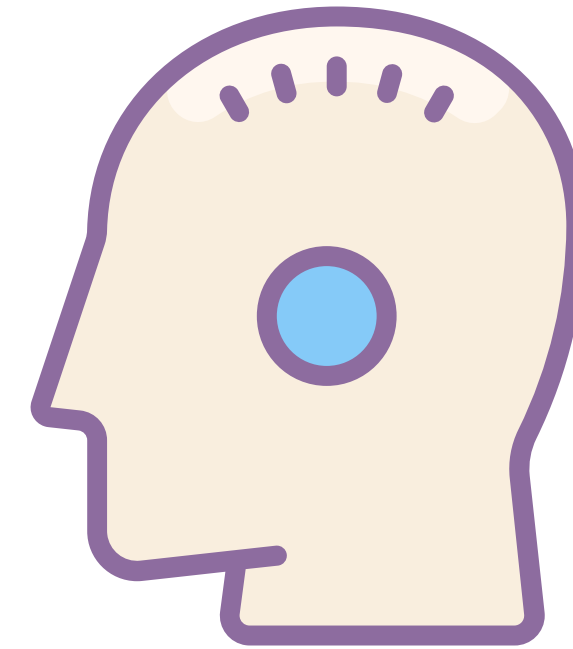


FULTON BANK MAKING A CHANGE IN DIGITAL BANKING

JALIAH JAMES, NEHA INDER MALVIYA, KARLA CHEA, ALEX HEBERT



Understanding Banking Needs



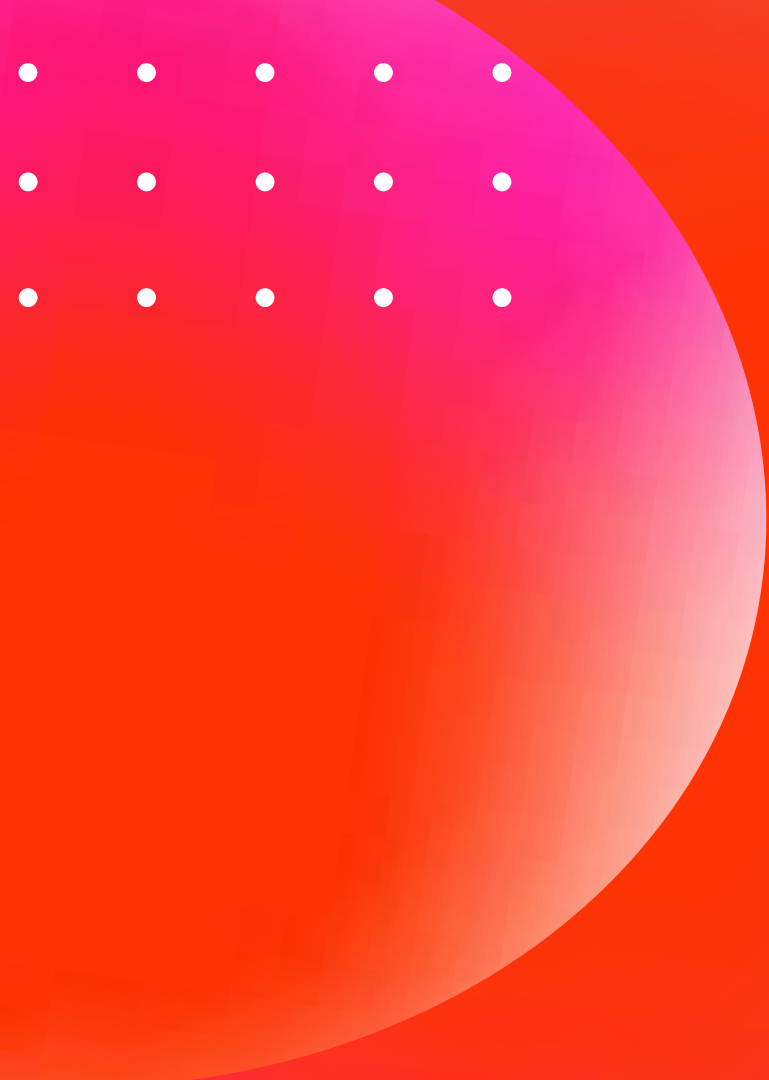
How do these relate?



What is Digital Banking?



Who are the main users
of Digital Banking?



55.9 %

OF USERS STATE THAT THE BANKING APP MATTERS MOST
WHEN CHOOSING WHO TO BANK WITH

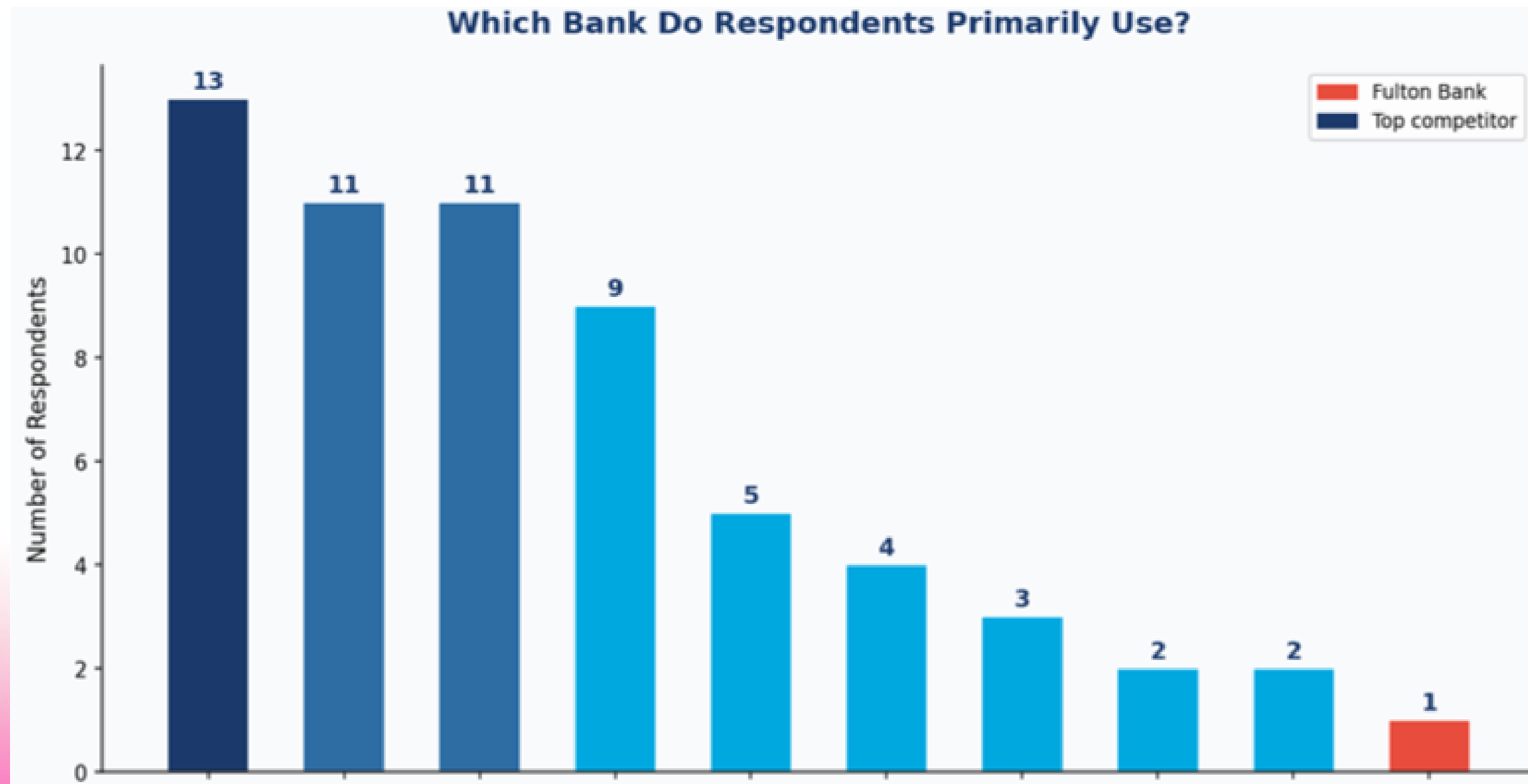
How does this affect Fulton Bank?

What are customers saying?

THE TOP FIVE NEGATIVE
REVIEWS ALL INVOLVE
EXPERIENCING CONSTANT
DEFECTS WITHIN THE APP

TOP 5 MOST POSITIVE REVIEWS			
Store	Rating	Score	Review
Apple App Store	5★	0.9882	Great app. Easy to use. I love how I can see my balance at any time. Also it's so easy to transfer money to/from my different accounts. I'm on all my
Apple App Store	5★	0.9815	I do all my daily banking thru the app. It's clean, simpler and has all the features I need. I've experienced very little down time (maybe 2-3x) in th
Apple App Store	5★	0.9704	To whom it may concern, Thank you for the courtesy call during this pandemic. I can't tell you how much I'm pleased with your service for mv banki
Apple App Store	5★	0.9702	This is honestly one of the best banks I've ever banked with people are nice. Banking app is easy. Zelle is one of the best things to use. The money g
Apple App Store	5★	0.9678	Had dealt with Orrstown bank for years. They bought People bank a their system and banking went down. Made the switch to Fulton and glad I did. Super
TOP 5 MOST NEGATIVE REVIEWS			
Store	Rating	Score	Review
Apple App Store	1★	-0.9305	I cannot even log into the app when it comes to the verification code for text or call. I get the codes from those options but there is absolutely no
Apple App Store	1★	-0.9254	Horrible, Nasty Employees, Very Unfriendly and Unprofessional
Apple App Store	3★	-0.9178	Great app until I accidentally hit the wrong key during login. Now I'm locked out for 24 hours after one failed attempt. I appreciate the attention to
Apple App Store	1★	-0.9149	Unfortunate that they continue to have problems. Internal errors as they put it. Something is going on because theres always a problem.
Google Play Store	1★	-0.8985	your app is not that user friendly and itz sooo slow. my payroll deposit should reflect immediately not almost 12 hourz after it " dropz ". " customiz

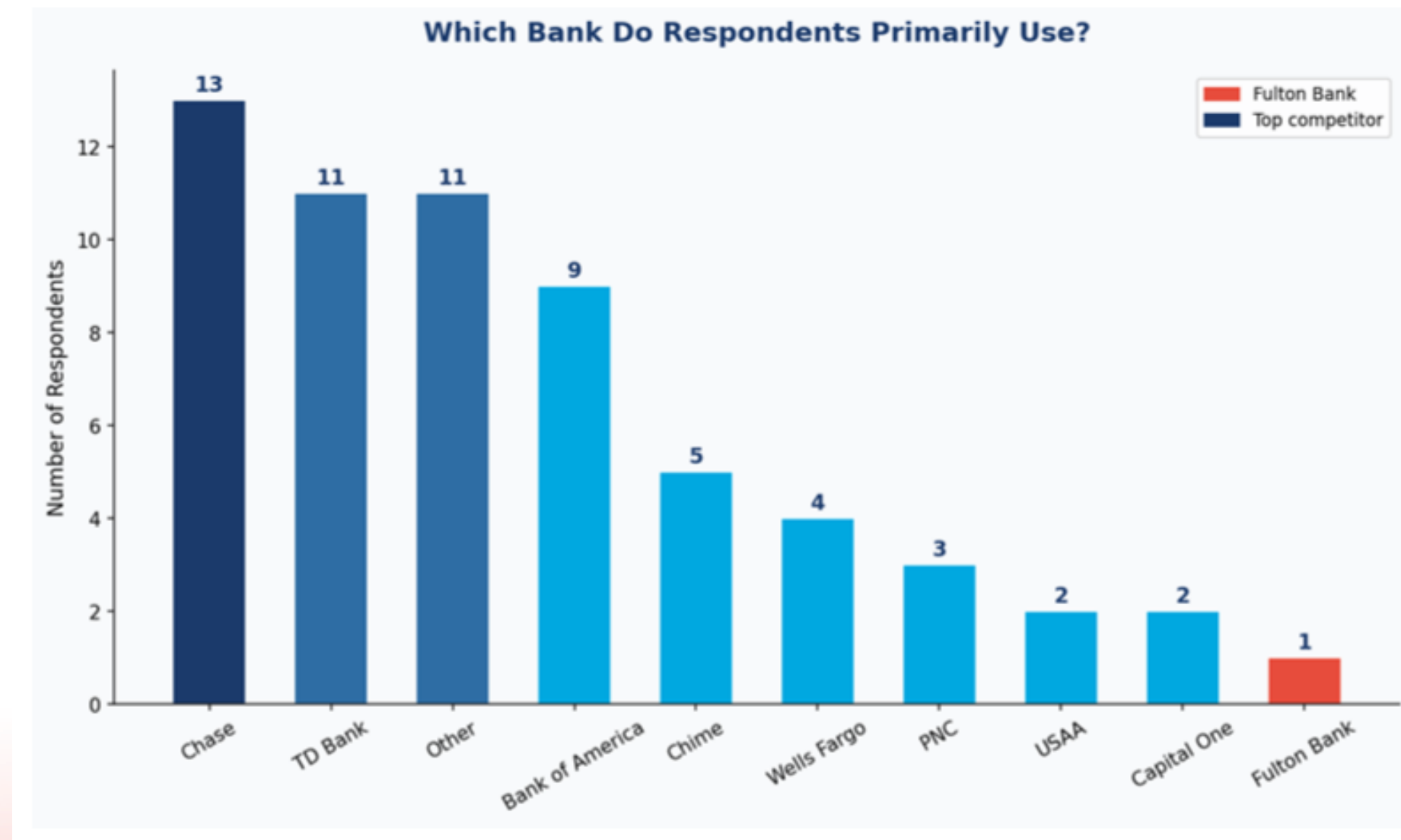
Understanding the numbers



Understanding the numbers



Where does Fulton stand in the Digital Banking market?



What are other Banks doing different?

CHASE 



America's Most Convenient Bank®

Bank of America



How can Fulton take Advantage?

CREDIT BUILDER CARD

One of the most popular ways banks increase usage/engagement is through building credit for customers

ENSURING A SECURE DEPOSIT SYSTEM

The most consistent app concern Fulton received was specific to mobile deposits

AUTHNETICATION AND SOFTWARE UPDATE

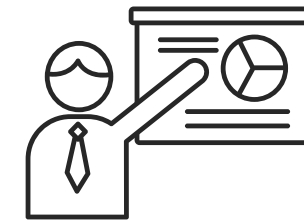
Customers have complained that the app is slow/not up to date with easy authentication methods

Marketing



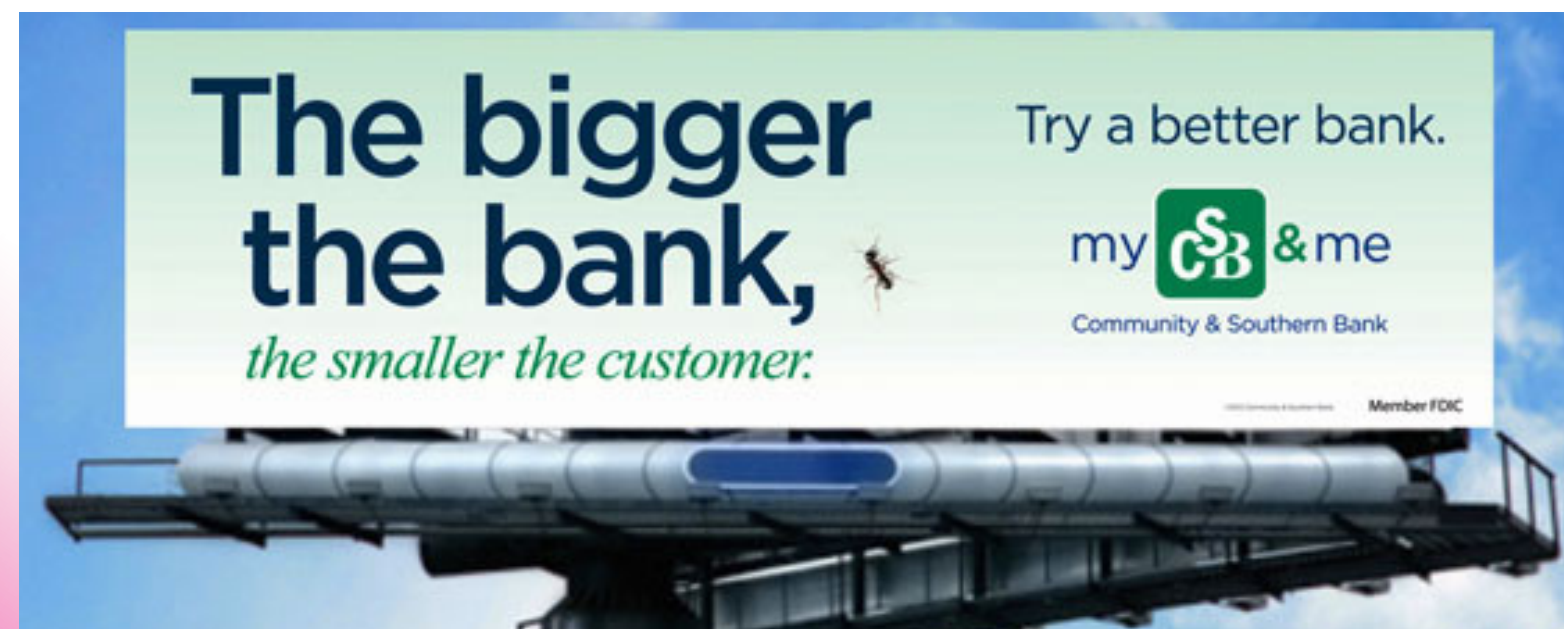
DO CUSTOMERS KNOW YOUR FEES AND CUSTOM OFFERS?

Create advertisements that showcase the personalized experience for customers at Fulton



EMPHASIZE CREDIT IMPORTANCE!

Offer in app credit learning and understanding along with building



CREATE A COMMUNITY

Most customers use what their friends and family trust, let's build a bridge



THANK YOU!

LET'S CHANGE BANKING FOR THE BETTER