Fulton Bank

How to Attract Gen Z Customers

A Digital Banking Strategy Report

1. Executive Summary

This report looks at how Fulton Bank can attract and keep Gen Z customers — people born between 1997 and 2012. This group is now between 14 and 29 years old, which means many of them are just starting to open bank accounts and build financial habits. If Fulton does not connect with them now, it may lose them to apps like Chime or Cash App for good.

To build this report, we used three sources of real data: (1) a review of 453 real customer comments from Google Play and the Apple App Store; (2) Fulton Bank's own internal data on 38,644 Gen Z households from February 2026; and (3) research on what Gen Z expects from a bank and how competitors are responding.

The good news is that Fulton Bank already has a strong foundation. The app has a 4.47-star rating on Google Play and 68% of reviews are positive. But there are clear problem areas — especially on iPhone — and the internal data shows that 40.6% of Gen Z customers are not logging into the app at all. This report explains what is going wrong and what Fulton can do about it.

2. Who Is Gen Z and What Do They Want from a Bank?

2.1 A Quick Overview

Gen Z is the generation born between 1997 and 2012. In the United States, there are about 68 million of them. They grew up with smartphones and the internet, so they expect everything to be fast, digital, and simple. They do not go to bank branches. They do not call customer service unless they have to. They manage their money through apps.

This generation is also more careful about money than older generations. Many of them watched their parents struggle during the 2008 financial crisis and the COVID pandemic. That has made them cautious — they want to avoid fees, save money, and understand exactly where their money is going.

2.2 What Gen Z Looks for in a Bank

Based on research and the app reviews we analyzed, Gen Z wants the following things from a bank:

What Gen Z Wants	Why It Matters
A good mobile app	The app IS the bank for them — they never go to a branch
No surprise fees	Hidden fees are one of the top reasons Gen Z leaves a bank
Fast transactions	They expect money to move instantly, like Venmo or Cash App
Easy account opening	If it takes more than 5 minutes, they give up and go elsewhere
Savings tools	Budgeting features and savings goals help them feel in control
In-app chat support	They do not want to call — they want to text or chat inside the app
Peer-to-peer payments	Splitting bills with friends (Zelle, Venmo) is a daily habit

Fulton Bank's own February 2026 data supports this. Of its 38,644 Gen Z households, 40.6% (15,704 people) had zero mobile logins that month. They have accounts but are not using them. Only 16.6% use Zelle. Only 1.1% have a brokerage account. These numbers show that Fulton is not meeting Gen Z where they are.

3. What Fulton Bank's Own Data Shows

3.1 Internal Household Data — February 2026

The table below is taken directly from Fulton Bank's internal data file (genz_202602). It covers 38,644 Gen Z households and shows how they are actually using — or not using — Fulton's services. These are real numbers, not estimates.

Metric	Count	% of Gen Z
Total Gen Z Households in Fulton's Portfolio	**38,644**	100%
Logged into the app at least once (active)	**22,940**	59.4%
Never logged in (zero mobile logins)	**15,704**	40.6%
Heavy users — 10 or more logins per month	**15,861**	41.0%
Use Zelle for payments	**6,425**	16.6%
Called customer service this month	**1,022**	2.6%
Used both mobile app AND phone (same month)	**1,854**	4.8%
Have a savings account	**13,921**	36.0%
Have a brokerage (investment) account	**434**	1.1%
Have neither savings nor brokerage account	**24,441**	63.2%
Average number of products per household	**1.47**	—
Card users who spend at pet stores	**2,363**	45.6% of card users
Card users who spend on travel	**945**	18.2% of card users

Source: Fulton Bank internal data file genz_202602, February 2026.

3.2 What the App Store Reviews Say

We looked at 453 real reviews — 250 from Google Play and 203 from the Apple App Store. Here is a summary:

	Google Play	Apple App Store
Number of reviews looked at	250	203
Positive reviews	74%	61%
Negative reviews	15%	27%
Neutral reviews	11%	12%
Average star rating	4.47 stars	4.75 stars

The iPhone app has noticeably more complaints (27% negative vs. 15% on Android). This matters because many Gen Z users are on iPhones. The most common complaints are about app crashes, login problems, limits on mobile check deposits, and difficulty reaching customer support.

3.3 The Biggest Complaints

App crashes and slow loading
Many users say the app freezes or crashes — especially after updates or when trying to deposit a check. For Gen Z, one bad crash is enough reason to switch to another bank.

Login is too difficult
Face ID and fingerprint login often do not work properly. Gen Z is used to unlocking everything with one tap. A four-step login process feels outdated and frustrating.

Check deposit limits are too low
Users complain that their checks are rejected or that the money takes too long to show up. Apps like Chime make funds available the next day, which makes Fulton look slow by comparison.

No chat support in the app
Gen Z does not want to call a phone number. They want to send a message inside the app and get a quick reply. Several reviews specifically mention that they could not find help when something went wrong.

Missing features that other apps have

Users compare Fulton to Chime, Cash App, and SoFi, which offer budget tracking, early paycheck access, credit score monitoring, and investment tools. Fulton currently does not have most of these.

4. How Competitors Are Winning Gen Z

4.1 The Main Competitors

The biggest threat to Fulton Bank is not other regional banks — it is mobile apps that function like banks. These apps have no branches, no paper, and no confusing fees. They are built specifically for how Gen Z uses money.

App/Bank	Why Gen Z likes it	Best feature	What it is missing
Chime	No fees, very simple	Pay early, overdraft coverage	No investment products
Cash App	Payments and investing	Bitcoin, stocks, Cash Card	Not a full bank
SoFi	All-in-one finance	Student loan help, credit score	Less social, less viral
Venmo	Social payments	Pay friends with a social feed	Limited savings features
Capital One 360	Trusted brand, digital	Teen accounts, no fees, Zelle	Still feels like a big bank

4.2 What Fulton Bank Has That These Apps Do Not

Fulton Bank is not starting from zero. There are several things that apps like Chime simply cannot offer:

- A real bank with FDIC insurance — customers know their money is protected
- Physical branches in Pennsylvania, New Jersey, Maryland, Virginia, and Delaware — useful for loans or complicated situations
- A full range of products: checking, savings, mortgages, car loans, and investments all in one place
- A local community presence — Gen Z connects more with local stories than with big national brands
- Real human relationships — something no app can fully replace

The strategy is not to copy Chime. The strategy is to fix what Gen Z hates about Fulton, add the features they want, and then tell the story of what makes a real community bank different.

5. Six Recommendations

Here are six specific things Fulton Bank should do to attract and keep Gen Z customers. Each one is based on the real data we looked at.

Recommendation 1: Reach Out to the 40.6% Who Are Not Using the App

15,704 Gen Z households — 40.6% of Fulton's Gen Z portfolio — had zero mobile logins in February 2026. They have accounts but are not using them. This is the single biggest opportunity.

Fulton should send a simple campaign to these customers: a push notification, a short email, and a $25 reward for completing their first mobile deposit or bill payment. Even if only 10% respond, that is over 1,500 newly active customers.

Timeline: 0–3 months. **Impact:** Very high — biggest quick win available.

Recommendation 2: Fix the App and Make Zelle Easier to Use

Only 16.6% of Gen Z customers use Zelle, even though Zelle users are Fulton's most engaged customers. The app needs stability fixes — especially on iPhone — and Zelle should be featured more prominently on the home screen with a one-tap setup process.

The app reviews make it clear: crashes, Face ID failures, and slow load times are pushing Gen Z away. These are fixable technical problems that should be the top IT priority.

Timeline: 0–6 months. **Impact:** High — fixes the #1 complaint from app reviews.

Recommendation 3: Add Chat Support Inside the App

About 1,854 Gen Z customers (4.8%) used both the mobile app and the phone in the same month. This tells us they wanted help but had to leave the app to get it. Adding a live chat or AI-powered chat inside the app would solve this problem without requiring a phone call.

Timeline: 3–9 months. **Impact:** High — directly addresses a confirmed gap in the data.

Recommendation 4: Help the 63.2% Who Have No Savings Account

24,441 Gen Z households — 63.2% of the total — have neither a savings nor a brokerage account with Fulton. They are single-product customers, which means they are very likely to leave. Fulton should add a savings goal wizard inside the app, a round-up savings feature (round each purchase up to the nearest dollar and save the difference), and simple push notifications encouraging small, regular saves.

Timeline: 3–9 months. **Impact:** Very high — 24,441 households at risk of leaving.

Recommendation 5: Create Rewards That Match How Gen Z Actually Spends

Fulton's own card transaction data shows that 45.6% of Gen Z card users shop at pet stores and 18.2% spend on travel. These are not guesses — they are measured facts. Fulton should create a rewards program that gives extra points or discounts at pet stores (like Petco) and travel categories. This is more relevant to Gen Z than generic cashback and would encourage them to use their Fulton card over their Chime card.

Timeline: 3–9 months. **Impact:** High — backed directly by Fulton's own card spending data.

Recommendation 6: Make It Easy for Gen Z to Start Investing

Only 434 of Fulton's 38,644 Gen Z customers (1.1%) have an investment account. Gen Z is interested in investing but does not know where to start. Fulton should offer fractional shares — letting someone invest as little as $1 — paired with short, simple educational videos inside the app. A campus program at local universities like Rider, Temple, and Penn State could also help get the word out to the youngest Gen Z customers.

Timeline: 6–18 months. **Impact:** High — builds a long-term relationship with younger customers.

6. Timeline

Here is a simple timeline showing when each recommendation should happen:

Phase	Now – 6 Months	6 – 12 Months	12 – 18 Months
Priority	Fix the basics	Add new features	Grow and scale
Actions	• Re-engage dormant accounts • Fix app crashes • Improve Face ID login • Fix mobile deposit • Launch Zelle onboarding	• Add in-app chat • Savings goal tool • Round-up savings • Pet and travel rewards • Campus ambassador program	• Launch investment tools • Referral program • Gen Z loan products • FinQuest game launch • Fulton Perks full rollout

7. How to Measure Success

These are the key numbers Fulton should track every quarter to see if the strategy is working:

What to Measure	Goal (12 months)	Where to Get the Data
New accounts opened by 18–28 year olds	+40% compared to last year	Core banking system
App store rating (both stores)	4.6 stars or higher	App Store / Google Play
Negative reviews percentage	Below 12%	Monthly review check
How often Gen Z customers log in	8+ times per month on average	App analytics
Gen Z customers using mobile deposit	70% of eligible customers	Transaction data
In-app chat — problems solved without a call	80% resolved in chat	Support platform
Gen Z customers leaving Fulton per year	Below 8%	Core banking system

8. Two New Ideas for Fulton Bank

Beyond fixing existing problems, we came up with two new program ideas that could help Fulton stand out with Gen Z. Both are based on the real data from the genz_202602 dataset.

8.1 Idea One: FinQuest — A Financial Literacy Game Inside the App

FinQuest is a simple banking game built into the Fulton app. Customers play through short educational levels — budgeting, saving, credit, and investing — and earn real rewards for completing each one. The rewards are actual banking benefits, like a small cash bonus for setting up direct deposit or a fee waiver on a credit card.

The main reason for this idea: 15,704 Gen Z customers (40.6%) have never logged into the Fulton app. A game gives them a reason to open it. Once they are in, they learn about banking products and hopefully open savings accounts, apply for cards, and become long-term customers.

Level	Topic	Real Reward for Completing It
Level 1	Budgeting — the 50/30/20 rule	$5 bonus when you set up direct deposit
Level 2	Saving — setting a 3-month goal	Savings account opened with a 0.5% APY bonus
Level 3	Credit — how your score works	Reduced fee on a Fulton secured credit card
Level 4	Investing — stocks and compound interest	No fee to open a brokerage account

How does Fulton make money? Each level pushes the customer to open a real product — a savings account, a credit card, direct deposit. Each product generates fee income and interest income for the bank. A Gen Z customer who opens their first account at age 21 through a game could become a mortgage customer at age 28. That is a 7-year relationship worth thousands of dollars in revenue.

8.2 Idea Two: Fulton Perks — A Savings Stamp Card

Fulton Perks is a rewards program that works like a coffee shop loyalty card — but instead of buying drinks to earn a free one, you save money to earn rewards at brands you already love.

Here is how it works: save at least your tier minimum each month, earn one digital stamp, collect six stamps (six months), and get a free reward at a partner brand. The stamps are tracked inside the Fulton app.

Why this idea? 24,441 Gen Z customers (63.2%) have no savings account. This program gives them a clear, simple reason to start saving. The reward makes the habit feel worth it.

Tier	Save Each Month	Reward Value	Example Reward
Bronze	$50 / month	$12	Free bag of pet treats at Petco
Silver	$100 / month	$30	Free makeup item from e.l.f. or $10 off at Petco
Gold	$250 / month	$75	$30 off at Nike or free beauty kit at Ulta
Platinum	$500 / month	$150	$75 Nike credit or $75 Sephora gift card
Elite	$1,000 / month	$300	$150 Adidas credit or $150 Sephora card

Why these partner brands?

The brands were not chosen randomly. Fulton's own card data shows that 45.6% of Gen Z card users already shop at pet stores — so Petco makes sense. 18.2% spend on travel. For clothing, makeup, and shoes, we used published research: NielsenIQ (2024) found fashion is Gen Z's top spending category, Statista (2024) found that 72% of Gen Z women buy beauty products monthly, and Morning Consult (2024) identified sneakers as Gen Z's top fashion purchase.

How does Fulton make money?

Fulton makes money in three ways. First, when a customer saves $100 a month, that money stays in their Fulton account. Fulton lends that money out at 6.5% and pays the customer 2% — keeping the 4.5% difference (called net interest margin). On a $100/month saver, that earns Fulton about $29 a year. Second, partner brands pay Fulton a small fee (between $5 and $25) every time one of their rewards is redeemed. This is similar to how credit card affiliate programs work. Third, more active customers tend to open more products over time — savings accounts, loans, investments — which generates even more revenue.

The key point is that Fulton pays nothing for the rewards themselves. The partner brand covers the cost of the free item. Fulton just collects the deposit income and the co-marketing fee.

9. Conclusion

Gen Z is not impossible for Fulton Bank to reach. The data shows they already have accounts there — they are just not using them. The problems are fixable: a more stable app, easier login, chat support, and features that match how Gen Z actually uses money.

The two new ideas — FinQuest and Fulton Perks — are not just creative concepts. They are grounded in real numbers from Fulton's own data. 40.6% of Gen Z customers have never logged in. 63.2% have no savings account. 45.6% of card users shop at pet stores. These are the exact gaps the two programs are designed to close.

Fulton Bank has real advantages that no fintech can copy: real bank protection, a full product lineup, and a local presence. The goal is to combine those advantages with the digital experience Gen Z expects. If Fulton makes those changes in the next 12 to 18 months, it has a genuine chance to become the primary bank for a generation that will be banking for the next 50 years.