

How Fulton Bank boosted loyalty and sales Using unified data for comprehensive customer 360 views



Fulton Bank

Fulton Bank offers financial products and services in five eastern states. Fulton invested in the Reltio Data Cloud™ to optimize customer experiences, increase loyalty, and drive operational efficiencies.

Founded
1882 in Lancaster,
Pennsylvania

Head office
Lancaster, Pennsylvania

Operates more than 200
financial centers
and specialty offices

Over \$30 billion
net worth of parent Fulton
Financial Corporation

Approximately 3,500
employees

Meet Fulton Bank

Founded over 140 years ago, Fulton Bank—part of Fulton Financial Corporation—is a regional financial institution headquartered in Lancaster, Pennsylvania. With a rich history rooted in community values, the bank serves customers across five states, offering a wide range of banking products and services.

Fulton Bank's longstanding commitment to serving the community is at the core of its philosophy, but with evolving customer expectations and digital transformation on the horizon, they recognized the need for a modern data strategy to stay competitive in a fast-changing financial landscape.

Challenges

Fulton Bank—as with many other financial institutions—faced challenges to unify and manage customer data spread across multiple systems due to mergers, acquisitions, and legacy infrastructure. The complexity of maintaining this data created operational inefficiencies, inconsistent customer views, and data quality issues.

Specific difficulties included:

- **Data silos:** Fulton Bank's customer data, scattered across numerous legacy platforms, resulted in inconsistent customer profiles—making it tough for different departments to access a single source of truth.
- **Inconsistent views:** Different lines of business often worked with inconsistent versions of customer data.
- **Data quality issues** hampered their ability to gain valuable insights for cross-sell and upsell opportunities.

These challenges not only affected operational efficiencies but also limited Fulton's ability to provide the seamless, personalized experiences that modern customers expect. Business teams needed to understand customer relationships and accounts across multiple touchpoints—but the lack of accurate, real-time data made this difficult.

Why Reltio

Fulton Bank embarked on a comprehensive data modernization journey, with Reltio as the backbone of their master data management (MDM) and data governance strategy. The bank chose Reltio Data Cloud, a cloud-native SaaS platform that offered robust capabilities far beyond traditional matching and merging.

Some specific features that drove Fulton Bank's decision to choose Reltio included:

- A unique customer ID with real-time entity resolution
- A 360-degree customer view across customers' accounts, products, services, transactions, and interactions
- Real-time and secure authentication for customers calling into the call center - protecting data privacy
- Support for key concepts like householding and segmentation
- Insight into data quality from all data sources to drive remediation efforts, supporting data governance and data stewardship
- Ease of integration with the bank's existing modern and legacy systems



We wanted a cloud-native platform to align with our data modernization journey and a solution that offered more than just matching and merging. Reltio is a next-generation MDM platform and truly an operational hub.

Sajid Malik, SVP, Director of Enterprise Data Governance



Solution

The decision to adopt Reltio marked a turning point for Fulton Bank, as they moved toward creating a 360-degree view of each customer, empowering business teams with more consistent and timely data. Reltio Data Cloud unifies and cleanses their data from all relevant sources by breaking down the data silos that prevent delivering a seamless customer experience.

With Reltio Data Cloud in place, Fulton Bank was able to:

- Build a cloud-native infrastructure: As Fulton Bank moved to the cloud, they required a modern platform that could scale alongside their growth and handle real-time data processing. Reltio's cloud-native architecture fit seamlessly into their modernization plans.
- Deliver advanced data quality insights: Reltio provided a unified platform for ingesting data from over 15 different sources, and it gave Fulton visibility into data quality issues that had previously been hidden. This enabled faster remediation of errors and improved overall data quality.
- Construct a 360-degree customer view: By consolidating fragmented customer data into unified profiles with unique customer IDs, Fulton Bank was able to better understand customer relationships, household data, and key account details across channels.
- Drive support for advanced analytics: Fulton Bank integrated Reltio with Databricks to create analytical attributes that enriched their customer profiles. This allowed the bank to better segment customers and provide data-driven insights to improve marketing effectiveness.

Results

By leveraging the Reltio platform, Fulton Bank realized significant improvements across multiple areas:

- **Unified customer data:** Prior to Reltio, the bank lacked a holistic view of its customers, leading to operational inefficiencies and inconsistent data. With Reltio, Fulton now has a 360-degree view of each customer, giving business teams a clear understanding of customer relationships, accounts, and transactions. This unified view enables teams to provide personalized experiences to customers, improving satisfaction and loyalty. For example, the team can understand a customer's preferred or closest branch.
- **Improved data quality:** With the ability to extract data out of Reltio to create custom metrics, the bank was able to easily surface issues involving customer demographic data. With the ability to monitor customer data straight from the source, the bank was able to prioritize issues to address, identify the right accountable parties, and begin remediating data quality. This in turn has helped improve data quality for some of their key customer data through the merging of profiles.
- **Operational efficiency and reduced risk:** The move to a cloud-native MDM platform improved operational efficiency by reducing the manual processes needed to reconcile customer data. With Reltio, Fulton Bank could automate data consolidation and matching, enabling teams to spend more time analyzing data. This automation also helped the bank to mitigate data risk and to identify and address gaps in customer data.
- **Business growth:** Reltio enabled Fulton Bank to tap into new cross-sell and upsell opportunities. With better data insights and accurate segmentation, the bank was able to target customers with the right products at the right time, contributing to increased revenue. Moreover, the ability to provide faster, more reliable data for board reporting and strategic decisions allowed leadership to act more swiftly and confidently.

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Solution

- Reltio Data Cloud, focused on unifying customer data
- Reltio Data Pipeline for Databricks, enabling seamless integration for analytics
- 360-degree customer views available in real-time across all touchpoints
- Reltio Integration for Salesforce to reduce the time to go live

Benefits

- Improved data governance across systems
- Unified and standardized customer data for better decision-making
- Increased operational efficiency, reducing manual processes
- Enhanced data quality, driving faster insights and better customer experiences

Next steps

Fulton Bank's partnership with Reltio has been instrumental in driving its data modernization journey. They have made significant strides in the customer domain, and now the bank plans to expand its MDM capabilities to other domains, such as branch and product data. This will further streamline operations and ensure that clean, unified data is propagated across the entire organization.

Additionally, as Fulton continues to onboard more data sources and integrate advanced analytics, Reltio will play a key role in supporting the bank's vision of becoming a fully data-driven organization. With Reltio's ongoing innovations, such as Flexible Entity Resolution Networks (FERN) and new AI-driven capabilities, Fulton Bank is well-positioned to maintain its competitive edge in the evolving financial services landscape.

With Reltio as a key strategic partner, Fulton Bank is on track to achieve its long-term goals of scalable data governance, improved data quality, and enhanced customer insights.

ABOUT RELTIO

At Reltio, we believe data should accelerate the speed of business and fuel success. Reltio Data Cloud™, our AI-powered data unification and management platform, transforms siloed data from disparate sources into unified, trusted data and delivers it where and when it's needed, so that enterprises can be responsive to changing business needs. Leading enterprise brands—across multiple industries around the globe—rely on our award-winning data unification, cloud-native master data management (MDM), and customer 360 capabilities to improve efficiency, manage risk, and drive growth.

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