HEADS UP | ENGAGING WITH SMALL BUSINESS WILL NEVER BE THE SAME AGAIN



Cargo | Phase5

Going forward means not turning back.

FROM HERE ON IN, nothing will be the same. Not the way we dine out. Not the way we gather in groups. Not even the way we greet each other on the street. And most definitely not the way we engage with and market to our Small Business audience.

We don't experience a pandemic and come out the other side unscathed. We have been changed forever—and that includes Small Business. Even if things feel like they've gone back to the way they were, the collective memory of Small Business will hold the emotional and financial scars for generations.

As marketers attempting to reach this audience, we have to rethink, rework, and reimagine the way we do, basically, everything. Times have, and are, rapidly evolving. Seismic shifts in consumer behaviors, changing workstyles, accelerated digital demands, and purpose-driven mindsets are just a few of the drivers that will force us all to adapt to what it takes to win in B2SB Marketing®.

So, what do we have to do?

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We listened to 2,000+ Small Business Owners and Decision Makers across Canada and the US.

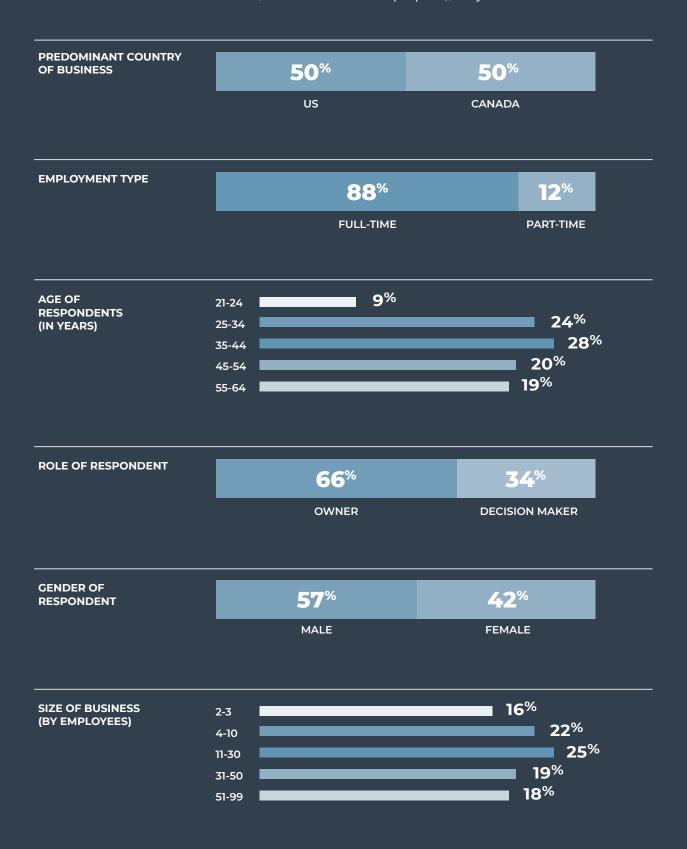
Over the past year, as we have checked in on friends and family, we've noticed that their personal experiences with the pandemic have been vastly different.

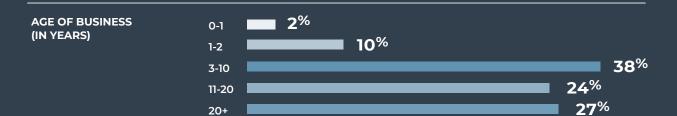
Some have been busier than ever, while others have been out of work. Some pivoted their careers entirely, while others have used the opportunity to start long-gestating passion projects.

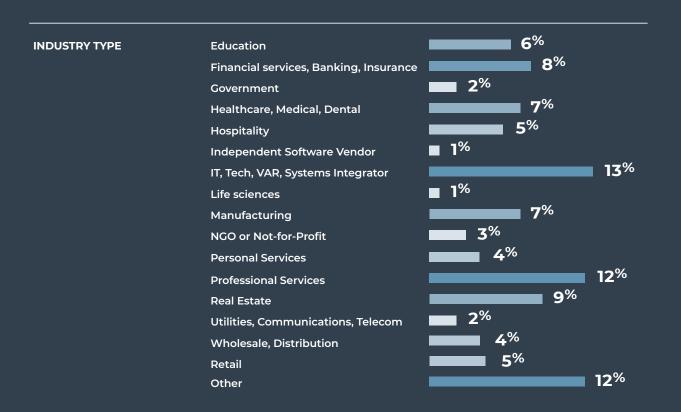
There is no catch-all when it comes to summing up our experiences. And the same is true for Small Business.

Pretending we know what Small Business across the continent went through would be a mistake. We do know one thing: we had to go straight to the source to find out. That's why we joined with our research partner, Phase 5, to connect with over 2,000 Small Business Owners and Decisions Makers in the United States and Canada. And not just one kind of Small Business—all kinds, all industries, all ages.

Of the precisely 2,020 respondents (the number of people, not the year, and no, we didn't do that on purpose), they broke down like this:







And just a heads up, after you find out what they told us, you will never—and should never—approach them the same way ever again.

If you think you know how Small Business has been impacted, we have news for you. And there's never been a better time to be in the business of Small Business.

Welcome to Day 1 of B2SB Marketing® 2.0.

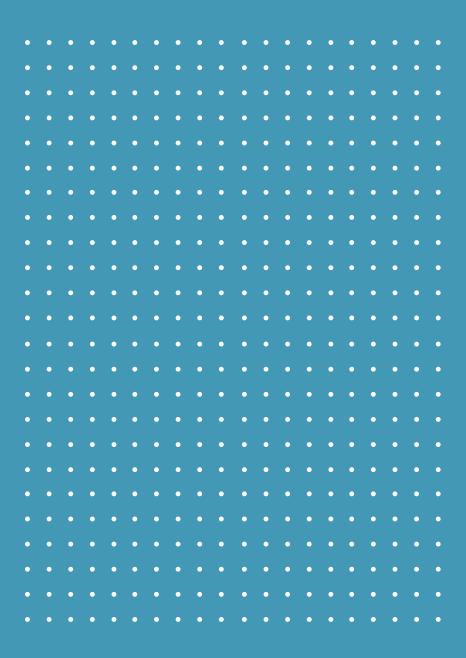
Let's do this.

PART I: What's Happening Now?

A year of uncertainty, pivoting, and some surprising successes has led us here.







"Right now, I feel optimistic.
All of the evidence suggests
that the disruption of the
last 12 months has led two
major trends:

More businesses recognizing that they need to change.

More businesses recognizing that their people need help transitioning."

Small Business Owner

Chapter 1

OPTIMISM, RESILIENCE & PURPOSE

While not every Small Business feels the same, there is a surprising sense of optimism and resilience. But more than ever, they are looking to work with Big Brands who share their sense of purpose. Who is helping them feel like everything is going to be okay?

Last spring (remember those naïve early days?), as we experienced the first shutdown, we all had a sense of optimism. Two weeks at home and then this thing would be over? We can do that, right? But as the weeks stretched and the virus spread, businesses were opened, closed, opened, closed.

Early in summer 2020, we conducted our first pandemic-centered research study, checking the pulse of Small Business. We were surprised and relieved to see how optimistic they were and how well they seemed to be weathering the storm.

In fact, in our *99 Sense* study, we reported that 58% of Small Business Owners felt optimistic about their business's future, and only 6% felt pessimistic. However, 83% said they felt like their business had been negatively impacted by the pandemic, and 54% said very negatively impacted.

But would they be feeling so optimistic after a year of false starts, waves of lockdowns, and the drying up of government funding and perhaps even the sense of community goodwill? We wanted to find out.

WHAT WE FOUND

No shocker: levels of optimism have taken a hit, but we found, once again, that Small Business was feeling pretty good about their future.

OPTIMISTIC

28% 23% PESSIMISTIC

NEUTRAL

And even the impact SMBs felt seems to have improved immensely since we last surveyed them.

38% DOING BETTER **POST COVID**

SHUTDOWN

15% **NOT IMPACTED BY COVID AT ALL**

39%

IMPACT IS MODERATELY NEGATIVE

IMPACT IS VERY NEGATIVE OR CATASTROPHIC



That means 53% don't feel like their business has been negatively impacted by the pandemic. Not bad, all things considered. But when we break the numbers down further, we do see some interesting and noteworthy differences between different business ages, sizes, and genders.







THE SMALLER THE BETTER?

While larger SMBs said they were less impacted, they are more pessimistic about the future of their businesses. Of Small Businesses with 50+ employees, 10% felt pessimistic and 21% felt somewhat pessimistic. At the same time, only 26% of Small Businesses with 10 employees or less had negative feelings.

AGE OF REASON

While the bigger they get, the more pessimistic, the opposite holds true for age of the business. 50% under 1-year-old and 40% 1-to-2-years-old feel pessimistic about the future of their business. And only 28% under 1-year are optimistic and 36% of 1-to-2-years are optimistic.

As for businesses that are 10+ years, only 24% have some pessimism and 52% are optimistic about what's next. With age comes a sense of stability and confidence that may account for these numbers, in contrast to less-established younger businesses.

GENDER INEQUALITY

When it came to gender, Women Small Business Owners said they were doing better and felt less of an impact during the pandemic, yet they were less optimistic (42%) than their male counterparts (51%).

SHARING A SENSE OF PURPOSE

For many Small
Businesses, this is
a time when they
need our help. New
solutions could
make the difference
between remaining
open and closing
shop for good. At
the same time,
SMBs want to know
what you stand for
and who you stand
with—more than
ever before.

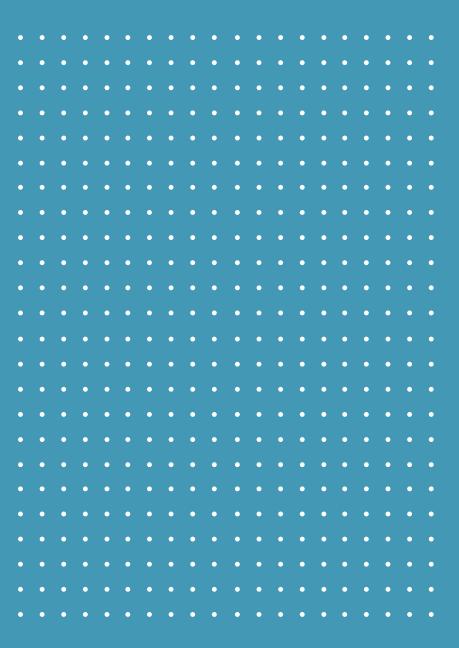
WHY IT MATTERS

Heads up: a one-size-fits-all approach simply isn't going to work for all SMBs. Mindsets of Small Business Owners (SBOs) and decision makers have a direct impact on how, and if, they buy. We need to keep tracking mindsets through recovery.

WHAT TO DO ABOUT IT

Messaging and support need to transition from empathy and surviving the today to empowerment and driving the tomorrow. Optimism and resiliency are recovery and revival mindsets that continue to be born from SMBs' self-belief and self-confidence. We need to ride—and fuel—that wave, as SMBs don't want to be reminded of what they've been through as they lived it.

THE COVID INEFFECT



Chapter 2

THE COVID INEFFECT

There doesn't seem to be a single part of the world untouched by COVID-19. Hold up—that's not what we're hearing from some Small Businesses.

WHAT WE FOUND

We've spent a year talking about the plight of the Small Business, but what about the ones who say that they've come away unscathed?



LARGER SMBs

NEARLY

57%

WITH 10+
EMPLOYEES FELT NO
NEGATIVE IMPACT

44%

SAY THEY ARE DOING BETTER SINCE COVID-19 HIT

YOUNGER SMBs

67%

OF SMBs OPEN FOR LESS THAN A YEAR SAY THEY WERE NOT NEGATIVELY IMPACTED **52**%

OLDER BUSINESSES (10+ YEARS) WERE NEGATIVELY IMPACTED BY COVID-19

WOMEN SBOs

57%

OF WSBOs REPORT NOT BEING NEGATIVELY IMPACTED, SLIGHTLY HIGHER THAN MSBOs AT 55%

41%

SAY THEY ARE DOING BETTER SINCE COVID-19 HIT



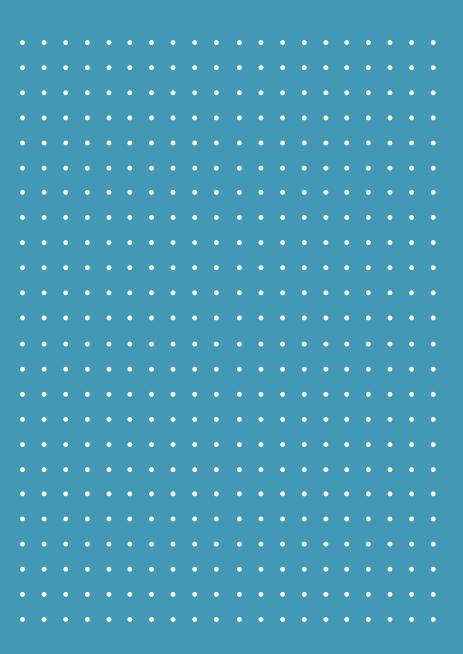
WHY IT MATTERS

This is a different dimension of the mindsets we noted in the last chapter. Not everyone is in the same state of mind-or state of recovery. News headlines and the social media narrative, while helpful, have focused on those SMBs who are in survival mode. It's easy for us to think that applies to everyone, but perception is not reality here. We need to better understand the whys behind those not impacted, or actually doing better, over the last year.

WHAT TO DO ABOUT IT

Segmentation is always critical in SMB, but as these results show, it's even more critical now. Over 50% of SMBs may be ready and willing to buy. Demographics like size, age of business, and geography are good places to start (followed by firmographics, like industries) and should all be key parts of our targeting, media, messaging, and campaign/program strategies in 2021 and beyond.

THE COVID CLASS



Chapter 3

THE COVID CLASS



For the past 15 years, Cargo has been looking at Small Businesses with a microscope. We have seen how agile and responsive they can be to new demands and new environments. What have we seen in the past year? The emergence of a whole new species of Small Business start-up, born not just despite the pandemic, but also because of it. Meet the COVID Class.

WHAT WE FOUND

This phenomenon is not without historic precedent. In 2011, Robert Fairlie, professor of economics at the University of California, Santa Cruz, explored the SMB response to the 2008 financial crisis. He found:

"Over the period from 1996 to 2009, the business creation rate fluctuated within the range of 0.27 percent to 0.31 percent. It was not until 2008 and 2009 that it rose above the high end of this range, which coincides with the recent recession."

While these numbers may sound small, they represent the percentage of the entire adult, non-business owner population that starts a business each month. So, in reality, they are quite substantial.



And we're seeing more of the same now. Instead of being scared away, more SBOs than ever are stepping in, perhaps because some lost their full-time corporate gigs while others sensed an opportunity. But the numbers don't lie.

According to the US Census, 4.3 million new business applications were processed in 2020, compared to 3.5 a year earlier. That's an increase of about 23% year on year. And early numbers for 2021 track to beat that too with 492,133 applications in January alone.

NEW BUSINESS APPLICATIONS*



4.3M



*US Census Bureau figures



TRAITS OF THE COVID CLASS

And how is this new cohort of SMBs going to be different than any we've seen before? Well, for starters, they will be more disruption-proof (like lockdowns) than any pre-COVID businesses. Here's what they might look like.





TECH-SAVVY



AGILE



ONLINE



TOUCHLESS



CASHLESS



18

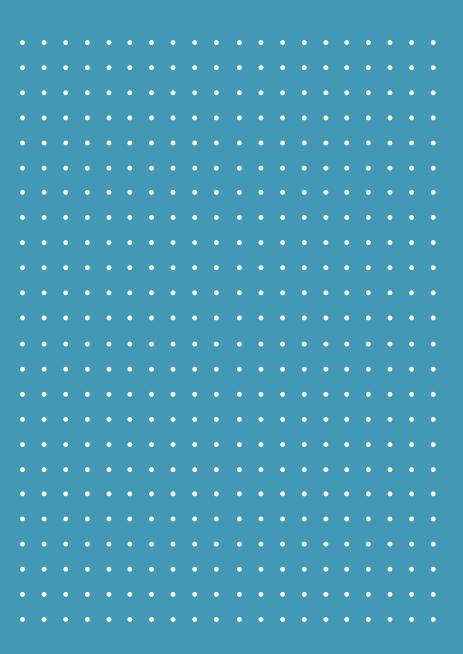
WHY IT MATTERS

"Start-ups" are common targets for us B2SB Marketers because we know how SMBs buy early in the business start and how much they avoid changing suppliers given the disruption and risk change carries. Now, the start-ups are being created and built for a completely different world which requires us to relook at our approaches and strategies.

WHAT TO DO ABOUT IT

Start-up programs, campaigns and targeting strategies need to be rethought and possibly retooled given the forever changes in operations, transactions, workstyles and digital demands. Not just for the COVID-class but any business kicking things off in 2021 and beyond.

(RE)GAINING CONTROL



(RE)GAINING CONTROL

Chapter 4

It takes a unique kind of person to create their own business: confident, empowered, bold, risk-taking. They have ventured out on their own with full control of their destiny, their freedom, their finances, and their world. What they say goes...until now.

That foundational pillar of entrepreneurialism, that financial freedom, has been dented, but it's not broken. How can we help them feel in control again?

WHAT WE FOUND

The historic—and still reigning—#1 reason people start their own business: the desire to control their own destiny. Either they decided they no longer wanted to work for the proverbial man, or they simply never did from the get-go. They've done things their way...until March 13, 2020.

The first lockdown took some of that power away. They could not control when they opened, how they sold, and where they sold. And that hasn't changed much ever since. In our research, only 26% of SMBs feel in control of their business (a small increase from 23% at this time last year).

WHY IT MATTERS

SMBs are quickly maneuvering to create pandemic-proof business models, but not just to weather the next catastrophe. Instead, they want to safeguard the control of their destiny, or their baby —which has never felt so vulnerable.

WHAT TO DO ABOUT IT

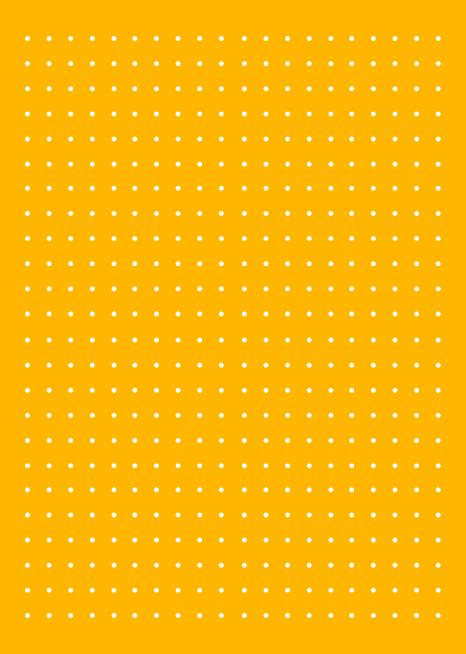
Regaining control is a perfect tract for content marketing topics. Whether that's a whole editorial series centered on all aspects of an SMB, or leveraging influencers and Subject Matter Experts to inform, inspire, and instruct them on how to regain a little of what was lost.

PART II: What's Happening Next?

Where we go from here will make all the difference.



5 AN SOS FROM SMBs



AN SOS **FROM SMBs**

Chapter 5

Sure, lots of Small Businesses say they are untouched by the pandemic. But there are still broad swaths of SMBs that need big help from Big Brands across nearly every facet of their business.

WHAT WE FOUND

There's a good chance what product and/or service you offer is part of the data below, which means there's a good chance SMBs need your help.

DIGITAL TRANSFORMATION

Turning their tangible offerings into digitized products, services, and experiences is going to take some technical ingenuity, and guidance. (We deep dive into the digital transformation in the next chapter.)



OF THEM NEED **HELP**

NEED SIGNIFICANT HELP

WHO WANTS IT

WHO NEEDS YOUR HELP

WFA FOREVER

The shift to Work-From-Anywhere was a swift one, but many SMBs are still playing catch-up while others will make it permanent. (More on this in Chapter 4!)



WHO WANTS IT



OF THEM NEED HELP

NEED SIGNIFICANT HELP

WHO NEEDS YOUR HELP

THE ONLINE SHIFT

Brick-and-mortar-only retail has been too much of a liability for some SMBs. And they're adding online stores for a hybrid model in droves.

37%

ARE CONSIDERING ONLINE SELLING

76°

24%

OF THEM NEED HELP

NEED SIGNIFICANT HELP

WHO WANTS IT

WHO NEEDS YOUR HELP

GOING GLOBAL

Can't make enough profits in your own area? More SMBs are taking their business global.

27%

ARE CONSIDERING EXPORTING

WHO WANTS IT

81%

OF THOSE NEED HELP

23%

NEED SIGNIFICANT HELP

WHO NEEDS YOUR HELP

MOTHER OF REINVENTION

A new world means new opportunities, and many SMBs are ready to take advantage.

35%

ARE CONSIDERING COMPLETE BUSINESS REINVENTION

12%

ARE NOT CONSIDERING ANY PIVOTS

WHO WANTS IT

76%

OF THEM NEED HELP

22%

NEED SIGNIFICANT HELP

WHO NEEDS YOUR HELP

MOBILIZING THEIR SMB

Ready to take it on the road? If customers can't come to them, many SMBs are ready to make a move.

ARE CONSIDERING

MOBILIZING THEIR BUSINESS

WHO WANTS IT

OF THEM NEED

75% 26% NEED SIGNIFICANT

HELP

HELP

WHO NEEDS YOUR HELP

CAN'T TOUCH THIS

How do you do business in an era when people are afraid to touch a door handle or pass around cash? Easy, go all touchless, all the time.

ARE CONSIDERING LOW-TOUCH INTERACTIONS OR **TRANSACTIONS**

WHO WANTS IT

69% 19%

OF THOSE NEED HELP

NEED SIGNIFICANT HELP

WHO NEEDS YOUR HELP





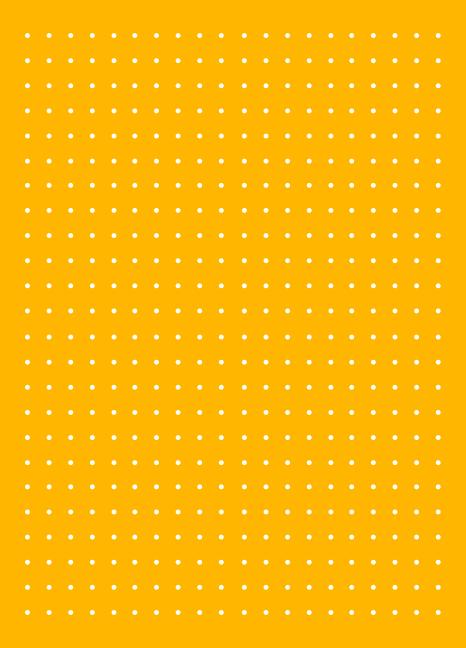
WHY IT MATTERS

In a word: **opportunity**. There are plenty of them, across every industry. And across every aspect of business and the products, services and experiences we all offer.

WHAT TO DO ABOUT IT

Each area we've covered in this chapter can be its own strategy, content play, campaign, or program. If there's one thing the last 12 months have taught SMBs it is that they can't go it alone. They are not only more receptive to help from enterprise brands, but they are more vocal in asking for it. The key for us is to reach out to talk to them to better understand where we can help them, rather than coming at them selling and prescribing solutions. Make it about them, not us.





HAMSTRUNG OR BLINDERS ON?

Chapter 6

So, most SMBs know they need to change. Yet, some simply cannot brings themselves to do it, or simply don't want to look beyond the immediate future. Others are moving slowly when it comes to change. This offers Big Brands a golden opportunity to help fuel their next venture.

While some Small Businesses have seamlessly and quickly shifted gears, others have fallen behind. Some feel like they aren't savvy enough to do it on their own. And yet others are simply too busy trying to survive day-to-day to think beyond what's on their immediate to-do list.

What's holding SMBs back from their digital transformation? It's virtually a 4-way tie.

33%
LEARNING CURVE

33%

FRAUD/

31%

DONT KNOW
WHERE TO START





WHAT WE FOUND

So, what's holding them back from adapting and evolving? The answer is different for start-ups versus mature SMBs and larger versus smaller SMBs. And nowhere is it more apparent than around the urgent need for digital transformation.

THE DIGITAL TRANSFORMATION

THE LEARNING CURVE

Surprisingly, the perceived learning curve is a much bigger barrier for younger businesses. It was the most frequent answer (42%) for Small Businesses under 1 year, and third most frequent for those 10+ years. On the flip side, for smaller Small Businesses (10 or fewer employees) the learning curve was the fifth most frequent answer.

THE COST

For older Small Businesses (20+ years) and larger Small Businesses (50+ employees), cost was their most common barrier to their digital transformation.

FRAUD AND SECURITY RISKS

Warranted or not, there are still concerns for many SMBs about the potential for fraud or security breaches in the digital realm. When broken down, this is the most common concern for start-ups (42%) and WSBOs (39%). It's a bigger concern for bigger Small Businesses (37%) but diminishes the older a business gets (32%).

WHERE TO START

And across the board, SMBs want to hop on board, but they just don't even know where to start.



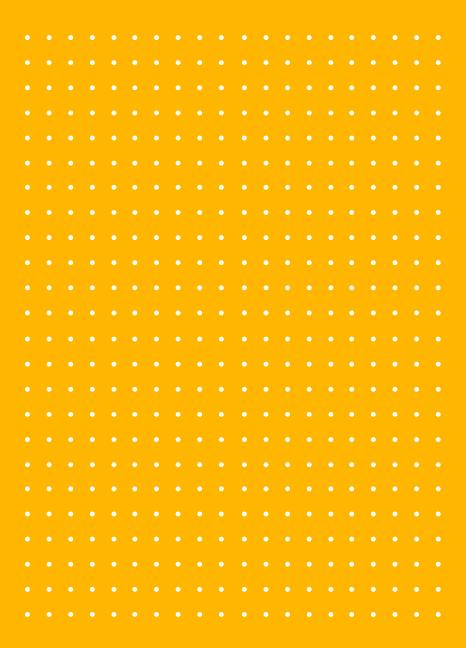
WHY IT MATTERS

Maybe you haven't tried targeting Small Businesses yet, or maybe they haven't responded to your messaging. Knowing what's stopping them is the key to changing their thinking and behavior—and a fundamental principle in B2SB Marketing® 2.0. This is especially true when it comes the acceleration of digital transformation that most SMBs must embrace to survive, revive, and thrive.

WHAT TO DO ABOUT IT

Understanding customer objections and barriers are key first steps for sales teams. Arming our sales teams with objection handlers, how-tos, and other sales enablement messaging and materials can not only open doors for reps, but also ensure relevancy and a customer-centric approach to help nurture and close more deals and/or retain or grow existing customer bases.

THE TOP 4 DIGITAL TRANSFORMATION GOALS



Chapter 7

THE TOP 4 DIGITAL TRANSFORMATION GOALS

We explored some SMB barriers to their own digital transformation. Now let's look further into what this means for Small Business. These are the top four goals when it comes to pivoting their business to a digital experience, which provide endlesss initial opportunities for Big Brands to jump in to help.

A brick-and-mortar shop is a no-brainer for most businesses, offering customers the chance to see, try, or experience their products in the flesh. For many SMBs happy to serve their local neighborhoods, an online presence was a nice-to-have, or something they were working slowly towards.

Not anymore. Even Small Businesses who still want to serve their communities are requiring online ordering for curbside pick-ups and delivery. And they are now trying to implement as fast as they can.



WHAT WE FOUND

The pandemic has ushered in a like-it-or-not Digital Transformation including the top four goals for SMBs, and different levels of comfort and needs from different segments. Let's dig deeper.

IMPROVING THEIR SOCIAL MEDIA PRESENCE

This is it, the #1 SMB goal: growing their presence on social. Why? Because they see it as the quickest and most efficient way to reach their communities and audiences. And with more commerce happening on platforms like Facebook and Instagram, we can see why.

WHO WANTS IT

(10 employees or fewer).

REFINING THE ECOMMERCE EXPERIENCE

Customers want and expect sleeker, simpler, and faster online and mobile buying options. And now we see it pop up as the #2 goal for SMBs.

ADOPTING DIGITAL SOLUTIONS

Managing online sales and a remote team requires more digital solutions than ever, including sales channels, project management tools, and communication platforms.



BUILDING A PERSONALIZED CUSTOMER EXPERIENCE AND LEVERAGING ANALYTICS (TIE)

Simply having an online presence isn't enough anymore; SMBs want to up their game with a more personalized custom experience. And more data requires more tools to make sense of it all and to learn and improve faster.

THE MOST

Smaller SMBs

WHO WANTS IT THE MOST

Once again, while this is most urgent for smaller SMBs, there's a similar sense of urgency across business ages.

WHO WANTS IT THE MOST

Larger SMBs (50+ employees) and younger (less than a year old)

WHO WANTS IT **THE MOST**

Large SMBs outpace smaller ones in each category (18% to 14%, and 18% to 12%, respectively.)





FENDING OFF THE BIG RETAILERS

Small Business had already been fighting an uphill battle against big online retailers, and the pandemic has only made matters worse. But SMBs have some ideas on how to compete with them.

22%

SAY THEY NEED TO GROW THEIR ONLINE PRESENCE 21%

SAY THEY WILL ADD A
PERSONAL TOUCH THAT BIG
RETAILERS SIMPLY CANNOT
COMPETE WITH

20%

SAY THEY WILL FOCUS ON OFFERING NICHE PRODUCTS AND SERVICES THAT CUSTOMERS CAN'T FIND ANYWHERE ELSE

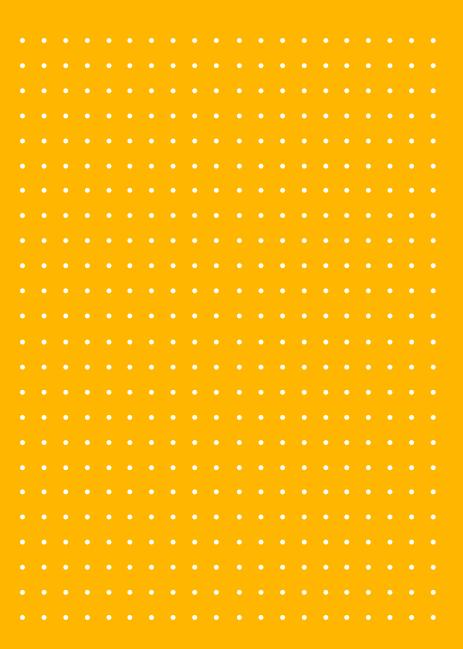
WHY IT MATTERS

Digital transformation has been a buzzword for enterprise brands for a few years, but it's new news and strategies for SMBs. Having strategies and goals is just the beginning for SMBs. They need the tools, guidance, and ongoing support to make it all happen. Our offerings will be essential to drive their ideas and successes in their new digitally-centric era.

WHAT TO DO ABOUT IT

Small enterprises are having to follow the path of big enterprises, like you. Your experiences and learning can prove to be invaluable to SMBs who are being driven into a new age at breakneck speeds. We have the opportunity to truly behave like a business partner, which is what SMBs have wanted all along: someone that cares about their success as much as they do.





WFA 4EVA

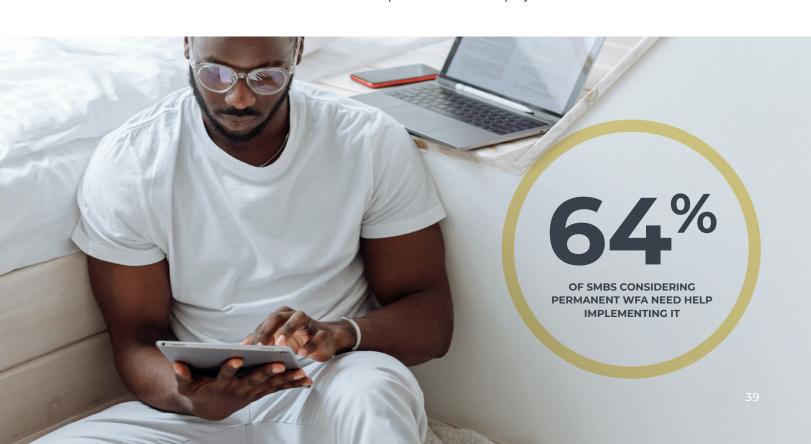
Chapter 8

What started as a two-week, work-from-home experiment has stretched into a year-plus norm for many Small Businesses in Canada and the US. SMBs needed to work quickly to adjust, and now they're looking for long-lasting solutions, as more and more are considering making it permanent.

WHAT WE FOUND

The way we work has changed forever. As we look toward the future, Working-From-Anywhere will become not just an option, but a mandatory to attract talent.

And remember what we were saying earlier about the COVID Class, a new generation of SMBs popping up over the past year? Well, they are built to be ready for business in these new times—including remote work options for their employees.







How do they keep their teams connected, collaborating, and on track to meet deadliness—while also considering the ramifications of remote work on mental and physical wellness? The answer: some Big Brand help.

ALL SMALL BUSINESSES

64%

OF SMALL BUSINESSES THAT ARE CONSIDERING PERMANENT WFA SAY THEY NEED HELP TO MAKE IT HAPPEN 19%

NEED SIGNIFICANT HELP

LARGE SMBs

73%

OF LARGE SMBS
CONSIDERING PERMANENT
WFA NEED HELP

31%

NEEDS SIGNIFICANT HELP

NEW BUSINESSES

73%

OF START-UPS
CONSIDERING PERMANENT
WFA NEED HELP

36%

NEED SIGNIFICANT HELP

WANT EVEN MORE WFA INSIGHTS?

We recently engaged two dozen Small Businesses in an extended exploration about how they are approaching WFA and how it impacts their challenges and needs. Explore our <u>Insights</u> section of the Cargo website for more on our WFA deep-dive.

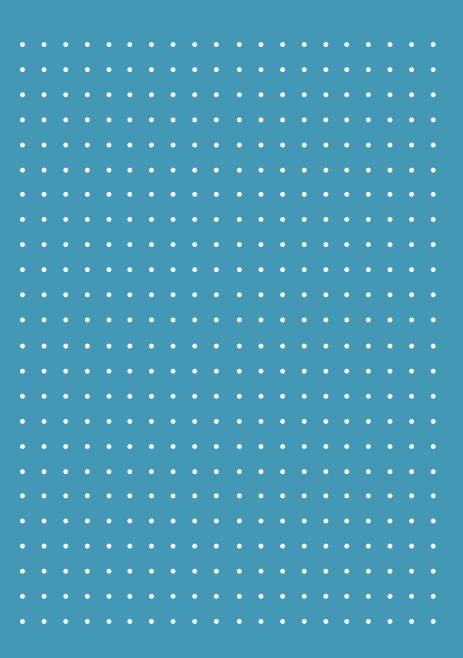
WHY IT MATTERS

SMB employees are influencing more SMB decisions, especially given the growing younger Gen-Y and Gen-Z workforce. And when those influencers are more distributed, it takes smarter efforts by us to find, engage, and motivate them.

WHAT TO DO ABOUT IT

A distributed workforce means a more fragmented customer base. This puts increased pressure on us to deliver better, smarter, and more intuitive digital experiences given SMB customers are taking more control of the shopping, buying, and owning experience. And those experiences are on-demand and mainly online. Customer experience (CX) is a popular conversation with Big Brands. WFA has accelerated the demand to deliver better CX, no matter the touchpoint.

LESSONS LEARNED



"Over the years,
I've had many
motivations I'm
sure. But again and
again, the thing
that gets me out
of bed each day is
helping people."

Small Business Owner

LESSONS LEARNED

In the end, it all comes down to help. Small Businesses need our help to pivot, grow, revive, thrive, connect, sell, and survive.

Here are the new Dos and Don'ts of marketing to Small Business:

DON'T

TREAT SMBs WITH BROAD STROKES

As you can see from our research. Small Businesses are not a homogenous group. Their experiences throughout the pandemic and beyond differ greatly based on the age of their business, size, industry, and even the gender of their owners. Show them that you understand their unique concerns and you may have a customer for life.

DO

HELP REMOVE BARRIERS

Some Small
Businesses are feeling
paralyzed. They know
they need to do
something, but they
may not know where
to start, who to turn
to, or what they need
to make it happen.
Helping them remove
the barriers and
achieve their goals? It's
your ticket to become
an SMB hero.

DON'T

COUNT SMALL BUSINESS OUT

When it comes to business, small doesn't mean fragile. We have seen time and time again how strong, resilient, and adaptable Small Businesses are. It would be a mistake for your brand to dismiss their needs and their potential to recover.

DO

DEMONSTRATE A SENSE OF PURPOSE

Small Businesses have been through it, and no surprise they're cautious about whom they trust. Showing them that you share a sense of purpose, and you're not just in it for the money, is key to winning their loyalty.

Heads Up: Marketing to Small Business will never be the same.

Small Businesses have always been a unique breed: empowered visionaries going their own way. And, as a result, they have always deserved to be addressed as such from Big Brands.

The events of the past year have only intensified this. Understanding who they are and where they're going will be the key to gaining their trust and their business.

Are you ready for Day 1 of B2SB Marketing[®] 2.0?

Want more research, insights, and solutions that will help your brand connect with and sell to Small Businesses? Or simply want to talk deeper about what was shared here? Reach out at:

www.thecargoagency.com

