NEWS RELEASE

Mastercard’s Dreamonomics Report Finds Small Business Owners Are Redefining Growth for a More Demanding Economy: 68% Prioritize Stability Over Speed, 89% Want More Digital Tools and 71% Say Cyber Protection Is a Priority

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To support the needs of small businesses, Mastercard Collection for Business launches today bringing together business-focused benefits, protections and experiences

PURCHASE, N.Y.--(BUSINESS WIRE)-- Small businesses are looking ahead with ambition — but they are also preparing for the pressure that comes when opportunity arrives. Mastercard today introduced Dreamonomics, a new global view of the forces reshaping small and medium-sized enterprises (SMEs) perceptions and approach to growth. The research shows that SMEs are redefining growth as controlled momentum: 68% prioritize stability and predictability over fast growth, 54% actively avoid unnecessary financial risk and 61% are focused on deepening customer relationships rather than reaching as many customers as possible.

Studio Mouvoir

Headline Findings from the new Dreamonomics Report

- Stability is overtaking speed: 68% of SMEs now prioritize stability and predictability over fast growth, while 54% say they actively avoid unnecessary financial risk.
- Customer depth is beating customer reach: 61% of SMEs would rather build deep customer relationships

than reach as many customers as possible.

- Digital ambition is outpacing digital simplicity: SMEs already use five digital business tools on average, 89% want to adopt more and 78% say integrated tools are critical — making simplification a growth issue, not just an operational one.
- Cybersecurity is becoming a growth enabler: 71% of SMEs prioritize protection from cyber threats, yet only 37% use cybersecurity tools today; 70% are excited about AI's potential, especially in fraud and security protection (41%).

Dreamonomics Around the World

- Latin America is prioritizing predictability: 74% of SMEs in the region value stability and predictability over fast growth, including 76% in both Argentina and Brazil — a sharp regional proof point on the need to help businesses manage volatility and protect cash flow.
- Europe is connecting business growth to quality of life: 67% of SMEs prioritize work that supports their health, relationships and personal life, underscoring the value of tools that reduce operational friction.
- Asia Pacific shows the same desire for resilient, manageable growth: 63% of SMEs prioritize work that supports health, relationships and personal life, while 76% of SMEs in Indonesia prioritize stability and predictability.
- Middle East and Africa leaning into new technologies: 43% of SMEs in the Middle East and Africa use AI or machine learning tools to automate workflows and 42% use cybersecurity tools, the highest of any region; SMEs in the region are also more than twice as likely to use emerging payment methods alongside cards and bank transfers, including cryptocurrency (15%) and stablecoins (8%), compared with the global average.
- North America points to the practical value of business cards: Business card adoption is strongest in North America, where 51% use business cards exclusively (compared to 46% globally). With 59% of business card users interested in premium solutions and 40% already using them, small business owners are looking for payment tools that can do more — helping them manage spending, access protections and unlock benefits that support the day-to-day realities of running and growing a business.

What It Means for Small Businesses — and Why Infrastructure Matters

"Small businesses bring the dream; Mastercard brings the infrastructure to help propel, protect and power that dream," said Mark Barnett, Global Head of Small and Medium Enterprises (SMEs) at Mastercard. "Dreamonomics shows that business owners are not choosing between ambition and caution — they are looking for growth that is more predictable, more protected, and easier to manage. Our strategy is built around helping SMEs propel their dreams, protect against risk, and power their payments — connecting insights, tools, and solutions that support the daily realities of running a business while helping owners prepare for what comes next."

Mastercard is newly introducing **The Mastercard Collection for Business** as the latest addition to that support system — expanding Mastercard's suite of SME insights, tools and solutions with benefits designed to evolve alongside the changing needs of small business owners. Available to World Business, World Elite Business and the new World Legend Business debit and credit cardholders*, the Collection for Business brings together business-focused capabilities and curated experiences that help address what the research makes clear: as SMEs grow, they need more than payments alone.

- Business Growth helps propel SMEs' dreams with AI-powered productivity tools coming soon, alongside business-focused Priceless® Experiences for Business and access to new ideas, skills and networks — addressing SMEs' demand for integrated tools, smarter decisions and sustainable growth.
- Business Lifestyle helps business owners show up wherever growth happens — with premium travel, dining and entertainment benefits, including airport dining clubs, Fast Track lanes, priority reservations and curated experiences that support mobility and relationship-building.
- Business Security helps protect a business's online footprint against risk — with automatic access to My Cyber Risk, SMEs can identify vulnerabilities and use an easy-to-read dashboard with recommendations on what to address first.

The Dreamonomics insights platform extends beyond the report into in-market events and cultural moments where Mastercard is helping small businesses prepare for the opportunities — and operational pressures — that come with increased demand. Around moments such as the TCS New York City Marathon and the Australian Open, Mastercard will provide support to local businesses preparing for an influx of visitors, patrons and spending — equipping business owners to turn high-demand moments into opportunity rather than operational strain.

To see more insights from the Dreamonomics Report, visit: **https://www.mastercard.com/us/en/news-and-trends/featured-topic/small-business-featured-topic.html**.

To learn more about how Mastercard supports small businesses and the connected system of insights, tools and solutions offered, visit: **https://www.mastercard.com/us/en/business/industry-segment/small-medium-business.html**

Dreamonomics Report Data Overview

The inaugural Dreamonomics Report is based on a global survey conducted by Hypothesis on behalf of Mastercard of more than 6,000 small and medium-sized enterprises across 18 countries, examining how business owners are navigating growth, digital adoption, cyber protection, customer relationships and the tools they need to operate with greater confidence.

*Please note that benefits and cards are available in select regions and markets; with plans to add more benefits in coming months.

Jessica Jeng-Mitchell
Jessica.Jeng-Mitchell@mastercard.com

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