

COMMUNICATING TO THE UNDER 40 AUDIENCE

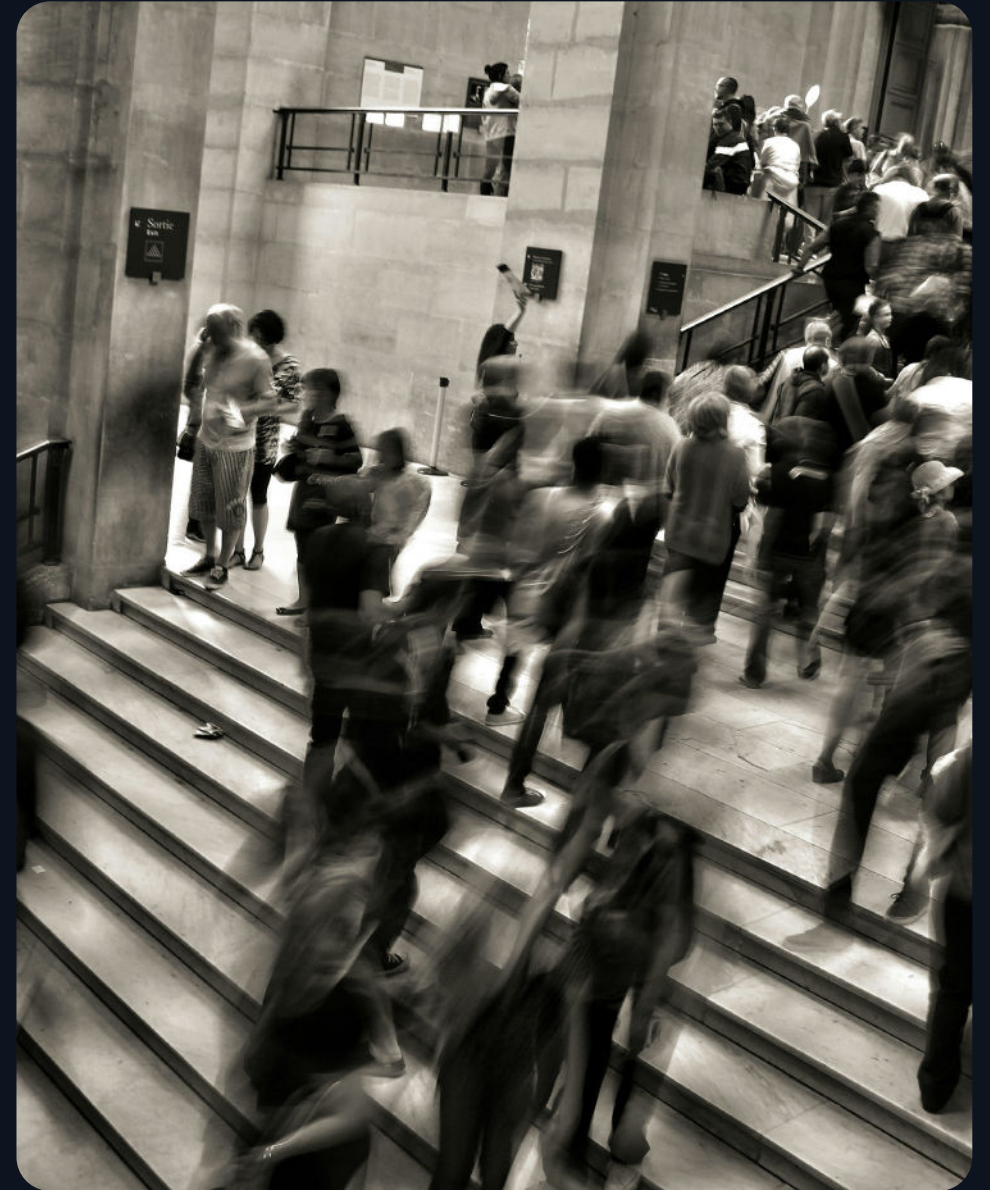
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Why They Matter

Millennials and Gen Z are a massive economic force. While Millennials are the current spending powerhouse, Gen Z is the fastest-rising consumer segment.

In 2025, Millennials led in total expenditure - **\$3.4 trillion annually**. By 2030, Gen Z's purchasing power is projected to grow to **\$12 trillion**.

Brands need both: Millennials for scale, Gen Z for future growth.





Where to Reach Them...

Consumers under 40 aren't just a younger audience - they use a different decision-making system: **digital-first, socially influenced and highly sensitive to brand authenticity.**

Millennials and Gen Z are bombarded with information and always-on. 80% of Gen Z and 75% of Millennials use two or more digital devices simultaneously while watching TV.

45% of Millennials and 50% of Gen Z check social media for news at least once a day.

...And What They Want

Values matter, but authenticity matters even more. 70% try to buy from ethical companies. 65% try to learn product origins, 80% refuse to buy from companies involved in scandals. 51% say brands should take a stand on social/political issues. But they're not a monolith.

Gen Z are...

- More influenced by short-form video and creators
- More likely to expect immediacy and cultural relevance
- More open to emerging brands and fintech alternatives

Millennials are...

- More likely to be balancing family, career, and long-term financial decisions
- More responsive to convenience, trust, quality, and strong digital utility
- Often use a wider mix of reviews, peers, and social channels before purchase



USE CASES:

<40 COMMUNICATION IN ACTION

- I. Personality Wins
- II. Invest in Experience
- III. Talk. Then Listen.
- IV. Lead with Utility

Personality Wins

Consumers overwhelmingly prefer authentic, human connection over polished, corporate messaging.

That's why a strategic elevation of executive and employee voices - particularly on social media - is important.



CASE STUDY

At the close of 2025, 14 C-suite executives had published more than 500 social posts, generating 5.1M impressions and nearly 140K engagements. 200+ posts crafted for employees were shared more than 13K times, receiving nearly 78K reactions.

77% of consumers are more likely to purchase when hearing directly from brand founders or employees.



Invest in Experience

Millennials and Gen Z both value experiences over material goods. In fact, many feel as though Millennials invented the experience economy, and Gen Z are driving it forward.

78%

of Millennials and

70%

of Gen Z favor experiences - travel, concerts and dining - over goods.

CASE STUDY

In 2025 and into 2026, our client secured numerous sports sponsorships and partnerships - both international and locally. These have allowed the brand to go beyond traditional financial services, offering exclusive experiences and content for current and potential clients.

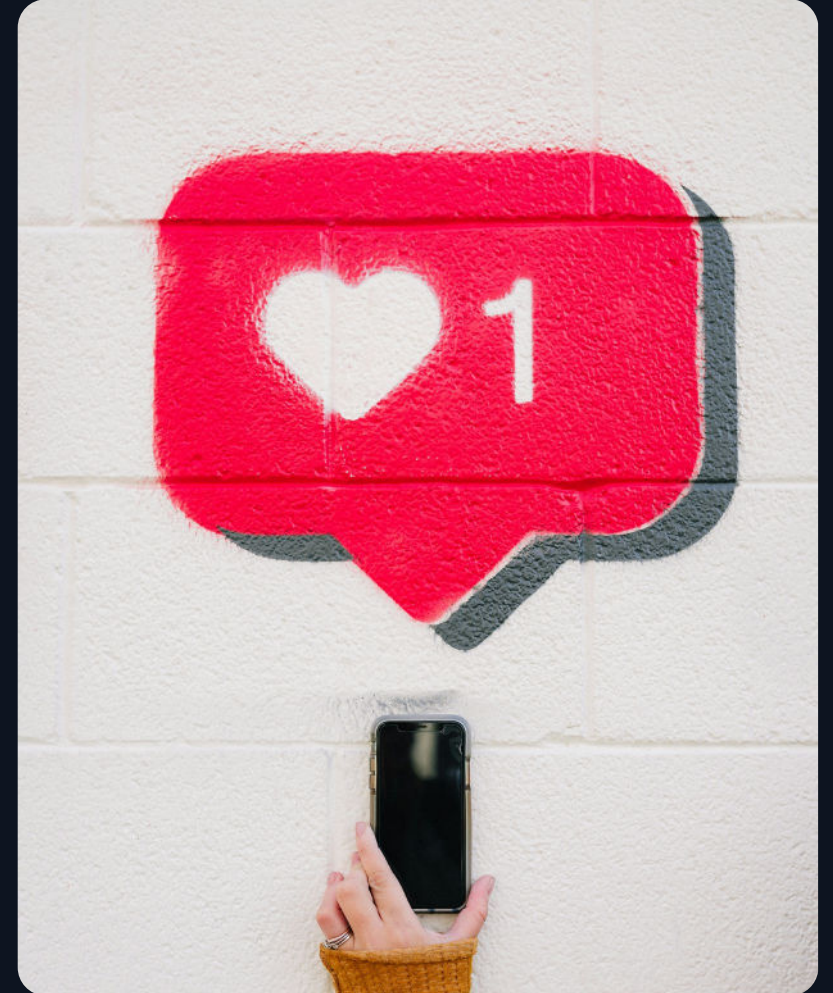
Talk. Then Listen.

Consumers don't want to be talked at. They want to be listened to and engaged with. And nearly **75% of consumers believe brands need to be more relatable.**

CASE STUDY

We supported our client with the development and launch of a social media community management program. This has included monitoring opportunities for two-way social communication, all with the goal of building connections with current and potential customers.

In the first 11 months of the program, we sent more than 2.3K engagements to social users, and received engagements back on more than 70% of our published comments



Lead with Utility

Winning under 40 is less about louder messaging and more about **reducing friction, increasing credibility, and showing up where you're needed**, with what your audience is looking for. Your customer needs to know that you understand what makes their lives easier, what they worry about and what they're working towards.

CASE STUDY

Understanding the financial realities facing Gen Z and Millennials, we helped our client communicate their financial health and wellness offerings, including new products geared towards reaching parents.

Key Takeaways


The under 40 audience has different expectations around trust, relevance and engagement.

They want communication that feels human.

They want brands that show up consistently.

They want experiences.

They want dialogue. They want usefulness. They want authenticity.



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