



## Engagement



77% representation in paperless billing.



Signed up for phone billing & outage alerts



Highly engaged with the website.



Tends to have a high service bill.

# Big Spenders

## Paperless Adoption Persona

Big Spenders are highly paid professionals at the tops of their careers, and are strong targets for converting to paperless billing. Ranging from early to late middle-age, Big Spenders share a few unique interests. They value the environment, are motivated to take action when offered something appealing, and have an affinity for online shopping.

Whether purchasing the latest tech gadgets, another pair of shoes or plane tickets to Paris, Big Spenders place more Internet orders than the other groups represented. They also tend to be big newspaper readers, as this group scores high for subscriptions. With busy, on-the-go lives, they are also attentive to outdoor advertising.

Their home prices are modest compared to their overall wealth, and fewer occupants live with them than with others in their age bracket. This indicates Big Spenders may have more pocket money and more precious 'me time' to enjoy the finer things in life.

Big Spenders are digitally connected, well-informed, and like to stay active. They tend to have a higher income than most other personas, and they like to spend money online. As such, they are easily reachable via website advertising.

Unlike their younger counterparts, Big Spenders read print newspapers, making newspaper ads an effective way to target them. At the same time, during their morning and evening commutes, they pay attention to billboards, which can be considered a secondary method of outreach for this group.

Big Spenders will be swayed by environmentally-conscious messaging and are prone to taking action when given a well-timed opportunity.

## Messaging



**Best methods for outreach:  
Newspaper & internet ads**



**Secondary method of outreach:  
Outdoor Ads**



**Primary messaging content:  
Environmental/green values**



## Income & Home Values

Big Spenders, as their name suggests, are the most affluent persona in terms of income. Typically making \$125 to \$150K annually and living in smaller households, these individuals have a lot of purchasing power and are ready to use it. Not surprisingly, a high percentage of Big Spenders live in areas with mainly owner-occupied housing.

What's more surprising is that, on average, they live in homes with lower values than other personas, despite their higher income. This may be because Big Spenders are more likely to be single, whether divorced or never married, than other more affluent personas. Despite a smaller house and household size, Big Spenders have high service bills, possibly because of those expensive electronics they bought online.



## Online Engagement

Despite their moderate-to-low social network use, Big Spenders dedicate a lot of time to surfing the internet. More than the other personas, they are highly engaged in online shopping, and they have the disposable income to support this habit. Seeing an advertisement with a clear call to action would make it simple for this persona to enroll in paperless billing. Big Spenders are highly active on the company website, and their 77% likelihood of adoption shows that this group is one of the best to target, especially since they are also receptive to print and outdoor advertising.



## Persona Spotlight: Martin Williams

46-year-old Martin Williams earns \$125K yearly working in mortgage sales, which requires long hours and frequent travel around the Ohio tri-state area. He owns all the latest travel gadgets to make time on the road comfortable, like a bluetooth smart phone connector for when he's out of range. Because he's busy, he buys just about everything online, including groceries. Happily divorced and now dating casually, Martin spends every other weekend with his 8-year-old son, Tyler. Together, they play MineCraft, go to baseball games, and eat out at restaurants, because Martin definitely does not like to cook. After his divorce, he bought a two-bedroom condo that doesn't require much upkeep, but has a bedroom for Tyler so he'll feel at home.

