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Tri Counties Bank Releases Study on Artificial Intelligence (AI) and its Impact on Small Businesses

CHICO, CA – February 19, 2026 — Tri Counties Bank has released a new research study examining how U.S. small business owners are using artificial intelligence and their expectations for its future impact. The research highlights current adoption trends, anticipated benefits, and emerging opportunities.

“AI is reshaping business operations at a rapid pace. To better understand its influence on productivity, efficiency, and growth, we partnered with an independent research firm to conduct an in-depth study on small business use of AI,” said Rick Smith, President and CEO of Tri Counties Bank. “Our goal in producing studies like this is to provide valuable insights and resources that support the continued growth and prosperity of small businesses in our communities.”

The study shows strong and growing interest in AI among small businesses. Key findings include:

- Most small businesses are already using AI in some form and expect it to deliver meaningful productivity gains and lower labor costs.
- 83% of owners believe AI will have a favorable impact on their business.
- 73% currently use AI, with 20% using it extensively; another 14% plan to adopt it in the future.
- Primary goals for AI adoption include increasing productivity, improving accuracy, automating routine tasks, generating reports or written materials, and enhancing profitability.
- Among current users, top AI-supported back-office functions include marketing and creative content, data entry, and document management.
- A majority expect labor cost savings of 6–20%, primarily among full-time and part-time staff, while impacts on management roles are expected to be minimal. Only 22% foresee no staff reductions if AI is implemented.

The full report is available at:

<https://www.tcbk.com/resources/small-business-ai>

About Tri Counties Bank

Established in 1975, Tri Counties Bank is a wholly-owned subsidiary of TriCo Bancshares (NASDAQ: TCBK), headquartered in Chico, California with corporate offices in Roseville, South San Francisco, and Bakersfield, with assets of nearly \$10 billion and 50 years of financial stability. Tri Counties Bank is dedicated to providing exceptional service for individuals and businesses throughout California with more than 75 locations, advanced mobile and online banking, and access to approximately 40,000 surcharge-free ATMs nationwide. As *California’s Local Bank*, Tri Counties Bank prioritizes serving clients with local bankers and local decision-making, backed by corporate philanthropy, community engagement, employee volunteerism and investments. Recognized by various publications as among the Top Workplaces and Best Banks, Tri Counties Bank recruits and retains diverse and talented team members. Visit [TriCountiesBank.com](https://www.TriCountiesBank.com) to learn more. Member FDIC. Equal Housing Lender. NMLS #458732.

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