



MEMORANDUM

AMEREN ILLINOIS COMPANY SMART SAVERS CHANNEL

To: Sam Stahl, Nick Warnecke, Ameren Illinois Company

From: The Opinion Dynamics Evaluation Team

Date: October 10th, 2023

Re: Smart Savers Channel Participant Survey Results

This memorandum presents findings and results from Opinion Dynamics' survey of participants in the 2022 Ameren Illinois Company (AIC) Smart Savers Channel. The objectives of the survey were to collect feedback from customers regarding their participation experience, understand their smart thermostat usage behavior, and assess whether the Channel is successfully acting as an entry point for other AIC Residential Program offerings.

INTRODUCTION

The Smart Savers Channel, part of the Income Qualified (IQ) Initiative, provides smart thermostats at no cost to AIC customers who reside in zip codes with high percentages of IQ customers. The overarching goals of the Channel are to achieve energy savings through smart thermostat installation, reach customers who have not previously benefited from AIC's Residential Program, and act as an entry point into other AIC energy efficiency offerings.

Customers in target zip codes receive email invitations to apply online or by phone for a free Ecobee3 Lite or Google Nest smart thermostat to install in their homes.¹ Participants are targeted based on their residency in target zip codes that consist of, by census data definitions, 30% or more residents that are at or below 200% of the Federal Poverty Line.

Customers may learn about the Smart Savers Channel in a variety of ways including email, direct mail, social media messaging, and search engine optimization (SEO). Customers may apply online or by phone for a free smart thermostat to install in their homes. All participating customers have the option of installing the thermostat themselves and customers who reside within Program Ally service areas have the option to select a Program Ally to install the device for

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no additional cost. After participants complete their journey through the Smart Savers Channel, AIC cross-promotes additional offerings through other channels, such as the IQ Initiative Single Family Channel and the Retail Products Initiative Online Marketplace Channel.

According to tracking data, the Smart Savers Channel provided thermostats to over 2,800 customers in 2022. Most customers (82%) chose to self-install their thermostat, while the remaining customers had their new thermostat installed by a Program Ally (18%). The vast majority of participants (98%) live in single family homes, but there were 45 multifamily participants.

SUMMARY OF KEY FINDINGS

This research revealed the following key findings:

- In keeping with past performance, the Smart Savers Channel has been successful in delivering a high-quality service to customers, as indicated by the positive feedback received from respondents who installed their thermostat. Respondents expressed satisfaction with the smart thermostats provided through the Channel, the option they chose (self-install or Program Ally install), and the Channel overall.
- Almost half of self-install customers did not install their smart thermostat upon receiving it. Customers mentioned a lack of information about how to install their thermostat and a lack of time as the primary reasons for not installing their thermostat. However, most customers who successfully installed their thermostat themselves had limited or no issues and noted that they would opt for the self-install option again. Considering these two facts together, the Channel is successfully communicating installation information to some, but not all; suggesting that further education on installation from AIC is needed.
- Program Allies are a potential vector for improving overall thermostat installation rates. Most customers who had a Program Ally install their smart thermostat were satisfied, and the benefits they mentioned about using a Program Ally (e.g., confidence in proper installation) aligned with the barriers mentioned by those who did not install their thermostat (e.g., lack of knowledge on how to install). Moreover, of the customers who did not install their thermostat, 85% resided in a Program Ally service area.
- Overall, most users rated their thermostats as 'somewhat' or 'very easy' to use. However, users over the age of 50 were more likely to rate their thermostat as 'somewhat' or 'very difficult' to use compared to younger users. While most customers are learning how to use their smart thermostat through AIC, few customers utilize the advanced energy saving features of their smart thermostat; indicating that customers may not be maximizing the value of their thermostat (e.g., for their own convenience and for energy and bill savings). Furthermore, the combination of customer disinterest in learning how to reduce energy usage during times of high energy demand, along with their underutilization of the advanced energy-saving features on their smart thermostat, suggests a possible hindrance to customer engagement in future demand response programs. This obstacle appears to stem from a deficiency in customer education regarding the potential cost-saving benefits available through their smart thermostat.
- The Smart Savers Channel is serving as a catalyst for some customers to engage in further energy saving endeavors by driving awareness and interest participation in other AIC Residential Program offerings and encouraging energy-saving actions. Among participants of the Smart Savers Channel, slightly over half demonstrated awareness of at least one other energy saving Initiative offered by AIC. In line with the Channel goals, many participants learned about these initiatives directly through their involvement in the Smart Savers Channel; and some acknowledged the influence of the Smart Savers Channel in their decision to participate. Moreover, many customers have considered pursuing other energy saving actions since their participation in the Smart Savers Channel.

EVALUATION METHODS

We fielded a survey to 1,795 participants with valid emails who participated in the 2022 Smart Savers Channel. The respondents participated between September and December of 2022, and we fielded the survey in May 2023. In total, 148 participants responded to the survey. Among those, 88 installed their thermostat, thus qualifying them to respond to the remainder of the survey, however, six respondents did not respond to all questions in the survey as noted in specific tables and figures. Of the respondents who reported their smart thermostat was installed (n=88), 57% installed their thermostat themselves, 26% had a family member or friend install their thermostat, and 17% had a Program Ally install their thermostat.

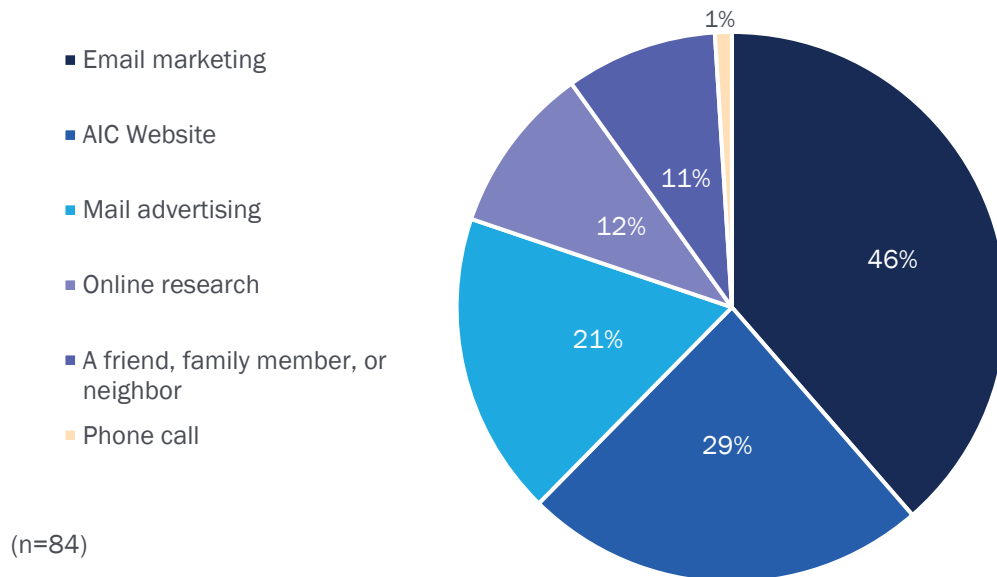
DETAILED EVALUATION FINDINGS

This section summarizes our detailed findings from the participant survey.

SMART SAVERS CHANNEL AWARENESS

Consistent with previous years, most customers reported first hearing about the Smart Savers Channel through AIC marketing materials. Almost half of respondents learned about the Channel through email marketing, as shown in Figure 1

Figure 1. How Participants Heard About the Smart Savers Channel



Note: Four respondents did not provide a response to this question.

SMART THERMOSTAT IN-SERVICE RATES

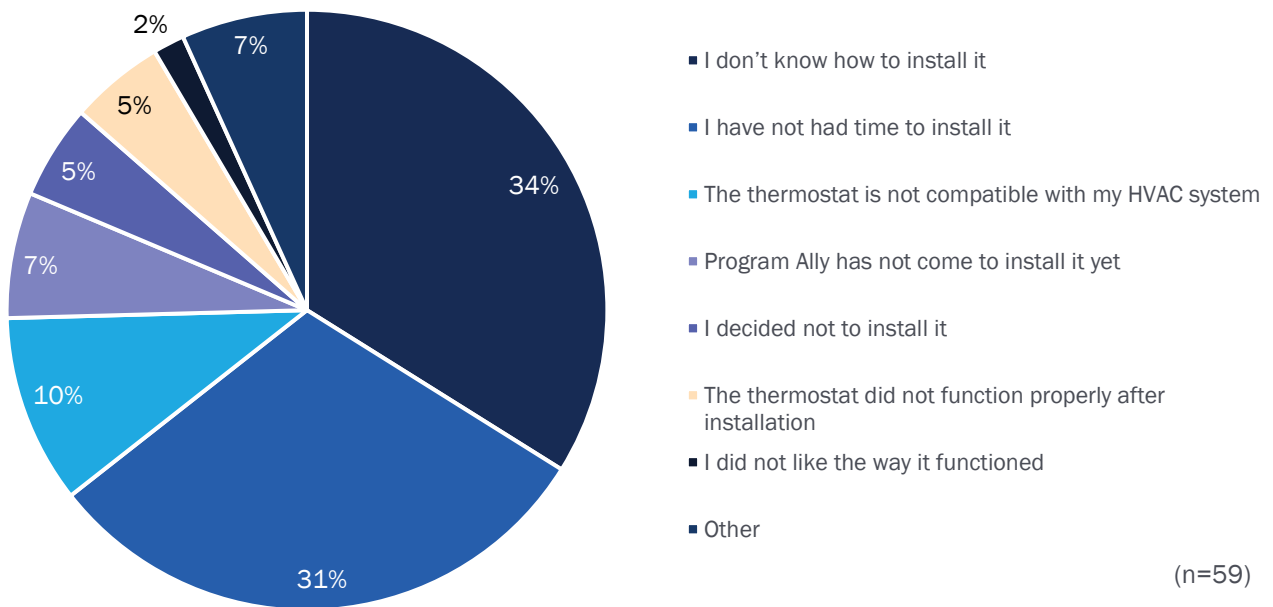
Of the 148 participants who responded to the survey, 59% of respondents reported their smart thermostat was installed at the time of the survey. The vast majority of respondents who did not install the thermostat were self-install participants, as expected, but a small number of Program Ally install participants also reported their thermostat was not installed.

Table 1. Smart Savers Thermostat Installation Status

Installation Option	Installed (n=88)	Not Installed (n=60)
Self-Install (n=109)	46%	54%
Family Member or Friend Installed (n=23)	100%	0%
Program Ally Install (n=16)	94%	6%
Total (n=148)	59%	41%

Lack of knowledge and time to install the thermostat were by far the most common reasons for not installing the thermostat, mentioned by roughly a third of respondents each. Compatibility issues exist but were rarely a challenge for participants (about 1 in 10 respondents). Figure 2 illustrates the remaining reasons respondents provided for delaying the installation of their smart thermostat.

Figure 2. Reasons Why Respondents Did Not Install their Smart Thermostat



Note: One respondent did not provide a response to this question.

CUSTOMER AWARENESS OF INSTALLATION OPTIONS

We asked the respondents who reside in a Program Ally service area (i.e., could have or did have a Program Ally install the thermostat) about their awareness of the two installation options and whether their preferences might be different in hindsight. Overall, respondents generally maintained their original installation preference, as indicated in Table 2.

Among respondents who opted for the self-install option (n=55), 75% were aware they could enlist a Program Ally to install the thermostat for them. Among respondents who were aware of the Program Ally option, the majority (n=35) also knew the Program Ally installation was provided free of charge, while the remaining respondents (n=6) were aware of the option but unaware it was free of charge.

Most who opted for the self-install option said they would still choose to self-install (89%). Among the few respondents (n=6) who would switch to the Program Ally installation option, most cited the belief that it would have been easier than installing the thermostat themselves (n=5). Other reasons mentioned included the option being cost-free (n=3), assurance of correct installation (n=2), feeling uncomfortable or unsafe during self-install (n=1), and the opportunity to ask questions to the Program Ally contractor during installation (n=1).

Those who had a Program Ally install their smart thermostat (n=15) reported a preference for the Program Ally option due to their confidence in a professional installer and their discomfort with performing the installation themselves. A similar set of reasons was cited by respondents who reported that their thermostat was not installed at all. Similar to those who preferred a Program Ally to install their thermostat, customers who did not install their thermostat mentioned reasons centered around uncertainty regarding their own ability to successfully install the thermostat and a general unease with the task, indicating a lack of information and guidance on the installation process.

Table 2. Respondents' Installation Option Preference

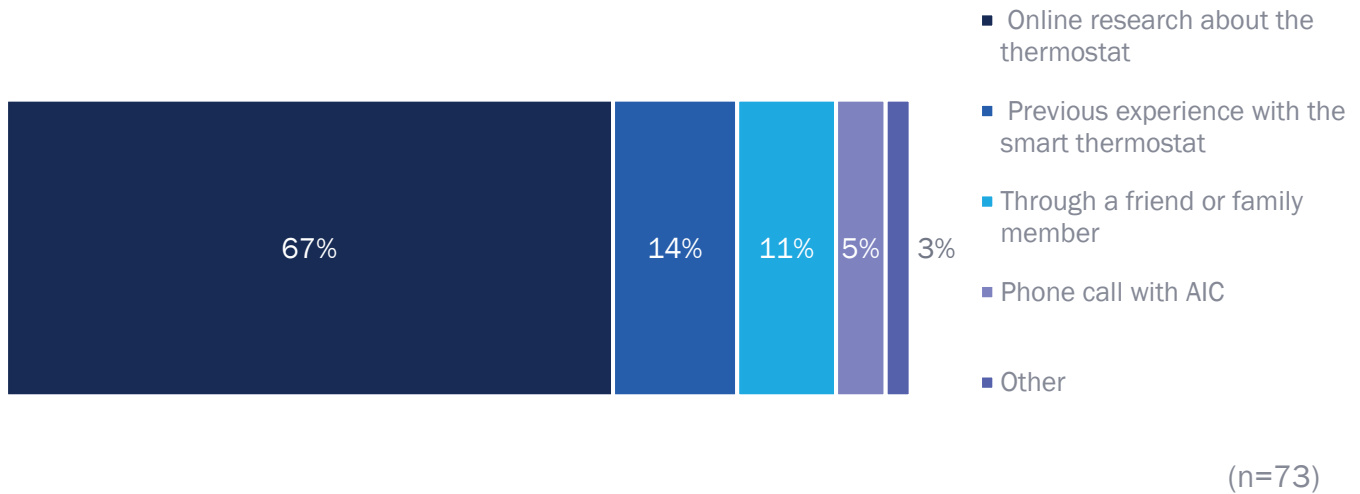
Installation Type	Prefers Program Ally Install	Prefers Self-Install
Self-Installed Thermostat (n=55)	11%	89%
Program Ally Installation (n=15)	93%	7%

Note: This table includes only those who lived within a qualified zip code for Program Ally installation. Respondents who did not live in a Program Ally service area (n=18) were excluded for sake of comparison.

CUSTOMER KNOWLEDGE OF THERMOSTAT COMPATIBILITY & USAGE

Of the 88 respondents with an installed thermostat, 92% indicated being aware of their thermostat's compatibility with their heating and cooling system before installation. Most of these respondents reported learning about their thermostat's compatibility through online research, as shown in Figure 3.

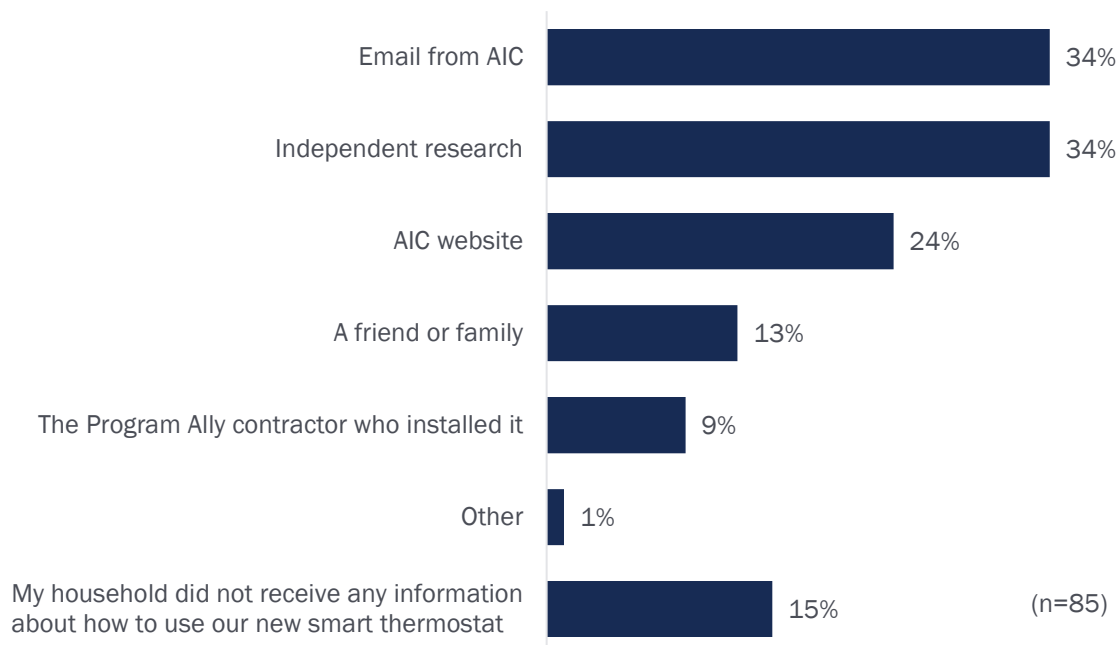
Figure 3. Customer Knowledge of Smart Thermostat Compatibility



Note: Eight "don't know" responses were removed from this analysis. Six respondents did not provide a response to this question.

Consistent with the Smart Savers Channel implementation design and information provided on the AIC website, most customers reported receiving information about how to use their smart thermostat from AIC. As shown in Figure 4, about a third reported receiving information from an AIC email and about a quarter received information from AIC's website (i.e., more than half across the two AIC sources). This is a large increase from previous years as only a handful of respondents to CLEAResult's 2021 post-participation survey indicated that they learned about how to use their thermostat from AIC (5%, n=45).

Figure 4. Ways Customers Received Information on How to Use Smart Thermostat



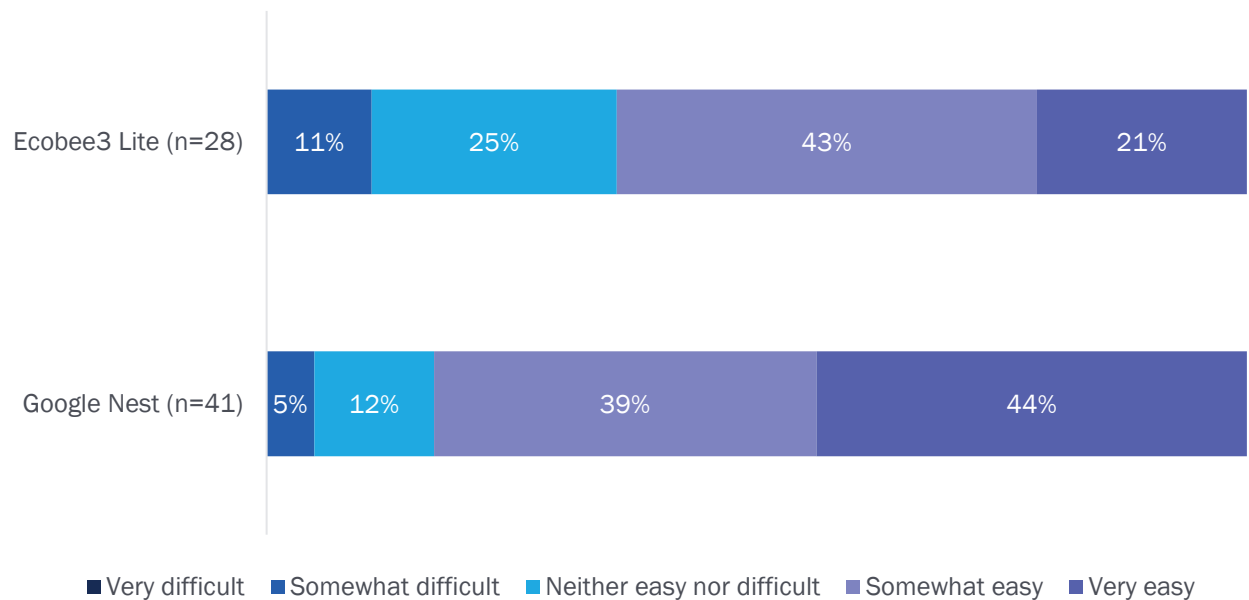
Note: Three respondents did not provide a response to this question.

INSTALLATION PROCESS AND USE

Most self-install customers reported that their smart thermostat was 'somewhat' or 'very easy' to install across thermostat types, however, Ecobee3 Lite self-install customers seemed to face slightly more challenges installing their smart thermostats compared to customers who self-installed the Google Nest thermostat. Among those who received a Google Nest thermostat (n=41), 83% found the installation process to be 'somewhat easy' or 'very easy.' On the other hand, customers who received an Ecobee3 Lite smart thermostat (n=28) rated the ease of installation lower, with only 64% of respondents considering the installation process to be 'somewhat' or 'very easy', as depicted in Figure 5.

Consistent with previous years of Channel implementation, the majority of Program Ally install customers were 'mostly' or 'completely satisfied' with the Program Ally who installed their thermostat. Of the 15 customers who chose the Program Ally installation option, all rated their satisfaction as at least 'somewhat satisfied', with 80% rating their satisfaction as 'completely satisfied'.

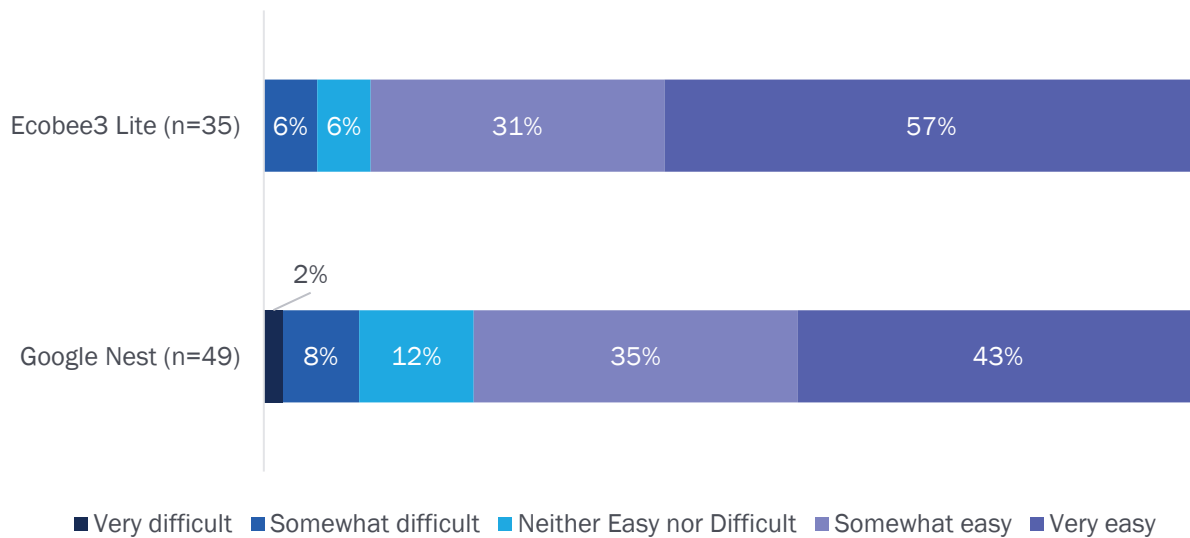
Figure 5. Ease of Self-Install by Smart Thermostat Type



Note: No respondents rated their thermostat as 'Very difficult' to install. Four self-install respondents did not answer this question.

Contrary to ease of installation ratings, customers who received an Ecobee3 Lite felt the device was slightly easier to use than the Google Nest thermostat. However, overall, the majority of Ecobee3 Lite users and Google Nest users noted the device is 'somewhat' or 'very easy' to operate as shown in Figure 6.

Figure 6. Ease of Use of Smart Thermostat by Thermostat Type



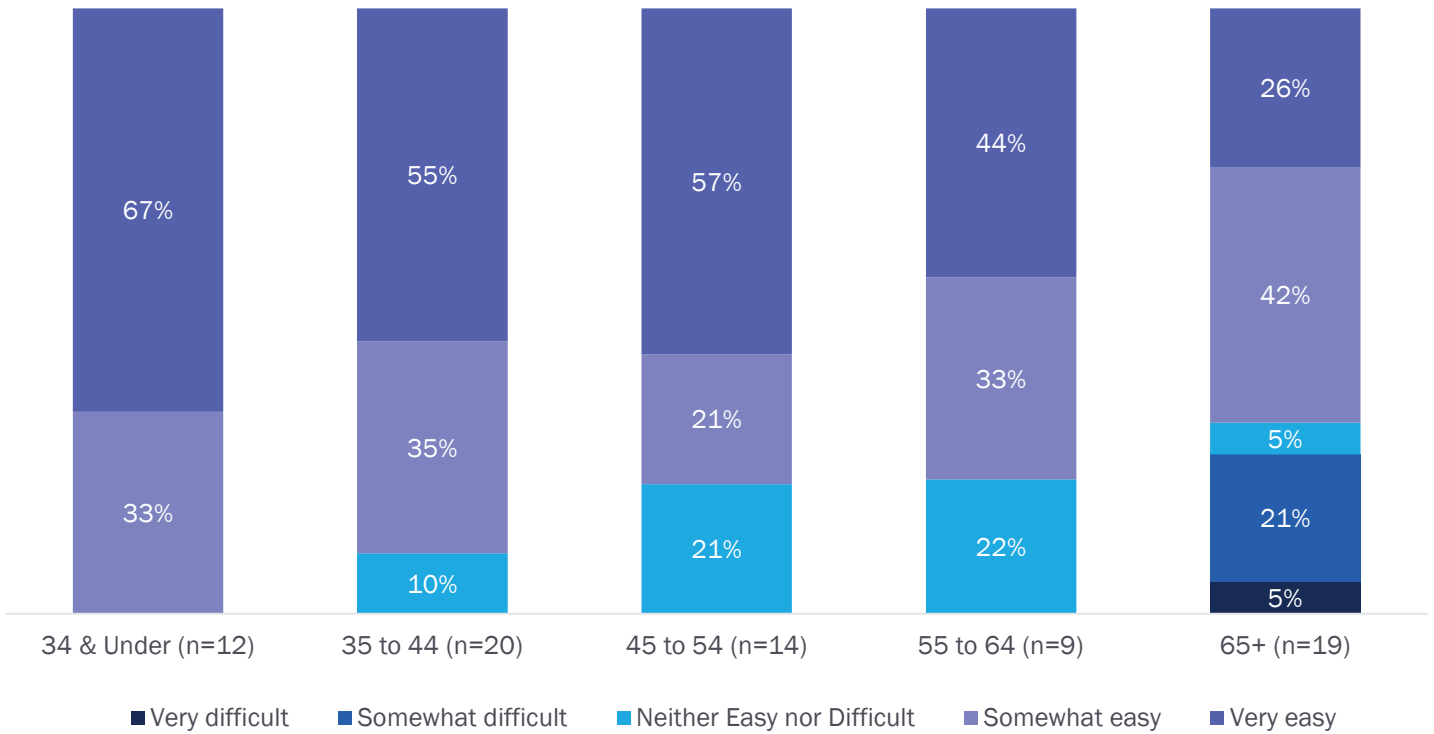
Note: Four respondents did not provide a response to this question.

Of the seven who rated their thermostat as being ‘somewhat’ or ‘very difficult’ to operate, five were over the age of 65. The remaining two respondents did not provide their age. These respondents reported difficulty in controlling the thermostat as well as not understanding automatic changes in the thermostat’s temperature. A few comments from these customers are highlighted below:

“It doesn’t stick to my programmed schedule. It’s constantly changing temperature because it says it’s peak time. I did not sign up for any savings program and I’m about ready to take it down [and] throw it away. I’m always cold now.” – Google Nest recipient

“It seems to have a mind of its own. It will turn my thermostat down on its own. It doesn’t really bother me. It is easy to change the temperature to what I want. I like that I can control it from my phone.” – Ecobee3 Lite recipient

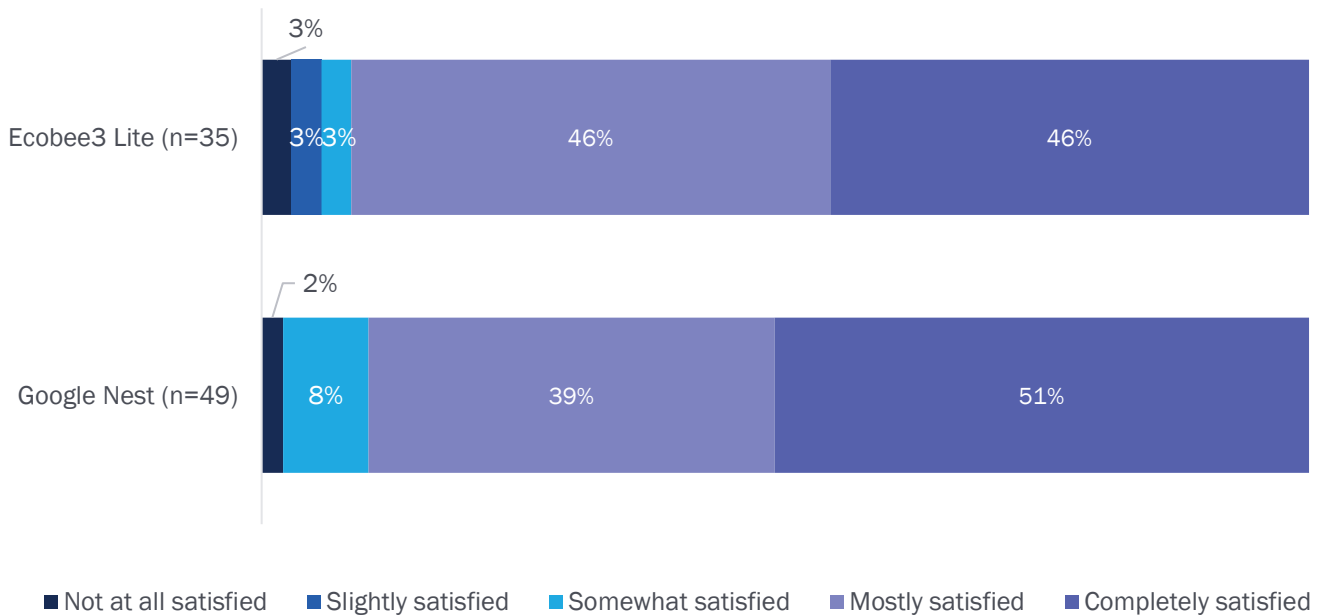
Figure 7. Ease of Use of Smart Thermostat by Age



Note: Response to the age demographic question was not forced.

Despite differences in ease of use or installation, overall customer satisfaction with their respective smart thermostats was consistently high. The majority of both Google Nest users (90%) and Ecobee3 Lite users (91%) rated their satisfaction with the thermostat as 'mostly' or 'completely satisfied' as shown in Figure 8.

Figure 8. Customer Satisfaction with Smart Thermostat by Type



Note: Four respondents did not provide a response to this question.

ENGAGEMENT WITH THE SMART THERMOSTAT

Most Ecobee3 Lite customers underutilized the various energy-saving features available on their thermostats, including Smart Recovery, Home IQ Performance Reports, and the option to install additional smart sensors. On the other hand, users of Google Nest thermostats demonstrated a greater tendency to leverage energy saving features. These features encompassed functionalities like Away Mode, which automatically adjusts the temperature when the user is away, and the energy history feature, which actively tracks and analyzes energy consumption patterns over time. Irrespective of the type of thermostat they owned, customers predominantly relied on the remote control functionality. Table 3 and Table 4 summarizes the most and least used features of each thermostat type.

Table 3. Respondent's Use of Ecobee3 Lite Features (n=31)

Ecobee3 Lite Feature	Feature Description	Percentage
App Remote Control	Remote control lets household members change the temperature on the smart thermostat from anywhere using a phone, laptop, or tablet.	77%
System Checks	Actively monitors system operations and sends you reminders and service alerts.	32%
Connected to a Smart Speaker	Allows the user to connect to a smart speaker such as an Amazon Alexa speaker, Google Nest speaker, etc.	26%
Home IQ Performance Report	Provides monthly savings report and compares your results to other homes in the area.	26%
Smart Recovery	A learning algorithm that anticipates your home's heating and cooling patterns and learns how long it takes to reach your desired temperature.	19%
Connected to a Smart Sensor	Sold separately; uses additional occupancy and temperature sensors to automatically adjust the temperature for energy savings when you leave your home and restores it when you return.	6%

Note: Don't not know responses were removed from this analysis (n=5)

Table 4. Respondent's Use of Google Nest Features (n=42)

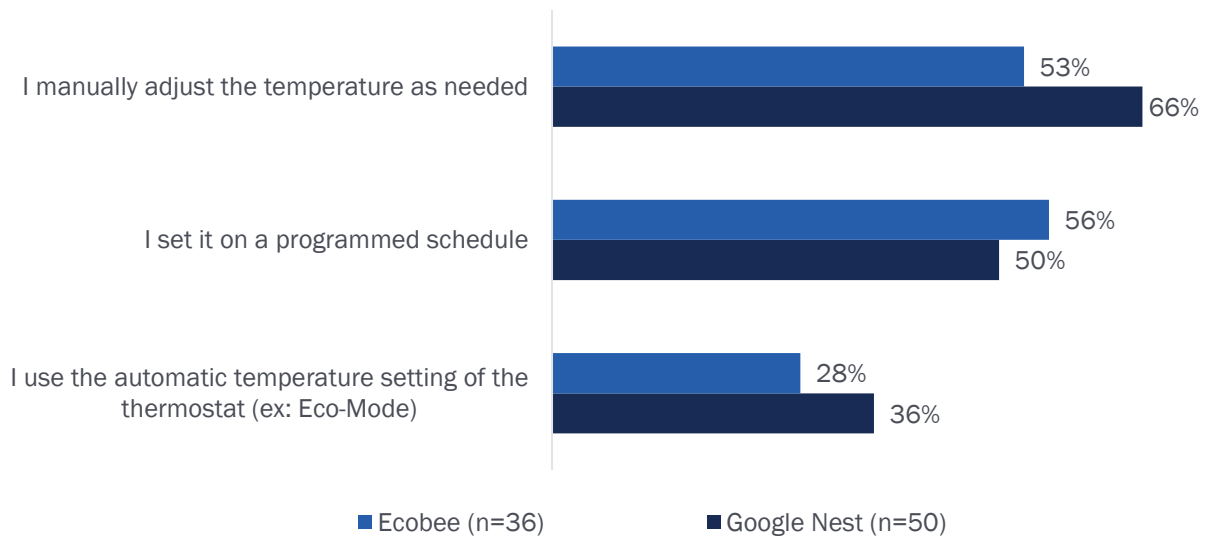
Google Nest Feature	Feature Description	Percentage
App Remote Control	Remote control lets household members change the temperature on this smart thermostat from anywhere using a phone, laptop, or tablet.	90%
Away Mode	Uses the GPS in your smartphone to tell when you are away from the house and automatically changes the temperature to a more ecofriendly setting.	50%
Energy History	Shows thermostat temperature history and total energy savings over time.	36%
System Checks	Actively monitors system operations and sends you reminders and service alerts.	29%
Connected to a Smart Speaker	Allows the user to connect to a smart speaker such as an Amazon Alexa speaker, Google Nest speaker, etc.	17%

Note "Don't know" responses and customers who did not use any of these features were removed from this analysis (n=8)

Consistent with the trend observed in other energy-saving features, the automatic temperature setting was the least utilized feature among both thermostat types. Only 28% of Ecobee3 Lite users and 36% of Google Nest users reported utilizing the automatic temperature setting on their thermostat consistently, as shown below in Figure 8.

When it comes to daily use of thermostats, there is a notable difference in behavior between Google Nest and Ecobee3 Lite customers. Contrary to feature usage noted above, Google Nest users exhibit a higher inclination to manually adjust their smart thermostats according to their immediate needs (n=33, 66%) compared to 53% of Ecobee3 Lite users (n=19). However, both groups also reported a tendency to set their thermostat on a programmed schedule, though Ecobee3 Lite users were more likely to program their thermostat on a schedule than Google Nest, as shown in Figure 9.

Figure 9. Customer's Typical Use of Thermostat



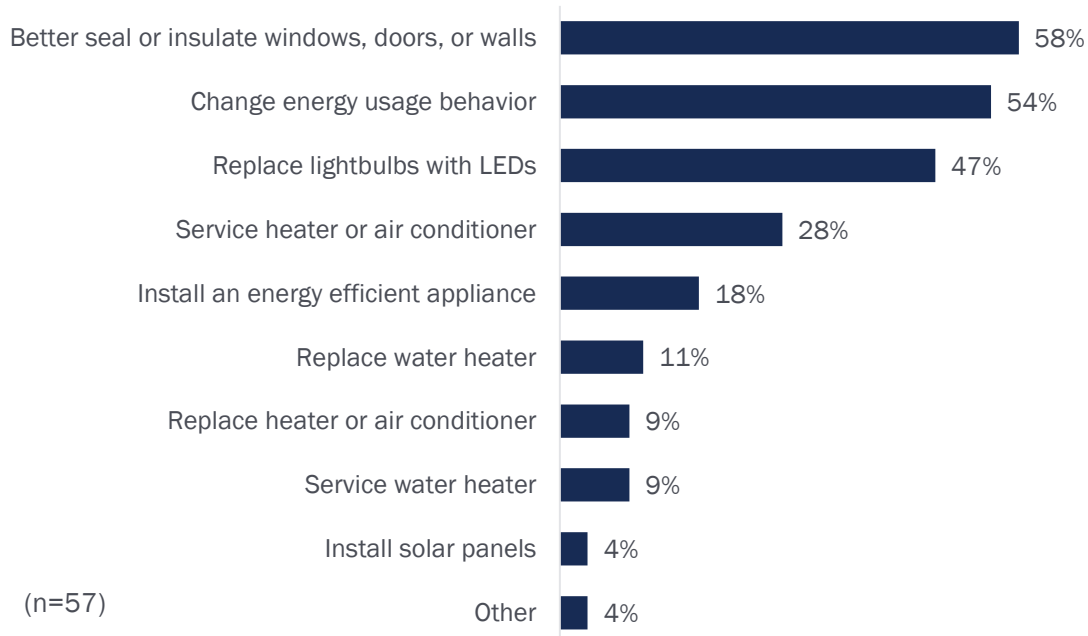
Note: Two respondents (one of each thermostat type) did not respond to this question.

INTEREST IN ENERGY EFFICIENCY AND DEMAND RESPONSE

There is relatively more interest among respondents in additional energy efficiency, compared to participating in demand response. The majority (66%) of all respondents (n=86) reported the Smart Savers Channel influenced them to think about other ways in which they could save energy. However, there was relatively less interest (44%) in learning more about how to reduce their energy usage during times of high energy demand. A little over a quarter of respondents were unsure if they were interested in learning more about how to use their thermostat in this way (26%).

Respondents indicated that the Smart Savers Channel has influenced them to consider a wide array of energy efficiency upgrades and behavioral changes. The most common actions respondents considered were to better seal their windows, doors, or walls (58%); change their energy use behavior (54%); and replace lightbulbs with LEDs (47%), as shown in Figure 10.

Figure 10. Energy Savings Actions Considered by Participants



Note: Four respondents said that they did not consider other energy saving actions and four respondents did not provide a response to this question.

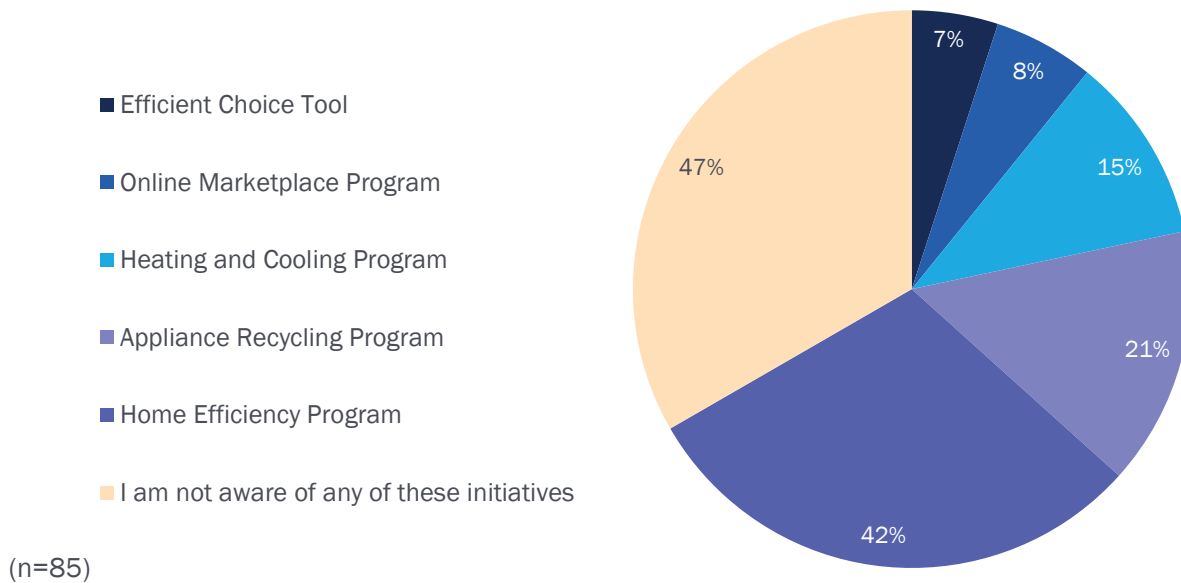
CUSTOMER JOURNEY TO OTHER INITIATIVES

The Smart Savers Channel aims to not only facilitate customer participation in energy efficiency programs but also serve as a gateway to additional AIC Residential Program initiatives. This objective is achieved through various means outlined in the Channel’s implementation design, including marketing materials and outreach efforts that provide information about other programs for customers to engage in.

Slightly more than half of respondents reported awareness of at least one other AIC Residential Program initiative, which is consistent with post participation marketing sent by the Smart Savers Channel. In line with AIC’s strategy to connect Smart Savers participants with additional IQ Initiatives within the portfolio, out of the 45 participants who were aware of other initiatives, the “Home Efficiency Program” (i.e., Home Efficiency Market Rate or Income Qualified) emerged as the most recognized initiative, with 42% of respondents indicating awareness. This was followed by the Appliance Recycling Initiative (21%) and the Heating and Cooling Program² (15%). However, a significant portion of Smart Savers participants—40 participants (47%)—remained unaware of other energy saving initiatives offered by AIC, as shown in Figure 11.

² The Heating and Cooling Initiative has transitioned to a Midstream only approach. Customers who reported being aware of the Heating and Cooling Initiative may be aware that contractors discount HVAC equipment in partnership with AIC; or are thinking of the previous downstream focused Initiative that included direct customer marketing.

Figure 11. Customer Awareness of Other AIC Initiatives



Note: Three respondents did not provide a response to this question.

Participants who exhibited awareness of at least one additional AIC Residential Program initiative often learned about it through the Smart Savers Channel itself. Table 5 provides a summary of whether participants became informed about other initiatives through their involvement with the Smart Savers Channel and whether or not their participation influenced them to enroll in the additional AIC offering. Of participants who were aware of other AIC initiatives, the majority either plan to participate in or have already participated in other offerings. Many Smart Savers customers learned something about additional AIC offerings and mentioned that they have already participated or planned to participate.

However, when considering the overall impact of the Smart Savers Channel on customers' decisions to engage in other Initiatives, the average influence is relatively low. It is important to note that this assessment is based solely on feedback from customers who have already participated in other offerings.

Table 5. Influence of Smart Savers Channel on Participation in Other AIC Initiatives

Initiative	Heard About Initiative	Learned about Offering through Participation in Smart Savers Channel	Learned Something and Decided to Participate in Offering (Did or Plan to)	Average Influence of Participation in Smart Savers on Other Offering Participation ^a
	(n)			
Home Efficiency Program	36	28 (78%)	22 (61%)	2.0 (n=12)
Appliance Recycling Program	18	9 (50%)	7 (39%)	3.3 (n=5)
Heating and Cooling Program	13	11 (85%)	8 (62%)	4.0 (n=4)
Online Marketplace Program	7	4 (57%)	4 (57%)	3.5 (n=2)
Efficient Choice Tool	6	5 (83%)	4 (67%)	5.0 (n=1)
I am not aware of any of these initiatives	40			

^a This rating is on a scale from 1 to 5, with 1 being 'Not at all Influential' and 5 being 'Extremely Influential' and was among participants who reported they learned about the other AIC offerings through Smart Savers and have already participated in the other offering. This does not include those who reported they were planning on participating.

CONCLUSIONS AND RECOMMENDATIONS

Survey results indicate that the Smart Savers Channel is delivering quality service to customers, fostering their satisfaction with their smart thermostat they receive and the Smart Savers Channel overall, and generating interest in further energy saving endeavors. Feedback from surveyed customers indicated a positive perception of the Channel, with high satisfaction reported for both thermostat models and the Channel as a whole. Post-participation marketing efforts are also effectively guiding customers towards the next phase of their Residential Program journey and maximizing their engagement with the available offerings. However, our evaluation revealed an opportunity for AIC to enhance customer experience by providing more comprehensive information on how to install and utilize smart thermostats and leverage their advanced features more effectively.

Based on these findings, we offer several recommendations to improve implementation, marketing, and customer education and thereby encourage more customers to install their thermostat upon receipt.

- **Finding 1:** Almost half of self-install customers did not install their smart thermostat upon receiving it. Customers mentioned a lack of information about how to install their thermostat and a lack of time as the primary reasons for not installing their thermostat. Customers who did install their thermostat mentioned that they received information from AIC regarding how to use it, however, fewer customers reported receiving installation information from AIC. The vast majority of customers who chose the self-install option and successfully installed their thermostat mentioned that they would choose the self-install option again if given the opportunity.
- **Recommendation:** Reinforce the information that is provided to self-install customers during the application phase of the participation process to ensure that customers are aware of the requirements to self-install their thermostat prior to receiving it. Provide additional safety information for customers who are uncomfortable working with the thermostat wires.
- **Recommendation:** To encourage self-install customers to install their thermostats, consider sending text or email reminders. This can involve sending regular and concise messages or tips to customers through various channels to keep them informed about smart thermostat installation instructions and usage.

- **Recommendation:** Consider increasing the number of resources on the frequently asked questions (FAQ) page such as a direct link to each respective thermostat's installation instruction pages. It would also be beneficial to provide additional messaging that directs customers to resources with more information about their smart thermostat installation process.
- **Finding 2:** Of the customers who did not install their thermostat, 85% resided in a Program Ally service area. AIC is interested in promoting Program Ally installation, not only to ensure installation and proper customer support, but also to build a diverse workforce; providing opportunities for new and diverse Program Allies to perform these services. While only a small number of customers had a Program Ally install their thermostat, all of these customers reported being at least somewhat satisfied with their Program Ally with majority reporting being 'completely satisfied'. These customers also mentioned that by having a Program Ally install their thermostat, they were sure that the device was installed properly. Customers were also able to utilize Program Allies as a resource to learn about how to use the device once installed.
- **Recommendation:** Conduct additional research to understand the benefits of Program Ally installation, from the customer's perspective, and then review the application process and marketing materials to ensure those benefits are clearly communicated. For those who still choose self-install, track thermostat activation and provide targeted marketing of the Program Ally installation option to those who have not installed their thermostat upon receiving it.
- **Recommendation:** Consider opportunities for new and diverse Program Allies to directly market Smart Savers in target zip codes, e.g., by conducting neighborhood canvassing (i.e., door-knocking).
- **Finding 3:** While most customers are learning how to use their smart thermostat through AIC, few customers utilize the advanced energy saving features of their smart thermostat; indicating that customers may not be maximizing the value of their thermostat (e.g., for their own convenience and energy savings). The combination of customer disinterest in learning how to reduce energy usage during times of high energy demand, along with their underutilization of the advanced energy-saving features on their smart thermostat, suggests a possible hindrance to customer engagement in future demand response programs. This obstacle appears to stem from a deficiency in customer education regarding the potential cost-saving benefits available through their smart thermostat.
- **Recommendation:** Consider providing additional education to help participants utilize the more advanced energy savings features and convenience benefits of their new thermostats. This could include adding links to thermostat manufacturer's websites to the FAQ page, so customers can learn more about optimizing their thermostat to save energy and increase bill savings.
- **Finding 4:** Findings also revealed that older users encountered more challenges when using their smart thermostats. Specifically, users over the age of 50 were more inclined to rate their thermostats as 'somewhat' or 'very difficult' to use in comparison to younger users.
- **Recommendation:** To support those who are older and/or less internet-savvy, consider sending physical materials such as a booklet or flyer explaining tips about how to use their smart thermostat; and consider offering a phone number to call an Energy Advisor who may be able to help them to understand the capabilities of their new smart thermostat.
- **Finding 5:** The Smart Savers Channel is creating more interest in other energy-saving initiatives and influencing customers to participate in other offerings. More than half of the participants were aware of other energy-saving initiatives offered by AIC, with many learning about them through their involvement in the Smart Savers Channel. However, supplementary promotional materials should be provided to continue educating customers about AIC's other offerings to ensure a higher percentage of customers are aware of additional energy saving opportunities.
- **Recommendation:** Build on the success of cross-promotion within the Smart Savers Channel and continue to expand efforts to promote other energy-saving initiatives offered by AIC. This can include highlighting the

benefits and features of these initiatives through Channel materials, website content, and direct communication with participants.

- **Recommendation:** To facilitate participation in other AIC initiatives, provide clear and easily accessible pathways for customers to get involved. This can include explicit instructions, contact information for Energy Advisors, and online resources that guide participants on how to enroll or take advantage of these other initiatives. Consider providing an application auto-fill option for customers who are interested in participating in other offerings by automatically populating the customers' information from their Smart Savers application in other Initiative applications.



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