

Business Banking  
Conference

Winning Main  
Street with  
Advice, Speed & a  
Unified Experience

May 2026



**BARLOW RESEARCH**

THE GOLD STANDARD IN BUSINESS BANKING RESEARCH

# Today's guests



Claudia Adamson

Head of Small Business Banking  
Truist

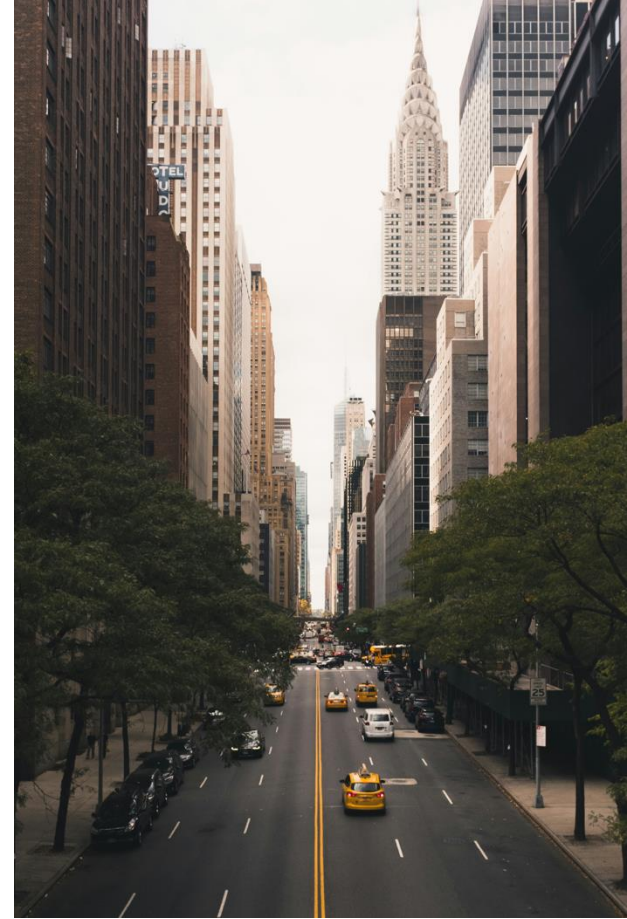


Heather Kesner

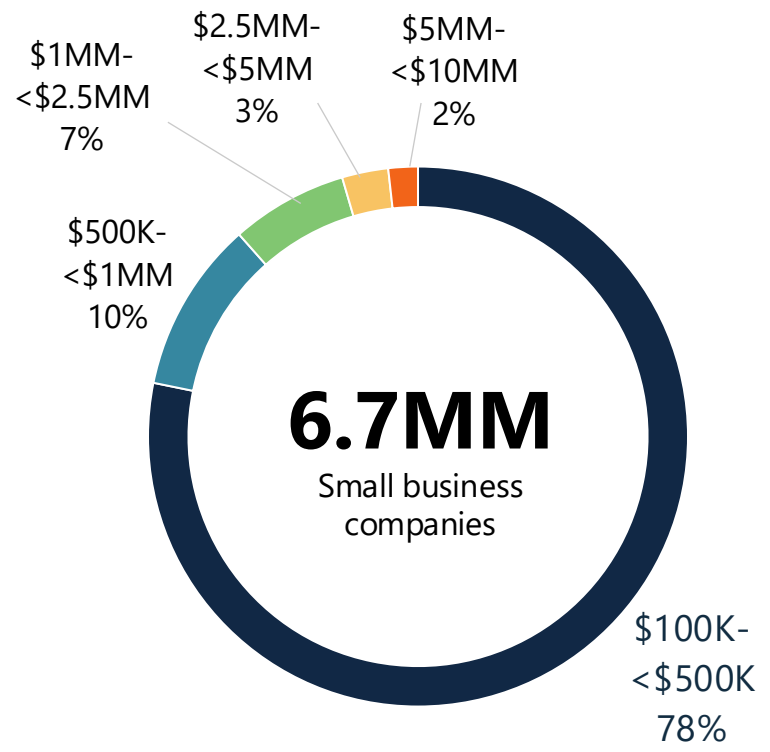
Head of Small Business Banking and  
National Sales  
U.S. Bank

# Agenda

1. New roles in 2025
2. Advice and the branch
3. Simplification & speed
4. Unified experience
5. Looking ahead

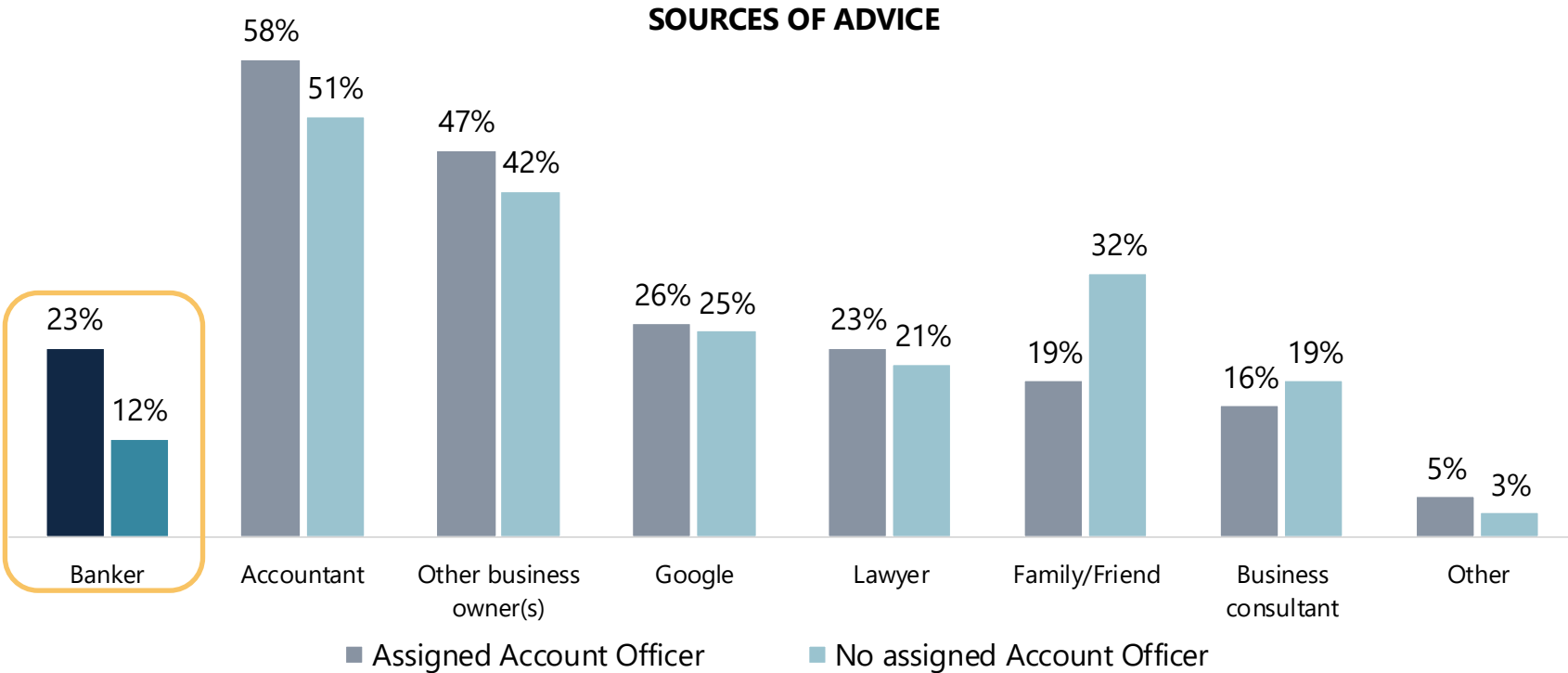


# Nearly 80% of small businesses are micro companies



Source: 2025 Dun & Bradstreet Corporation

# Bankers are not a top choice for business advice



Q: Where do you go for advice on running your business?  
\$100K-<\$10MM  
Economic Pulse Data 3Q2025

Being  
easy to do business  
with

is the largest driver of overall bank  
satisfaction

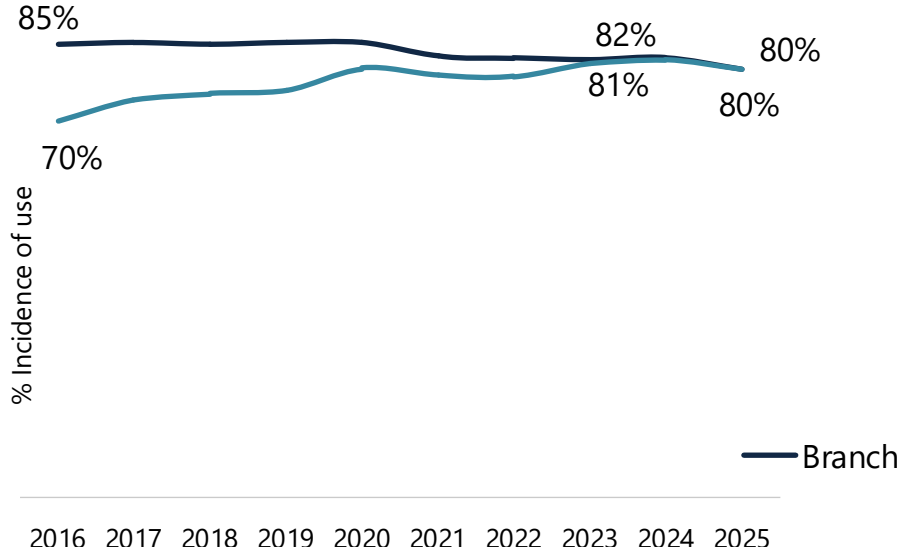
*Keep it simple and  
maintain personal  
relationships.*

\$1MM-<\$2.5MM company

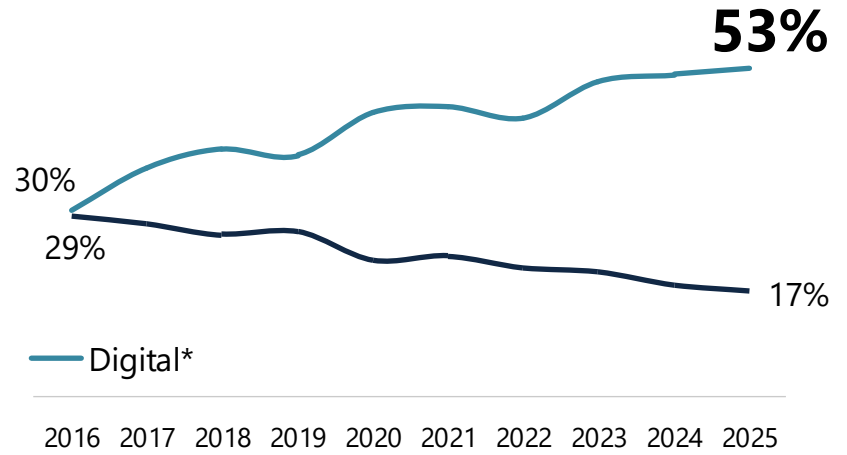
# While the incidence of use is the same, digital touches dominate monthly contacts over branch touches

**23** Total touches per month

USED CHANNEL IN LAST 12 MONTHS



PERCENTAGE OF MONTHLY CONTACTS



**Q: During the last 12 months, have you or someone in your company used the following points of contact at your primary bank? Percentage of total number of monthly contacts per point of contact.**

\$100K - < \$10MM  
 \*Use online banking and/or mobile banking app  
 Small Business Trailing 4 Quarter Data

# BARLOW RESEARCH ASSOCIATES, INC.

THE GOLD STANDARD IN BUSINESS BANKING RESEARCH



**SANDY HANSON**

Managing Partner & SBB Program Director

[shanson@barlowresearch.com](mailto:shanson@barlowresearch.com)

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