

## NPS & Net Promoter System<sup>SM</sup>: Past, Present, Future



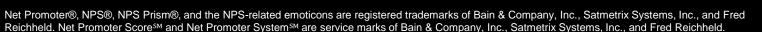












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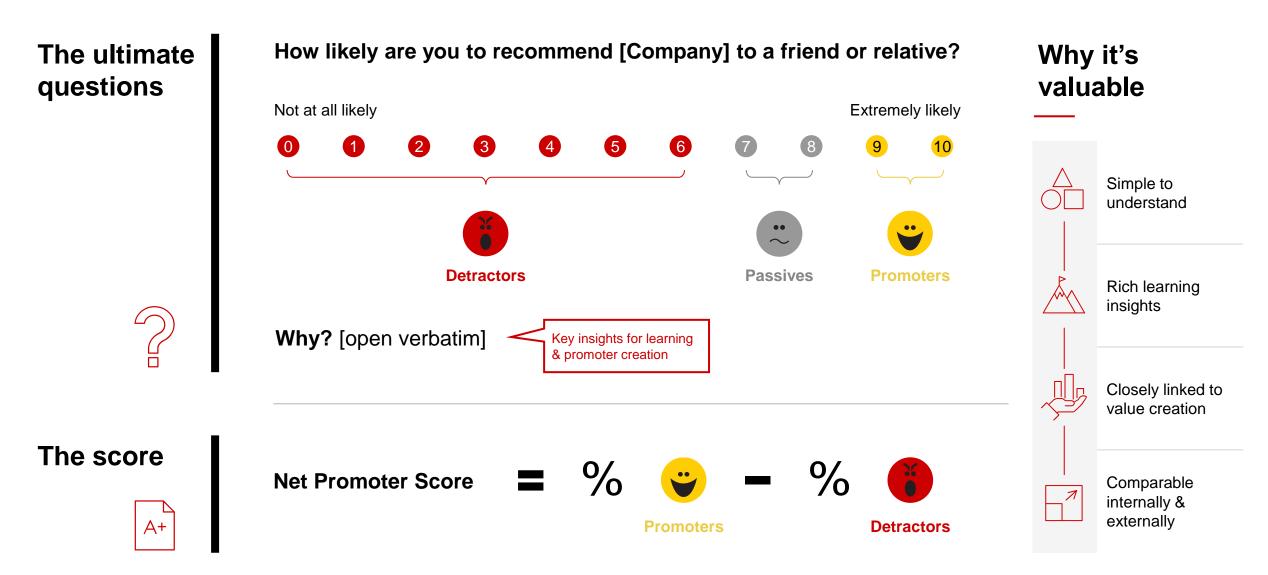
### The case for Net Promoter System



**Evolution of Net Promoter System** 



## In 2003, we created a revolutionary, simple measure of **customer love**



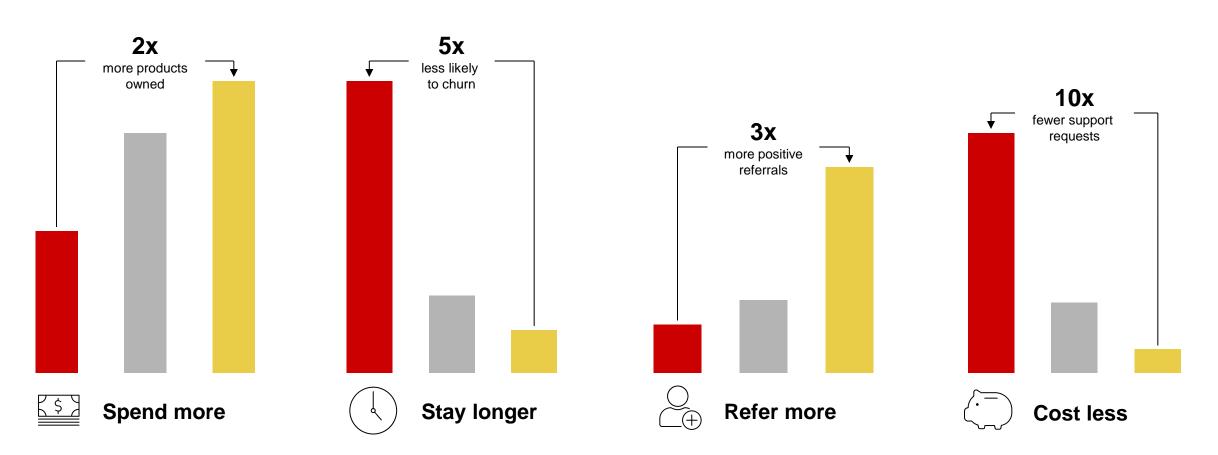
## Net Promoter Score (NPS) is highly predictive of individual customer behaviors that drive customer lifetime value

GENERIC EXAMPLE









Source: Bain case work: indexed data

At a macro-scale, NPS is highly correlated with company growth



Loyalty leaders operate at

15%

lower

cost

vs. average companies



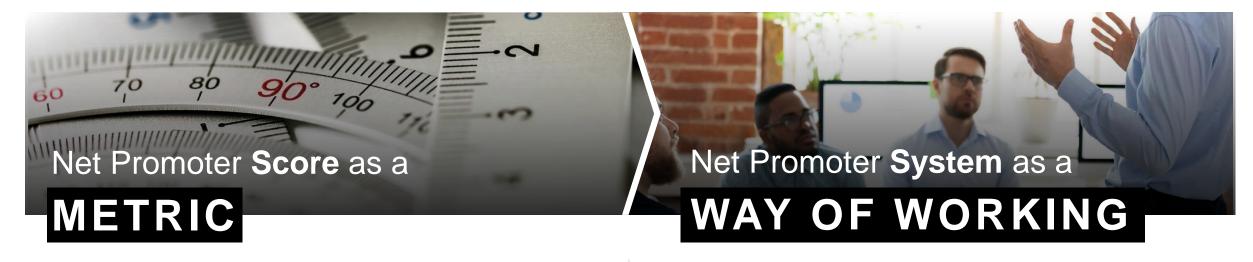
Loyalty leaders grow at

>2x CAGR

vs. average companies

Source: Bain analysis; Loyalty leaders grow at 2x CAGR with 15% less operating costs vs. companies with average loyalty

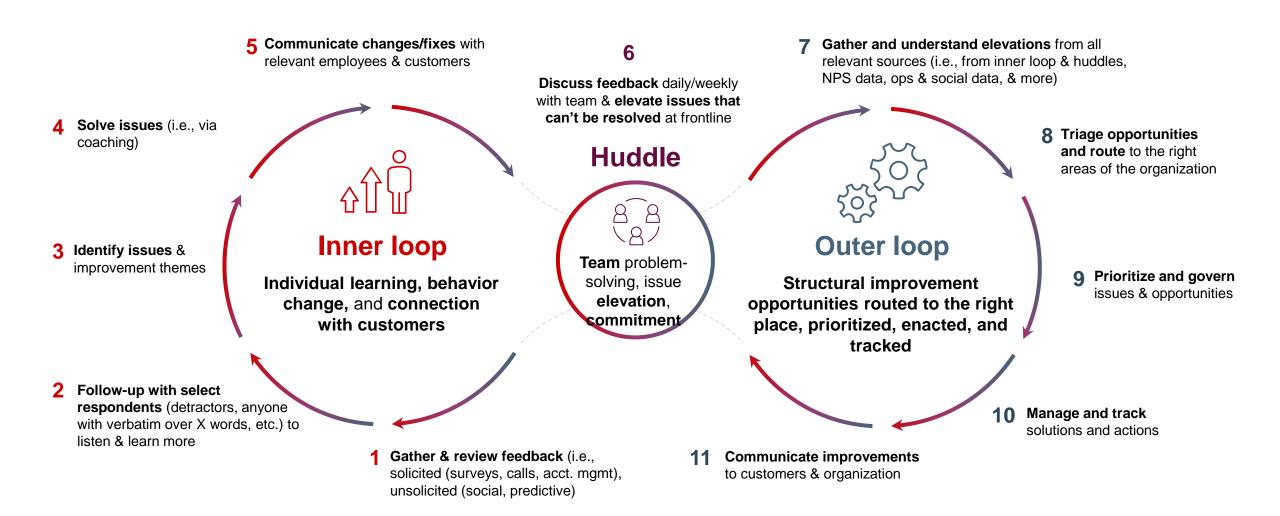
## Many companies measure their NPS, but what most fail at is going beyond the score and turning feedback into action



- Reliable measure customer relationship health
- On the CEO's agenda both at key strategic review points and on an ongoing basis
- NPS data are used to benchmark against competitors
- Individuals and teams held accountable for improving touchpoint NPS over time

- Deploy processes that earn customer loyalty and organic growth
- Achieving/sustaining NPS leadership versus competition is on everyone's agenda every day
- NPS data are used to understand and act on the practices that create promoters and reduce detractors
- Individual pieces of touchpoint NPS feedback delivered immediately to employees; feeds coaching and learning

# **Net Promoter System<sup>SM</sup>** | At the heart of Net Promoter System is high-velocity, closed-loop feedback (CLF)



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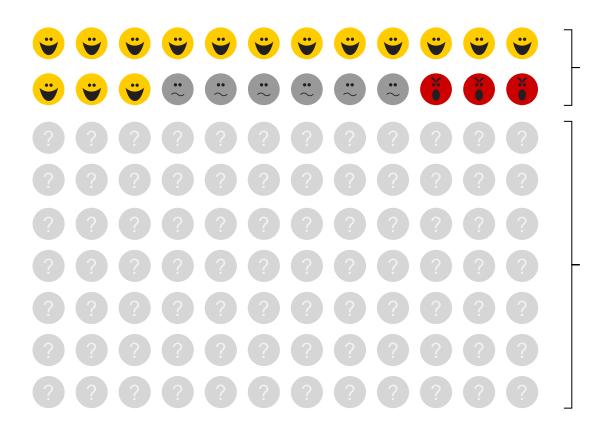


Predictive NPS, because surveys aren't enough

The next big revolution: Generative AI

## While surveyed feedback is great, there is often an unknown majority

A small portion of customers respond to requests for feedback generating a massive shadow zone...



Clear zone

5-30%

Shadow zone

70-95%

## ....with limited tailored-made applications at customer level

The "clear zone" (which is expected to decrease because customers are becoming reluctant to answer) is a good base to build a comprehensive Net Promoter System...

...but the huge **shadow zone** does **not allow:** 

- Strategies and actions at the singlecustomer level according to the level of empathy with the Bank
- Full evolution of the whole customer engagement model Predictive NPS driven

Source: Bain experience on web and mail surveys

### How to understand the unknown majority

#### Inferred "signal" NPS

Using operational, CRM, & customer behavior data to estimate NPS (& drivers) for <u>all</u> customers

#### **Predictive NPS**

Predicting future NPS with scenario modelling

One-off | e.g., diagnostic phase

SaaS / Production level | e.g., persistent software for the company

Company need

Infer
relationship
NPS & drivers
from social
(outside in only)

Infer NPS\* & drivers for all individual customers

Infer NPS\* & drivers for all individual customers & embed in CLF\*

Infer NPS\*,
drivers, & next
steps for
support
interactions

Model
scenarios to
predict future
journey /
transactional
NPS

Model scenarios to predict future relationship NPS

Minimum data required

Social media mentions Online reviews Structured ops and behavior data linked to unique customer IDs Near-time data flow automation requires mature architecture Interaction transcripts

Near-time data flow automation requires mature architecture

Note: \*The use of "NPS" here refers to an individual customer's likelihood to recommend (LTR; whether a customer is a promoter, passive, or detractor); CLF = closed loop feedback; EM = experience management; \*\*other vendors may exist for these two use cases, but Bain doesn't yet partner with them

### Embed and Al / GenAl capabilities to scale up closed loop feedback



NOT EXHAUSTIVE

Huddle materials (key trends, shoutouts, and action plan) are Feedback data is automatically pre-generated, summarized and analyzed to identify drivers of automatically shared promotion & detraction, and generate CX themes Huddle **Outer loop Inner loop** Team problem-High-velocity inner loop Outer loop that fixes solving, issue that drives systemic issues Follow-up calls are

Structural improvement opportunities are elevated & classified into themes, then prioritized and tagged to the appropriate business function

identified from vast

amounts of internal and

external data on usage and

customer feedback

Issues, elevations, and themes written into account plans; solutions and actions automatically tagged to newly ingested child elevations

scheduled, and scripts are auto generated (Al agent adds CRM context, and drafts agendas)

Common engine to ingest customer feedback and structured & unstructured customer data from operational & financial sources (CRM etc)

accountability & focuses on customer intimacy, learning, and coaching

elevation, commitment

Single system to support identification, classification, and elevation of issues

## 

Conversational feedback uses digital tools (like chat-based AI) to actively engage with customers through dynamic, back-and-forth dialogue. Rather than just collecting static survey responses, it allows probing, clarifying, and uncovering deeper insights in real time.

For example, a vague complaint about "bad service" can reveal deeper issues like **policy failures** or **billing errors** when probed effectively.

### Al Agent

Al agent is identifying the main reason for the customer's dissatisfaction.

Thank you for reaching out. Could you tell us a little more about what went wrong with the product or service?

Al agent is probing for patterns in customer dissatisfaction by asking about past experiences..

I'm sorry to hear that. You've mentioned previous issues with your orders—could you share a specific example and how it was handled when you contacted customer support?

Al agent is focusing on the most recent customer service breakdown to understand the effectiveness (or lack thereof) of escalation and follow-up procedures.

It's concerning to hear about your repeated experience with incorrect or damaged items and support difficulties. Could you provide more details about how this most recent issue was addressed when you contacted us?

#### Customer

The product I received was completely different from what I ordered. I selected a black wireless headset, but I received a wired blue one instead. It's frustrating because this isn't the first time I've had issues with my orders from your site.

The AI agent managed to probe and find out that this isn't just a product issue but also poor customer support/service issue.

Yes, last month I ordered a phone case and it arrived damaged. When I contacted support, I was transferred between three different agents, and none of them could give me a clear solution. I eventually gave up and just kept the damaged case.

The agent spotted the potential risk of churn, prompting the human team to act quickly to resolve the issue.

I tried calling and using live chat. Both times, the agents told me they'd escalate the issue and get back to me in 24 hours, but it's been over a week and I haven't heard anything. I'm considering returning the product and switching to another brand.

## Together, Generative AI & inferred NPS will create better, more seamless customer & employee experiences

Enhanced customer service interactions

Predictive feedback & enhanced follow up

Automated celebration of team successes

Call/chat is transcribed & summarized in system

Agent receives live next-best-action suggestions for faster, better decisions Al tool combines summary with further data to update the customer's predictive NPS & suggest action

GenAl drafts a short email for manager to send to customer Al tool picks up social media post & updates predictive NPS again GenAl celebrates the team's success in the next huddle agenda





"Take time to celebrate Agent X. They recently generated an important promoter—not only did the customer rave about our service on social, but they then placed a big order the next day."

GenA



