

# Mid-Atlantic Small Businesses: **RESILIENT & READY**

Business owners across the region are adapting, investing, and planning for growth in 2026.

# 92%

Meeting or exceeding expectations

# 66%

Optimistic about growth in the next 12 months

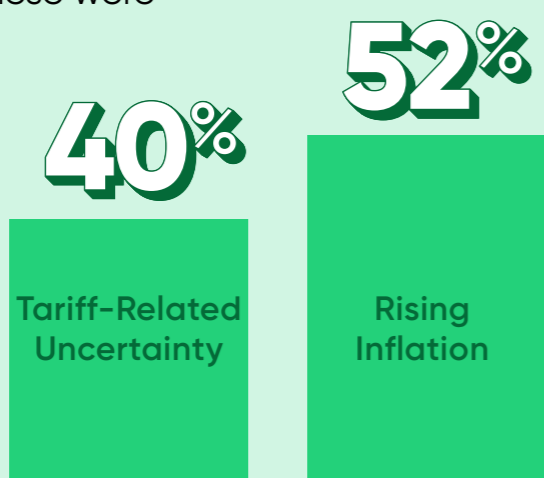
# 81%

Already using AI tools in their business

## COST PRESSURES

What's driving the pressure for business owners

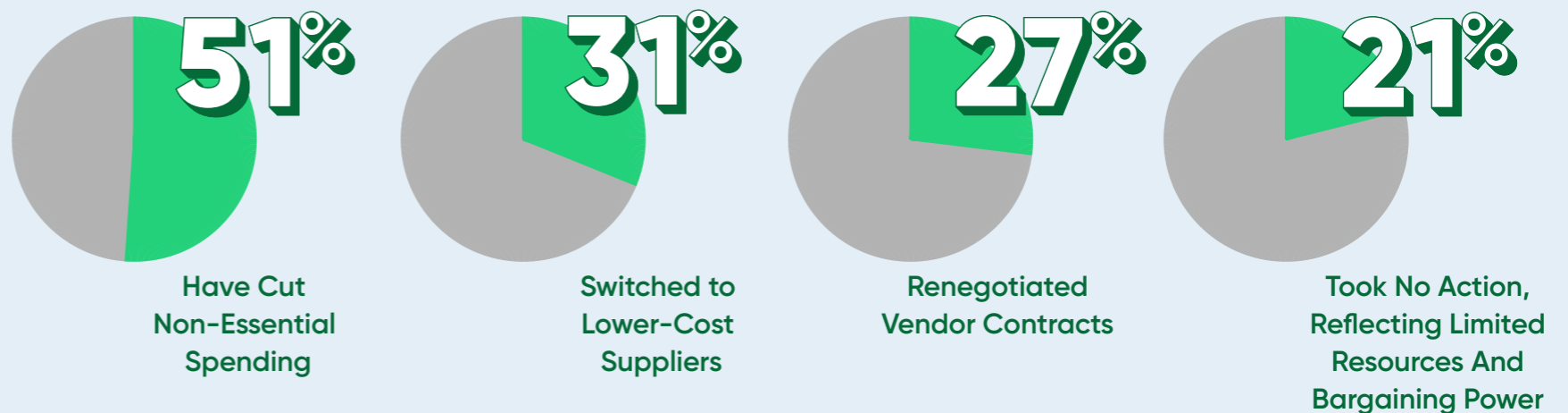
Among businesses that reported a negative impact, these were the top reasons why:



## COST-CUTTING ACTIONS

How Small Businesses are responding

More than half of small businesses have already taken steps to control costs, but micro businesses have fewer options.



## AI ADOPTION

AI is reshaping the business landscape

Many businesses are already using AI in some capacity, but adoption is far from even across the region.



**4 out of 5**  
Businesses are using AI already

Where businesses are using AI

Marketing & Content Creation

**42%**



Data Analysis & Research

**43%**



## BANKING EXPECTATIONS

What Small Businesses want from their bank

Expectations tend to vary by size and stage of business, but across the board, owners are seeking more than just basic services.



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