Path to Revenue Growth Starts With Small Business Services



80%

of financial institutions plan to expand SMB services.

2/3 of SMBs are somewhat or very likely to look for a new banking relationship.

66.7%

\$7 of every \$8

deposited in a 3<sup>rd</sup> party app **stays** with that app, not the financial institution.

6 apps

is the average number of apps or platforms used by SMBs for payments.

74%

of deposit-focused banks put SMB deposit growth as their top priority.

27%

of SMBs use a bank's cashflow projection tools – *up from 12% in 2019.*

49%

of banks and credit unions plan to pursue commercial banking over next two years.

Small business services institutions are planning to add:

	Banks	Credit Unions
Payments	67%	68%
Digital acountholder services tools*	43%	60%
Business credit/lending	43%	38%
Invoice/get paid	35%	25%
Card acceptance services*	27%	30%
Commercial credit card issuance	22%	30%
Cash flow analysis/projection	22%	25%
Payroll*	16%	26%

\*New

Source: Jack Henry 2025 Strategy Benchmark Survey

50%+

of SMBs have their account with one of the four megabanks.

68%

68% of banks and credit unions plan to offer payments services over the next two years.

discover ways to grow with SMBs

Curious what matters most to SMB acountholders? Our [latest blog post](#) reveals key insights that can help you connect, serve, and keep these vital accounts.

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).

**sources:**

[2025 Jack Henry Benchmark Survey](#), Jack Henry, accessed July 22, 2025.

[2025 Small Business Banking Trends](#), Javelin Research, accessed July 22, 2025.

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