

From #Selfies to Sustainability: Program Design in the Age of Millennials

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ABSTRACT

The Millennial Generation is the largest in U.S. history and their growing spending power and influence are poised to make an enormous impact on the economy as they reach their prime working and purchasing years. Marketers, manufacturers and retailers are catching on, but the energy efficiency industry lags – continuing to design programs around an outdated consumer model driven by the shrinking baby boomer generation. Today’s young adults, having come of age in a harsh economic climate punctuated by rapid technological advancement and heightened social connection, require a different approach that considers their unique experiences and preferences. This paper goes beyond the mythology and takes a deeper look at this demographic - who are the Millennials and what are the emerging trends in how they interact with products, services and brands – and considers how this information can be applied to enhance energy efficiency program design, education, outreach and marketing. This paper examines energy efficiency efforts through this new lens, reflecting on how the approach could be modified so the resulting programs better capture this increasingly important group and highlight best practices employed in other industries.

Introduction

Though there is no officially sanctioned committee tasked with defining when one generation begins and another ends, noted demographers Neil Howe and William Strauss first branded the emerging cohort of young adults in their 2000 book, *Millennials Rising: The Next Great Generation*. Simultaneously, they launched what would become a groundswell of speculation about what it means to be a Millennial:

Meet the Millennials, born in or after 1982—the ‘Babies on Board’ of the early Reagan years, the ‘Have you Hugged Your Child Today?’ sixth graders of the early Clinton years, the teens of Columbine, and this year, the much-touted high school Class of 2000, now invading the nation’s campuses (Howe and Strauss 2000, 4).

While no formal birthdate range is agreed upon¹, researchers concur that by 2020, “Millennials will make up more than one in three adult Americans, and by 2025, Millennials will comprise as much as 75 percent of the U.S. workforce” (Cramer 2014, 12). Today, the majority of Millennials are entering their prime working years, settling down, buying homes, paying bills and shaping the consumer models used by industries throughout the world. Retailers have caught on, spawning an entire industry of consultants and advertising firms ready to aid companies with shifting their products, services, marketing and customer journeys to suit this new class of consumer. The energy sector, however, has fallen behind. This paper seeks to sketch a profile of

¹ Howe and Strauss later appended their definition to specify 2004 as the chronological end point of the Millennial generation.

the Millennial and their consumer behaviors that can aid energy efficiency professionals and program administrators in refining their programs, education and outreach to effectively engage this increasingly vital customer segment.

What Are the Generational Trends and What Do They Mean for Energy Efficiency?

Aside from granting the cohort their popular moniker, Howe and Strauss' initial work also set up an early social center of gravity for Millennials, defining them in terms of their formative experiences as the progeny of the goal and family-oriented Baby Boomers, the nation's first digital natives and their particularly sunny outlook. The later economic downturn, however, hit the generation hard as they entered the workforce amid the Great Recession, and these combined experiences have led to a marked shift in their consumer behavior as well as retailer and service provider expectations. Ignoring the abundant clichés about Millennials (ramen-eating, entitled, underemployed, lazy, brunch-obsessed and narcissistic – just to name a few seen by the author while conducting research), the remaining sections of this paper will focus on the following key Millennial trends and how the energy efficiency industry can take advantage of them to see greater engagement and savings:

- The Drive for End-to-End Digital
- Peer-to-Peer Engagement
- Cost and Values-Sensitivity

Utilities and organizations that make the most of these trends are likely to reap the benefits of Millennial spending, which currently sits at \$600 billion, and is expected to hit \$1.4 trillion annually by 2020, in addition to tapping into a well of potential energy efficiency retrofits as the number of Millennial homeowners grows (Donnelly and Scaff 2013). While outsized debt and a shaky economy have been an impediment to home ownership for this generation, Millennials have crested the hump, and are now the largest group of home buyers according to the National Association of Realtors (2013). A recent study from Redfin found that many Millennials are even delaying marriage and the associated costs of a wedding and honeymoon in order to buy a home, which points to their view of homeownership as a utilitarian investment (Finn 2015). This could indicate that Millennial homeowners are eager to make upgrades and could be the first generation to truly view energy efficiency as a worthy investment.

The Drive for End-to-End Digital

While it is problematic to make generalizations about a group of people numbering nearly 85 million and born across a twenty-year period, one defining characteristic shared by nearly all Millennials is an embrace of technology. Born into the era of full-scale globalization and rapid technological advancement, they were the first cohort to take online socializing beyond the chatroom, and internet browsing beyond Wikipedia. To the Millennials, “the digital revolution does not represent disruption. It represents the norm and, to a significant degree, their generation's opportunity” (American Press Institute 2015). Having grown up with computers and internet access at home and in school, cell phones in their pockets by adolescence and smartphones and tablets not long thereafter, they have fully embraced social networking, the “internet of things” and the crowd-sourced product review as near inalienable rights.

While research from the retail industry shows that Millennials still frequent brick-and-mortar shopping venues, they begin the purchase search on the Internet, verifying value, price, features, and ratings for products and retailers through a variety of sources. According to an Industry Report from Accenture’s Retail practice, “68 percent of all Millennials demand an integrated, seamless experience regardless of the channel. That means being able to transition effortlessly from smartphone to personal computer to physical store in their quest for the best products and services” (Donnelly and Scaff 2013, 3). Their mounting expectations include the integration of data and technology to make the experience frictionless, exemplified by things such as mobile coupon scanning and tailored offers based on existing customer data. One telling statistic from the retail industry: if a vendor requires printed material to be presented in order to take advantage of an offer, whether it be a coupon or rebate application, many Millennial shoppers say that can be a complete deal-breaker (Donnelly and Scaff 2013).

Utilities and energy efficiency programs are not exempt from the generation’s demands: When asked about their expectations of their energy companies beyond monthly bills, 58 percent seek “personalized advice on action [they] could take to reduce [their] bill” and 45 percent desire “personalized advice on products or services that could reduce their bill” (Accenture 2014). While their baby boomer parents are more likely to view this personalization as an invasion of privacy, Millennials are less concerned with privacy as long as it results in value for them. In fact, 70 percent are not at all worried about companies and service providers knowing too much about their lives (American Press Institute 2015). Figure 1 below shows common points of dissatisfaction with energy providers’ digital channels.

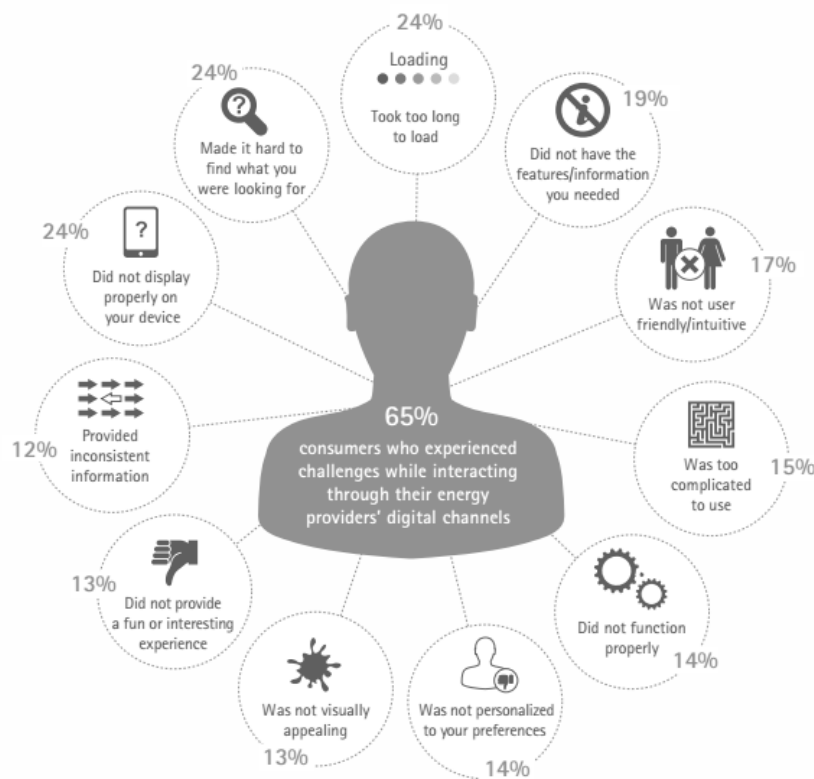


Figure 1: Range of digital dissatisfiers that need to be addressed by energy providers. *Source:* Accenture, 2014.

Research on the customer service preferences of Millennials also shows digital is the way to win. According to The Center for Generational Kinetics, “Millennials, more than any other generation (77%), think that customer service should be available in a wide variety of communication styles,” and even found that “40 percent of Millennials would prefer purely online customer service,” a rate that is double of Baby Boomers who say the same thing. The report continues, “This aligns with the generational trend that Millennials prefer when traditional interactions are offered via a screen rather than in person or on the phone—from banking to shopping to dating” (Gagnon and Dorsey 2015, 11). Based on the over 65 percent of survey respondents who recount feeling good about themselves and the company when they can solve a problem without speaking to customer service, the report predicts that, with technological advancements, self-serve will be the future of customer service (Gagnon and Dorsey). One particularly revealing statistic stated that nearly a third of Americans “would rather clean a toilet than interact with customer service. A quarter of America would rather change a dirty diaper than interact with customer service” (Gagnon and Dorsey, 10).

How Utilities Can Take Advantage of the Digital Revolution

As utilities across the nation seek to increase participation in energy efficiency programs as both a customer service offering and to meet mandated requirements, this feedback should serve as an alarm to move away from outdated processes and outreach toward a more sophisticated digital customer journey. Famous for pushing tedious, legal-clause-ridden paper forms and clunky, esoteric websites, utilities would be better served by streamlined, mobile-friendly applications that integrate available customer data and allow participants to select their communication preferences, rendering a more efficient and customized process. This paradigm shift requires utilities to overcome their fractured service delivery channels and siloed analytics in order to create new, integrated cross-organizational processes and information-sharing. This may compel them to team up with technology, data, analytics and process partners to provide the service performance Millennials want, since they are unlikely to be able to deliver it all themselves. Some examples are already showing promise: Direct Energy recently piloted an online app that shows customers how much energy is being used by their appliances and how much energy they can save and has obtained “very positive results” (Trabish 2015a). Case studies of three utilities partnering with vendors to create advanced mobile apps show overall positive customer experiences and energy savings of approximately 8 percent (Trabish 2015a). The most successful players in the retail industry are collaborating to strengthen their customer value proposition (i.e., a third-party logistics provider can supply same-day delivery services for online purchases, enabling the retailer to offer a service customers want without investing in an expanded delivery fleet or new routing capabilities) and there is a clear rationale for utilities to follow suit.

It is equally important for utilities to shift investment away from overhead-intensive call centers toward an online helpdesk model and an improved web presence that enables consumers to find the information they seek at their convenience. Millennials clearly want to attempt to find relevant information and solve their problems on their own first, making it important for customers to be able to go through the entire participation process as independently as possible. Omitting cumbersome steps and making answers to frequently asked questions readily available in digital form is a good first step, but energy efficiency programs with engaging, mobile and

interconnected channels will be best-suited to capture their attention over the long-term. According to Franklin Energy, “It’s more than throwing a bunch of information on a website. It’s autonomy and easability” (Wall 2015, 6).

Finally, rather than outreach through wasteful mailers and bill inserts or ineffective television advertising, utilities may also consider digital advertising, which can be used to target a more segmented consumer-base and is shown to be more effective with this generation (comScore 2012). Nearly all Millennials (95%) report wanting retailers to actively court them, with targeted promotions and discounts via email, which they consider the most influential (Accenture 2014). A more robust content marketing effort that pings the customer with engaging, tailored content gives them a reason to read their bill, check their usage, or explore a new offer. This requires collecting and analyzing nuanced behavioral and demographic information, creating customer personas and using them to build adaptive, visually appealing content that is disseminated based on a user’s actions.

Think of buying an airline ticket – many flyers will go to an airline’s website, find their preferred flight, and then price compare and possibly buy on a discount aggregator site, such as Kayak or Expedia. If the airline embraced adaptive content, they would deliver an incentive or specific content that would keep visitors on their site in the first place. This could be a pop-up offering discounted car rental or hotel rooms exclusive to American Airlines customers. For a utility company, it might look like displaying a pop-up with information about an energy efficiency program to customers with a particularly high bill the next time they log in. They may even partner with a big box retailer to offer bundled D-I-Y products, such as caulk and weather stripping, right there on the website. To make sure the experience is seamless, they should also make sure customer service representatives received an on-screen indicator when a customer had a high bill and were at the ready to distribute marketing collateral and information on the energy efficiency options available. While the convenience of automatic bill-pay does present a challenge to utilities, it may be solved with a new structure for information-sharing between utilities and customers (such as an app, revamped bill stuffer, or monthly magazine featuring a tailored customer energy efficiency insert).

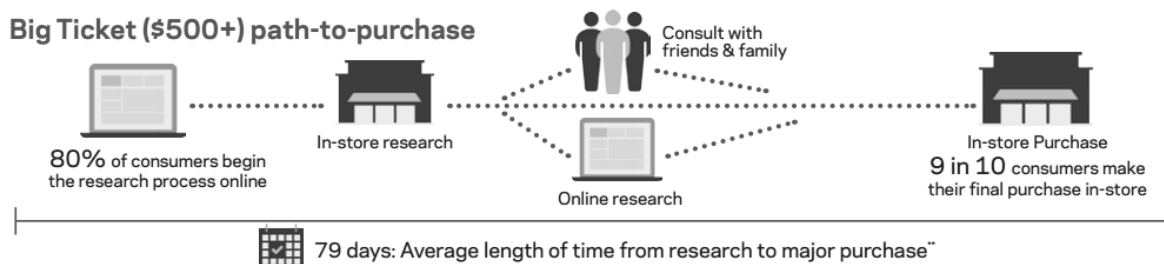
Peer-to-Peer Engagement

There was a subtle shift in society prior to the birth of Millennials, away from preventing unwanted pregnancies and toward increasing fertility and positive child-rearing practices. This change coincided with a rise in workforce participation for women and an attitudinal shift toward co-decision-making and gender equity in the home (Coontz 2013). Nurtured by the changing Baby Boomers, Millennial children became sought after and watched over by the first generation of “helicopter parents” who took the advice of self-help books and talk show hosts urging them to increase supervision along with playdates, homework, extra-curricular participation and curfews. In looking back at studies of Millennial children, it is clear that the positive social habits they so often demonstrated, such as valuing teamwork, collaboration, achievement, modesty and good conduct, were exactly the values their Baby Boomer parents worked hard to instill (Howe and Strauss 2000).

Just as their parents would have it, Millennials turned out to be an immensely social population with a community-oriented mindset, and the rise of social media has only fueled this fire. According to Boston Consulting Group data, they are more likely than other generations to shop, dine and travel with groups, and their online sharing habits on sites such as Facebook, Snapchat and Instagram, and the opinions they offer on Yelp, TripAdvisor and Amazon reflect

an eagerness for connection (Solomon 2014). They are also interested in using digital means to parade where they are, where they are coming from and where they are headed with apps (Foursquare et al.) that reflect and affect behavior in the physical world.

This propensity for sharing has major implications for retailers and service providers: “A shopping habit that sets millennials apart from nonmillennials is their tendency to shop in groups and seek the opinions of others,” says marketer Jeff Fromm. Nearly 70 percent of Millennials, according to Fromm’s research, “don’t make a major decision until they have discussed it with a few people they trust,” compared to around 50 percent of other generational groups. Seventy percent of millennials are also “more excited about a decision they’ve made when their friends agree with them, compared to 48% of nonmillennials,” (Solomon 2014). The figure below



outlines the path-to-purchase for today’s consumer making a “big ticket” purchase.

Figure 2. Big ticket (\$500+) path-to-purchase. *Source:* Yasav, 2014

What major brands have realized is that Millennials do not make their purchase decisions in silence. Instead, they review, blog and post Snapchat, Vine and Instagram videos about their consumption activities (good or bad), interests and aspirations (Solomon 2014). The heavy influence of word-of-mouth advertising has led to the rise of “advocates” – evangelists who are considered credible sources to friends and family. These advocates generate 22 percent of the conversation taking place over social media and Millennials are more likely to be advocates – nearly one-third of their conversations are deemed to be “advocacy” on behalf of a retailer (Yasav 2014). What is more, their friends and family members are paying attention. A full 82 percent of Millennials claim word-of-mouth is a key influence on their purchasing decisions and a social advocacy study from Crowdtap showed that 68 percent of shoppers have purchased a product shared by a peer on social media (2012). According to one Millennial interviewed by Accenture, “It’s not like you’re communicating a deal to [your friends]. It’s more like, ‘Hey, I got this new thing, this new toy’” (Donnelly and Scaff 2013, 5). Incredibly, more than a third of Millennials claim to influence the products and brands their parents purchase. This means successfully reaching one generation could help extend advertising to the still valuable baby boom generation, too.

How Utilities Can Penetrate the Social Sphere

Ultimately, the social sphere has become an extended ecosystem for marketing and selling products and services, many of which can be re-engineered to be more “socially” designed. To capture more audience and value, utilities need to fully embrace the power of social sharing and make it easier for customers to communicate about programs and products. Rather than simply setting up social media profiles and hoping for “likes”, the goal should be to create

buzz among the generation using the right channels. This requires frequent interaction with customers, a robust, on-brand social media that encourages likes, tweets, re-tweets and content marketing, and a move away from one-and-done offers toward programs that encourage multiple engagements over time. How can a customer brag to their friends about your service if they do not have more than one opportunity to interact with your program?

Other possibilities for tapping into Millennials' propensity for peer-to-peer interaction are incentivizing social sharing and utilizing advertising dollars to hire brand ambassadors for specific programs. In a recent Accenture study, three-quarters of consumers were motivated by incentives to recruit friends and family to sign up for energy-related products and services. The types of incentives offered included air miles, energy gadgets such as a thermostat, a cash bonus and a discount on their utility bill (2014). The cultivation of brand ambassadors is an increasingly common practice in the retail market that utility companies can also look toward. Companies identify and recruit influential millennials in their target audience (think a local D-I-Y home guru with a popular blog) and arm them with facts about the company, exclusive information and product sneak peeks. The ambassador should feel empowered and validated by acting as a resource for their peers and the millennial consumer will be more likely to try your products after reading an informed, powerful recommendation (Garton 2015).

This final suggestion also exploits Millennials' desire to co-create products with vendors. An Elite Daily study found that 42 percent of Millennials expressed interest in "helping companies develop future products and services" (Elite Daily 2015, 14). That perspective flips the script on the typical energy efficiency program design process, which finds utilities creating offers with the hopes that their target market will participate. The new generation wants to be more involved with how products and services get created and companies that enable them to do this are likely to be more successful. Millennial focus groups are a good first step, but a more sophisticated effort might include teaming up with a programming or code academy to host a "hackathon" where young, bright coders can help generate ideas for enhancing technology and better integrating customer feedback into your offer. When the Sacramento Municipal Utility District (SMUD) partnered with Clean Power Research (CPR) to develop software to help customers make informed decisions about converting to solar, they shared their market research assets in order to obtain customer feedback through agile product development of the tool. According to SMUD's Distributed Generation Business Policy Strategist, Patrick McCoy, the testing uncovered three insights: "How easy the tool is for customers to use, how flexibly it can give customers a personalized estimate of what solar can do for them and the tremendous 'cool factor' customers find in it" (Trabish 2015b).

Cost and Values-Sensitivity

While Millennials are the most highly educated cohort in American history, it is important to note that college-educated Millennials carry a staggering amount of student debt, which has tripled in the last two decades from an average of \$12,000 for the class of 1993 to \$35,000 for the class of 2015 (Pew Research Center 2014; Kantrowitz 2016). Along with higher levels of student loan debt, Millennials also have higher rates of poverty and unemployment, and lower levels of wealth and personal income than the two preceding generations had at the same stage of their life cycles (Pew Research Center 2014). The unemployment rate for college-educated Millennials hovered around 3.8 percent in 2014, but was at over 12 percent for those ages 25-32 without a college degree. Of that same sub-group, approximately 22 percent are living under the poverty line (Raphelson 2014).

The combination of rising college costs and a recession has made the Millennials slower out of the economic gates, affecting their price sensitivity. Research shows that, “among Millennials earning less than \$20,000 per year, price is far and away the most important attribute impacting purchase decisions, with 75% at this income-level citing price as ‘extremely important’” (Jefferies-Alix Partners 2015). While some companies are better able to take advantage of this attribute, others will need to refocus their messaging to appeal to the thrifty Millennial consumer.

How Utilities Can Better Align with Millennial Values

One path forward is to tap into their other self-declared values. According to Consumer Strategist Katie Elfering, “Brands that understand this generation’s mind-set focus on solving real consumer problems and are able to show Millennials how their product or service can be a useful tool in their daily lives. By acknowledging these changing lifestyle values, these brands are able to truly satisfy the demanding Millennial consumer and transform them into powerful advocates” (Spenner 2014, 1). Millennials of all ages rank inward-focused values, such as happiness, passion and discovery higher than collective-focused values selected by Baby Boomers, such as family, duty and practicality (Spenner 2014). Further, more Millennials integrate beliefs and causes into their choice of companies to support, their purchases and their day-to-day interactions, and more than 50 percent make an effort to buy products from companies that support issues they care about (Solomon 2014). When we consider how cash-strapped this generation is, their willingness to put a premium on products and companies that support their values is striking.

This is a good sign for energy efficiency programs: A 2011 Pew Survey that found the Millennials were more supportive of stricter environmental laws, more likely to attribute global warming to human activity and more likely to favor eco-conscious products and brands. Interestingly, they are significantly less likely than non-millennials to describe themselves as “environmentalists” (Pew Research 2014). One possible explanation for this cognitive dissonance is that Millennials simply reject the label and take their own support of stereotypically environmental causes for granted. No matter what label they prefer, it is clear that Millennials care more about environmental issues than non-millennials. Utilities should not be afraid to hone their programs’ advertising and messaging to appeal to these ideals while also focusing on the economic value of energy efficiency. They should also look for ways to make participation affordable, perhaps by offering a D-I-Y component in addition to low-cost upgrades that will start Millennials down the path to more sustainable living.

Another way for programs to cater to Millennial’s money concerns and become more participative is to offer loyalty and rewards programs: More than three-quarters of Millennials reported participating in these programs and “78 percent reported being more likely to purchase from a company with a loyalty or rewards program than one without one” (Hanover Research 2013). An Infinite Energy pilot did just that, developing a rewards program which offered customers points redeemable for gift cards if they kept up with their monthly energy usage and made improvements to lower their bills. The results included better than industry average retention rates and decreased energy use (Trabish 2015a). The key to reaching Millennials seems to be finding the sweet spot that marries affordability and their values, and rewards their customer loyalty.

Conclusion

The Millennials are here and it is time to suit up. Already outnumbering all other generations and continuing to increase their spending power and social capital, Millennials are forming enduring preferences and habits now. There is a great deal the utility industry can learn from other product and service industries who live and die by the quarterly earnings report – including how to adapt to their distinguished shopping and spending habits, brand preferences, behaviors and values. In essence, Millennials engage with companies far more extensively, personally and emotionally, insisting on a relationship founded in reciprocity. Being highly social and digitally connected, they expect interactions with companies to be convenient, fast and to provide obvious value. The good news is, if they are pleased, they are not afraid to shout it from the social media rooftops to their friends and family who are closely listening. This, however, also carries risk – a bad or even disappointing experience can turn Millennials into vocal critics.

It is crucial that utilities break down organizational silos and build the capabilities and partnerships that will enable them to provide the superior service Millennials demand. The necessary changes include improvements in technology and data analytics, simplified, digitally-accessible forms and processes, customized outreach and marketing designed to tap into their propensity for social sharing and constant, public feedback loops. Utilities who fail to understand and engage Millennials as customers may soon find their approach out of touch with their core market, and newer, younger, more agile and Millennial-savvy companies are eager to step in and disrupt the utility-customer relationship in increasingly unpredictable and impactful ways.

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