

Greenwich Market Pulse: How Commercial Banks Can Win in an Era of Growth, Risk, and Rising Expectations

2026 Greenwich Market Pulse 104

September 1, 2026

Executive Summary:

91% of U.S. small businesses and midsize companies are prioritizing financial strength over product offering and even price when choosing banks



Economic sentiment has improved through Q2 2026, but inflation, energy prices, and geopolitical uncertainty continue to temper confidence. Digital expectations continue to rise, with only about half of businesses believing their bank's tools are sufficient for managing complex international transactions. Private credit is gaining traction as a complementary source of capital, but traditional banks remain the preferred financing partner for most companies.

Methodology:

1,950 companies were interviewed online in July 2026, representing 724 small businesses (\$1-10 million) and 1,226 mid-sized companies (\$10-\$500 million).

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