

Effective Communication for Every Generation

Embracing Multi-Generational, Multi-Channel Billing & Customer Engagement



From 18-year-old college students to 80-year-old retirees, today's companies serve a wide gamut of customers with vastly different communications preferences. Not only is today's consumer landscape more generationally diverse than ever, the digital divide between generations is also at an all time high.

Here's what billers need to know about the unique communication and payment preferences of today's adult generations.

MILLENNIALS On-The-Go Digital Natives

The first generation to be born into a technologically connected world, millennials are "digital natives". They prefer to receive electronically-based communications that are easily accessible anywhere they are.

BORN
1981-2000

AGE TODAY
18-37

TOP CHANNELS
Mobile, Text, Web



Millennials' preference to communicate and transact via digital channels is true in both their professional and personal lives.

- 41% prefer to communicate electronically in a professional environment.¹
- 1 in 5 have never used a physical check to pay a bill.¹
- 67% use mobile banking via their smartphone.²
- 39% use mobile payments, the highest percentage among all generations.³

How can utility providers better engage with millennial customers?

INTUITIVE BILL DESIGN
20% of millennials only read headlines when consuming content.⁴

MOBILE BILL PAY
90 hours of a millennial's time per month is spent using smartphone apps.⁵

AUTOMATED REMINDERS
46% do not currently have reminders set up to pay their bills online,⁶ but 57% are interested in their benefits.⁷

AUTOMATIC BILL PAY
24% use apps to set up automated recurring payments.¹



Keys to Successfully Engaging Millennials

- MOBILE-BASED COMMUNICATIONS**
90% of millennials use smartphones.⁸ Utility providers need to offer mobile as a channel to attract their next generation of customers.
- FREQUENT TOUCHPOINTS**
Use informative alerts and proactive reminders throughout the billing cycle to keep your brand top of mind and build loyalty with these young customers early.

Gen X-ers were not born in the digital age, but have adopted many of the modern technologies that have been introduced in their lifetime.

- 86% still bring in their mail every day.⁷
- 80% say that email is their preferred communication method.⁷
- 33% use mobile payments, the second highest percentage among all generations.⁸
- 3,188 minutes per month are spent by Gen X-ers online via smartphone apps.⁹

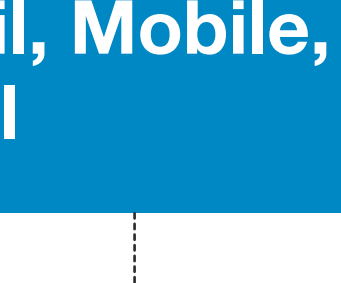
GENERATION X Adaptive Consumers

Generation X-ers still use traditional communication channels that pre-date millennials, but have also witnessed an explosion of modern technology advancements in their adult life. This "cross-over" generation has thus adapted to embrace many digital channels as well.

BORN
1965-1980

AGE TODAY
38-53

TOP CHANNELS
Web, Email, Mobile, Direct Mail



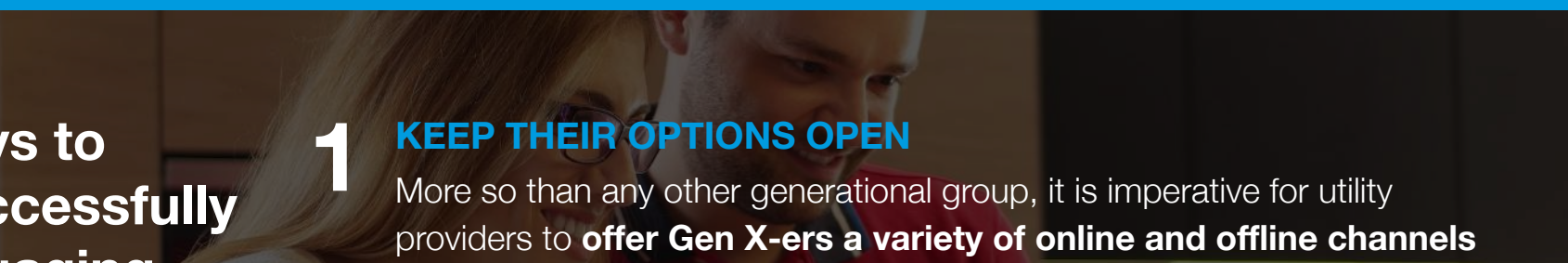
How can utility providers better engage with Gen X customers?

MULTI-CHANNEL PRINT AND DIGITAL STRATEGIES
While more than 91% of Gen X-ers regularly use the internet,¹⁰ 68% also reported using coupons and promotions they receive in the mail.¹¹

VALUE-ADDED SERVICES
44% prioritize a company's ability to deliver services that meet their individual satisfaction.¹²

PERSONALIZED COMMUNICATIONS
54% report frustration at their needs being ignored by brands.¹³

EMAIL-BASED COMMUNICATIONS
86% report that they send or read email on a daily basis.¹⁴



Keys to Successfully Engaging Generation X

- KEEP THEIR OPTIONS OPEN**
More so than any other generational group, it is imperative for utility providers to offer Gen X-ers a variety of online and offline channels to satisfy their diverse billing and payment preferences.
- PERSONALIZE COMMUNICATIONS**
This generation often feels overlooked by brands seeking to gain the attention of younger millennials. Utility providers can build Gen X customer satisfaction with individualized, 1-to-1 communications.

BABY BOOMERS Conventional Communicators

The Baby Boomer generation is the most traditional in their preferred communication methods. While many have adopted digital communications for personal use, they feel most comfortable corresponding with providers via more conventional channels.

BORN
1946-1964

AGE TODAY
54-72

TOP CHANNELS
Direct Mail, Web



Baby Boomers do use mobile interfaces, but rarely for payment purposes.

- 56% of Baby Boomers use a smart phone, but mainly for personal communication.³
- 37% say that they don't understand the benefit of mobile payments.³
- 31% of seniors pay their bills using checks, more than any other generation.¹⁵
- 24% use mobile payments, the smallest percentage among all generations.³

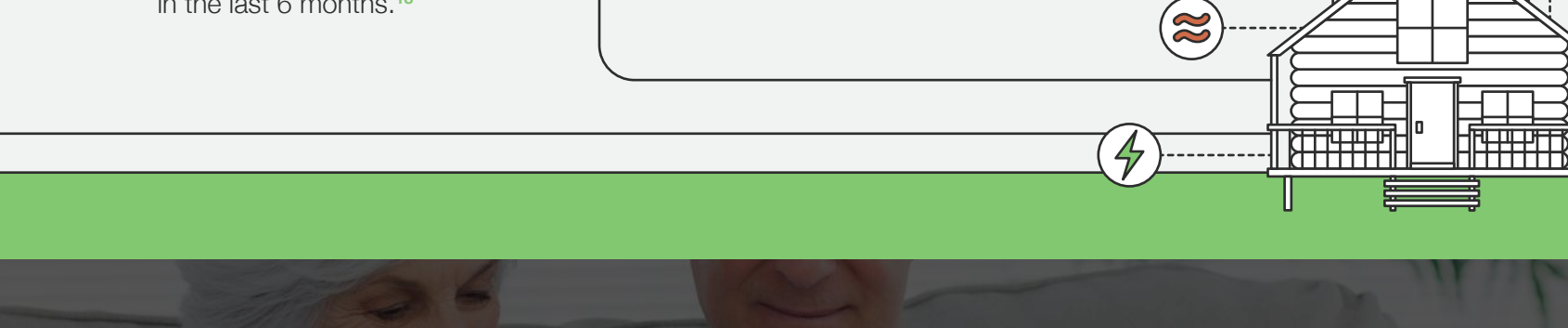
How can utility providers better engage with Baby Boomer customers?

EFFECTIVE DOCUMENT DESIGN
Vision often begins to deteriorate between 41 and 60 years of age, making larger font size and limited visual distractions important.¹⁶

BILLING ACCURACY
One mistake too many can affect Baby Boomers—this generation is 15.8% more willing to switch brands than Gen X-ers.¹⁷

DIRECT MAIL PROMOTIONS
3 out of 10 Baby Boomer survey respondents stated that direct mail had influenced their product/service purchases in the last 6 months.¹⁸

INTUITIVE, RESPONSIVE WEB EXPERIENCES
Those that do use electronic means to communicate will highly value easy-to-navigate, intuitive online interfaces.



Keys to Successfully Engaging Baby Boomers

- DOCUMENT DESIGN IS KEY**
Communications should be executed to maximize readability and enable quick absorption of key information.
- DON'T OVERLOOK THE VALUE OF PRINT**
Use Baby Boomers' preferred channel of print to encourage e-adoption that saves you costs. Include on their printed statements information that highlights the benefits of moving to eBilling, and provide simple steps to sign up.

Bridge Generational Communication Gaps with the Right Billing and Payments Partner

Level One makes it simple to address diverse generational preferences while delivering personalized 1-to-1 communications at scale.

Our OneVIEW® Suite enables utility providers to manage customer communications from end to end through a single interface. This includes presentation and payment acceptance via mail, web, email, mobile, text, and IVR.

Comprehensive
Level One offers a complete customer experience management (CXM) platform, including support for document design, eBilling, customer engagement, and multi-channel payments solutions.

Personalized
We give your business unmatched ability to create and deliver 1-to-1 customer communications with dynamic content management tools to personalize bills, letters, and alerts.

Multi-Channel
Our platform enables you to create documents once and deploy them in a multitude of ways: from print to e-delivery via web, email, and mobile. We also offer secure, PCI compliant payment acceptance by web, text, and IVR.

