

Satisfaction with Small Business Banking Improves but Debt and Creditworthiness Concerns Loom, J.D. Power FindsCapital One Ranks Highest for Third Consecutive Year

TROY, Mich.: 28 Oct. 2025 – Small business owners are feeling positive about their businesses and the broader economy, and that goodwill is showing up in steadily improving satisfaction with their primary banks, according to the J.D. Power 2025 U.S. Small Business Banking Satisfaction Study,SM released today. However, despite reaching a three-year high in small business banking customer satisfaction, concerns about having a manageable amount of debt have started to emerge for some small business owners. The proportion of small business owners who pay all their bills on time is down 2 percentage points in this year's study, and just 35% of small business owners have an excellent credit score, the lowest level in four years.

"The good news is that 54% of small business owners are financially healthy,¹ and increasingly feel like their banks are helping them meet their business credit and borrowing needs and savings goals," said **Paul McAdam, senior director of banking and payments intelligence at J.D. Power**. "However, with 50% of business owners still concerned about inflation, 37% anticipating a potentially significant effect from tariffs and 37% expressing uncertainty about interest rates and the cost of borrowing, some serious issues are still looming. Banks that anticipate these fears and communicate proactively with their small business customers by offering helpful advice and service are best positioned to build customer loyalty and protect these critical relationships."

Following are some key findings of the 2025 study:

- **Financial advice resonates with small business owners:** Small business owners' overall satisfaction with their primary banks increases 11 points (on a 1,000-point scale) this year, driven by a 17-point increase in financial health support and a 16-point improvement in communication scores. More than half (61%) of small businesses received financial advice from their banks this year and 94% of those recipients said the advice/guidance they received positively influenced their business' financial habits.
- **Debt concerns mount:** The proportion of business owners who say they have an excellent credit score declined to 35%, and 57% say they are able to pay all of their bills on time, down 2 percentage points from a year ago. External factors that business owners fear could have a major or severe influence on their business include inflation (50%); tariffs (37%); interest rates/cost of borrowing (37%); supply chain (33%); and retaining/hiring employees (27%).
- **Personal account relationships boost business account satisfaction:** Overall, 84% of small business banking customers also have a personal account relationship with their

¹ J.D. Power measures the financial health of a small business as a metric combining their cash flow, level of debt, creditworthiness, and safety net items like insurance coverage. Small businesses are placed on a continuum from healthy to vulnerable.

bank. Satisfaction scores among those customers are 64 points higher than those who do not have a personal account relationship.

- **Problem resolution improves dramatically:** Small business satisfaction with problem resolution improves 13 points in this year's study, with nine out of 10 small businesses indicating that their most recent problem was resolved. Problem resolution has improved steadily in the four years since the study was redesigned, climbing 89 points since 2022.

Study Ranking

Capital One ranks highest in small business banking customer satisfaction for a third consecutive year, with a score of 737. **Fifth Third Bank** (729) ranks second and **Chase** (726) ranks third.

The 2025 U.S. Small Business Banking Satisfaction Study measures satisfaction across seven factors (in order of importance): level of trust; people; allowing me to bank how and when I want; account offerings; helping me save time or money for my business; digital channels; and resolving problems or complaints. The study includes responses from 6,589 owners of—or financial decision-makers at—small businesses that use business banking services. The study was fielded from June through August 2025.

For more information about the U.S. Small Business Banking Satisfaction Study, visit <https://www.jdpower.com/business/small-business-banking-satisfaction-study>.

To view the online press release, please visit <http://www.jdpower.com/pr-id/2025138>.

About J.D. Power

J.D. Power is a global leader in consumer insights, advisory services, and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 55 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power has offices in North America, Europe and Asia Pacific. To learn more about the company's business offerings, visit [JDPower.com/business](https://www.jdpower.com/business). The J.D. Power auto-shopping tool can be found at [JDPower.com](https://www.jdpower.com).

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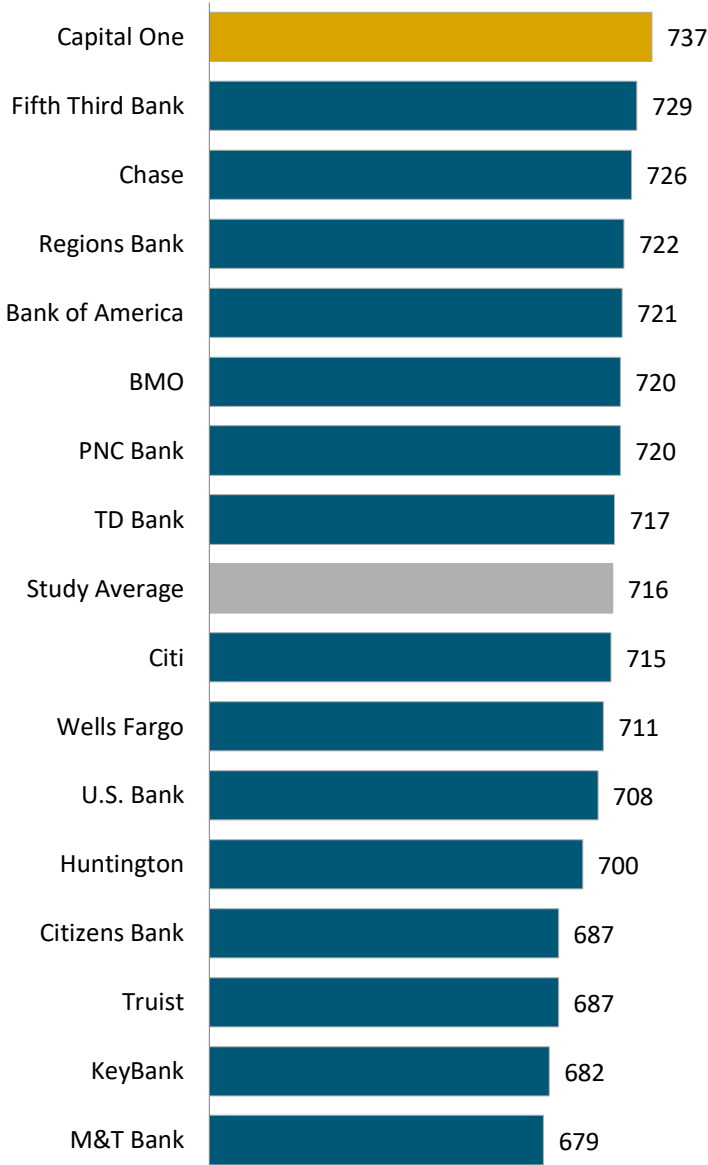
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NOTE: One chart follows.

J.D. Power 2025 U.S. Small Business Banking Satisfaction StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Source: J.D. Power 2025 U.S. Small Business Banking Satisfaction StudySM

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