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UNDERSTANDING THE IMPACT OF LAST EXPERIENCE ON NET PROMOTER
SCORE: AN ANALYSIS FROM CUSTOMER'S PERSPECTIVE

Master's thesis

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I have written this Master's Thesis independently. Any ideas or data taken from other authors or other sources have been fully referenced.

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Abstract

Net Promoter Score (NPS) is a popular metric to measure customer loyalty and is claimed by Reichheld to predict company's growth, but different academical studies provide controversial results about its reliability and prediction powers. This article analyses how the respondents answer the likelihood to recommend question in the same described situations and how it influences the NPS results. 1000 participants were presented with situation descriptions that consisted of previous experience and recent experience with a bank and they were asked to answer, how they would respond to the likelihood to recommend question after such experience.

The results indicate that respondents don't always give a high score for good experiences and a low score for bad experiences, but with high number of respondents the different answering approaches even out and the NPS results are higher for good experiences compared to bad ones. Additionally, we noticed that whereas negative experiences are evaluated similarly low by all respondents, then respondents from generation X and boomers tend to give lower scores for neutral and positive experiences and respondents with lower income and basic education tend to give lower scores for neutral experiences. Last experience influences customer likelihood to recommend more than previous experiences with this company, but if the last experience is positive or neutral, then also the previous experience plays a role.

Keywords: Net Promoter Score, customer satisfaction, likelihood to recommend.

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Introduction

High customer satisfaction and customer loyalty are effective ways for a company to improve future sales (Baehre, O'Dwyer, O'Malley and Story, 2022; Gruca and Rego, 2005; Marsden, Samson and Upton, 2005), the stock price (Aksoy, Cooil, Groening, Keiningham and Yalçın, 2008; Anderson, Fornell and Mazvancheryl, 2004), market share (Morgan and Rego, 2006), and customer profitability (Jahnert and Schmeister, 2021; Korneta, 2018). After Reichheld (2003) proposed that the only number a company needs to grow is NPS, it has gained a lot of popularity amongst companies for its straightforward and easy application in various sectors (Bălan, 2022; Florea, Tănăsescu and Duică, 2018) and some critique from researchers because of methodological concerns with the original NPS study (Baehre, O'Dwyer, O'Malley and Story, 2022; Fisher and Kordupleski, 2019).

As a response to the critiques, Reichheld, Darnell and Burns (2021) have brought out the most common ways how NPS gets manipulated to artificially improve the results: NPS is linked to frontline employees' bonuses; the questionnaire is selectively sent only to expectedly happy customers; customers are specifically asked to give a score 10 or given free services in exchange for a high score. But even when everything is done right from the company's side, this does not mean that the customer's intention to recommend, which is what NPS is measuring, would always translate into an actual recommendation or that being a detractor would mean criticizing the company (Stahlkopf, 2019). As many companies are using NPS and many executives are making management decisions based on the NPS results, it is crucial to understand any circumstances that may influence the score or how people respond to the likelihood to recommend question.

In this article we will look at NPS methodology from the customers point of view. NPS as one of the most popular measures of customer satisfaction and loyalty, has a clear methodology to define whether the customer is a promoter, detractor or has a neutral attitude. But the recommendation likelihood assessment scale comes without any explanations on how to choose the score or what these scores mean, so it is up to the customer to define how they will interpret the scale. When calculating the NPS value, 9-10 scores in the likelihood to recommend scale are defined as promoters, 7-8 as neutrals and 0-6 as detractors. NPS is calculated as a difference between the percentage of promoters and the percentage of detractors. The logic of exactly such grouping of the scores has been challenged and questioned by several researchers (Pingitore, Morgan, Rego, Gigliotti and Meyers, 2007; Grisaffe, 2007; Kristensen and Eskildsen, 2014; Lewis and Mehmet, 2020).

We conducted a pre-study of semi-structured interviews with 20 respondents in autumn 2022, discussing how they choose to answer the likelihood to recommend question. The logic of answering was very different. Some respondents were very optimistic, giving a score of 10 when nothing bad happened, whereas some have never given a 10 in their lifetime. The interpretations of different scores of the scale were very different for different persons, except when the respondent knew the logic of NPS calculation. Also, the influence of the last experience with the company was different. 7 respondents were forgiving and willing to recommend a company even after a bad last experience with them, whereas 6 respondents said that one bad experience certainly means no positive recommendation.

Customer view on how they decide to answer the likelihood to recommend question has been analyzed briefly and mainly by categorizing customer comments (Følstad and Kvale, 2018) and analyzing customer explanations to the selected score (Lewis and Mehmet,

2020). This has given a good insight into customer thinking and its relation to the selected likelihood to recommend score, but in all previous studies the underlying experience has not been known and therefore the interpretation has been biased by different base experiences.

Følstad and Kvale (2018) have previously researched connections between the last experience and general perception of the company by analysing customer comments and respective likelihood to recommend scores of a telecom company's customer feedback. In their research the underlying customer experience was now known and therefore the conclusions may be biased. Our research is based on pre-defined scenarios that allow us to draw conclusions about how respondents react to different recent experiences, considering previous experiences with the company.

The objective of this study is to define the influence of the last experience to the given likelihood to recommend score. We will also describe the logic of answering to the likelihood to recommend question in different scenarios, and how different socio-demographical factors influence the NPS score. The master thesis is written as an article and has been submitted to be published in International Journal of Market Research special edition: 20 years of Net Promoter Score: Looking back and looking forward. This means that the publishing guidelines of the International Journal of Market Research are followed.

This article will analyse the customer view by comparing answers to likelihood to recommend question in the same imaginative situations/scenarios. To compare the subjective evaluations of individual respondents to the same questions and circumstances we created 9 different situations where positive, neutral and negative previous and last experiences were combined. This enables us to understand customer reaction knowing the underlying situation to enrich current literature with understanding of how respondents react to different scenarios and what is the impact of last experience by NPS. We used ISO certified panel of 1000 respondents to get a better understanding of the last experience on the likelihood to recommend, and of the influence of different education, gender, income level, and generation of respondents. But first, a literature review about some main issues related with the NPS methodology from the customers viewpoint will be provided. In the literature review we will not be concentrating on the predictive power of NPS but will review the main reasons why it is important to understand the customer viewpoint to use NPS results effectively: NPS classification logic, individual differences and circumstances influencing NPS answering and NPS score relations with actual customer sentiment.

1. Literature review

1.1. Problems with NPS classification logic

Several authors have brought out some issues with the classification logic of NPS. Fisher and Kordupleski (2019) criticized the NPS logic of defining passives, classifying them still as customers who don't recommend the brand. Several research has supported the idea of concentrating to promoters only, as the companies with the highest share of top-2-scores are the most successful, despite of how many passives or detractors they have (Baehre, O'Dwyer, O'Malley and Story, 2022; van Doorn, Leeflang and Tijs, 2013; Morgan and Rego 2003).

In contrast, Grisaffe (2007) questioned the logic of showing score 6 as a detractor, as some customers can take it as being on the positive side from the midpoint of the scale. Lewis and Mehmet (2020) found that customers who are defined as passives according to NPS classification, expressed as much appreciation towards the company as customers classified as promoters, so they propose that from customer attitude's perspective, the promoter definition should be extended to scores 7-10. They show that whereas customers with high positive attitude towards the company mainly choose the score 10, then customers with medium positive attitude towards the company responded between 7-10 with 10 and 8 being the most selected options.

Seal and Moody (2008) pointed out that the classification in general loses the "shades of difference in the strength of perception", as both 0 and 6 mean the same, whereas they do not necessarily show the same level of customer loyalty and respondent's perceived likelihood to recommend the company or product. Fisher and Kordupleski (2019) proposed to look more into the NPS numbers, as customers who chose scores 5-6 can be converted into passives, and passives can be converted into promoters, when understanding the customer needs more precisely. Eskildsen and Kristensen (2011) proposed to calculate only the average of all likelihood to recommend scores instead of categorizing them, to get a better insight of different answers.

Based on the discussion above, we can see that the problems with classification are in both directions, and therefore, we can assume that when the number of responses is high enough, the NPS calculation logic will give accurate results with a good growth predicting power, as the different interpretations will even out.

1.2. Individual differences and circumstances influencing NPS answering

NPS answers can be influenced by the respondent. Situmorang (2017) found that customers born between 1976-1997 (generation Y) give on average a lower NPS for

companies than customers born 1998 and later (generation Z). Other generations have not been researched in NPS context, but we can make some assumptions in comparison with Generation Z and generation Y.

Boomers' generation has had a high sense of self-importance and they believe in the power of individual choice (Katz, 2017), which may make them less willing to recommend the companies to others as well. Generation X have been a transitional generation, first one to get a grasp of the internet era, they have seen both material abundance and economic hardship, which has made them hard-working, busy, and ambitious (Miller and Laspra, 2022; Katz, 2017). Digitalization has changed the generations Y and Z significantly. Generation Y are more self-confident, optimistic and they are coping well with constant change, but they are less independent than the previous generations (Laor and Galily, 2022). Generation Z have less emotional connection with brands and are expecting a more personalized and efficient customer service than previous generations (Gutfreund, 2016). They expect the brand recommendations to feel sincere and they prefer micro influencers to macro influencers and celebrities (Pradhan, Kuanr, Pahi and Akram, 2021). The average generation Z consumer does even more research online before purchasing than previous generations (Grigoreva, Garifova and Polovkina, 2021), so recommendations must play an important role in their lives.

NPS answers can be influenced by circumstances. During COVID-19 pandemic in 2020 the main contributor to high NPS score in Spanish hotels was cleanliness of the room, whereas in 2021 gastronomy became more important (Baquero, 2022). Følstad and Kvale (2018) have found that customers who assessed their experience based on a concrete transaction were more likely to recommend the company than customers who based their assessment on the general brand perception, product experience and whole customer journey.

Eskildsen and Kristensen (2011) showed that women are more likely promoters than men, and women who are promoters are more likely to choose the score 10. However, men are more likely to give high detractor ratings such as 5 and 6, whereas women are more likely to select the score 0. This does not necessarily mean that there would be significant gender related differences regarding customer satisfaction in interactions with companies (Seyal and Rahim, 2011; Björnsson and Abraha, 2005), as convenience, interaction quality and personnel capability are all important contributors to high customer satisfaction level for both men and women (Shamsi, Khan and Khan, 2023; Teeroovengadum, 2020; Darzi and Bhat, 2018). There is some proof that the speed of response has a stronger effect on customer satisfaction for men than for women (Wang and Kim, 2019).

Despite the similarities in genders, some studies show that more educated, more high-earning, and younger customers are more satisfied with their internet bank service than less educated, lower-earning, and older customers (Seyal and Rahim, 2011). Service convenience is most valued by customers with high income (Benoit, Klose and Ettinger, 2017) and more satisfied customers are willing to pay more for the services (Homburg, Koschate and Hoye, 2005). It is fair to assume that such connections with customer satisfaction also show in case of NPS, although these factors have not been researched in this relation yet.

1.3. Relation of NPS score with the customer real sentiment

It could be that in some cases selected score does not correspond to customer sentiment about the company. Considering that the respondent may only have a brief exposure to the brand, as pointed out by Fisher and Kordupleski (2019), the decision made about recommendation likelihood can be shallow and change completely during the business relationship. Kristensen and Eskildsen (2014) found that customers who would have liked to retain from answering selected mainly 0 to 5 as their likelihood to recommend score. The share of low score evaluations instead of “no answer” is especially significant for men (57,9%), whereas this is much less the case with women (Eskildsen and Kristensen, 2011).

Customers can also choose a low score in likelihood to recommend score not because of a negative sentiment, but because they know they would not be talking about the subject. This has been shown by Schulman and Sergeant (2013) in example of non-profit sector, where donors chose quite often a low score, because they found the subject to be not discussable, but kept being loyal donors.

Additional complexity is added by Stahlkopf (2009), who showed that a person can at the same time be a promoter and a detractor, recommending the company to one friend, but not to another. Customers who have experienced this may struggle to find the “right” answer for them when answering the likelihood to recommend question. This will probably result in unexpected scores from some respondents, but again with high enough number of responses these differences should even out.

2. Methodology

2.1. Data collection

The data for this article were collected specially for this research. Participants were presented with an imaginative situation description that consisted of either positive, neutral, or negative previous experience with a bank and an either positive, neutral, or negative last experience with this bank (all together nine combinations). Participants were then asked to

evaluate, that when this bank would ask them how likely they would recommend this bank to their friend or colleague, how would they respond. List of questions can be found in annex 1.

The situations were compiled using SERVQUAL model (Parasuraman, Berry and Zeithaml, 1991), but also keeping in mind results from previous research from Shamsi, Khan and Khan (2023), Teeroovengadam (2020), Darzi and Bhat (2018), and Benoit, Klose and Ettinger (2017). Previous experiences contained description of reliability (technical reliability of cards and online banking), tangibles (online banking channel appearance and simplicity to use) and responsiveness (speed and friendliness of responses in case of questions). These aspects were chosen because previous research has shown that these are the main aspects influencing bank customers satisfaction (Teeroovengadam, 2020; Darzi and Bhat, 2018). Recent experiences were based on responsiveness (speed and friendliness of responses), assurance (knowledge of employee), and empathy (friendliness and attention) in a servicing situation when the customer was trying to change their payment card limits. When defining the aspects of a recent experience we used more detailed aspects of a servicing situation that have been shown to improve bank customer satisfaction in previous research (Teeroovengadam, 2020; Darzi and Bhat, 2018; Benoit, Klose and Ettinger, 2017). Online banking was referred to as the main banking channel because it is used by 91% of the customers in Estonia (Rommelg, 2022).

The tone of the situations was tested before the research on a separate sample of 194 respondents. These test-respondents were presented with situation descriptions and were asked to evaluate if they would define the scenario as positive, neutral or negative. As can be seen from table I, positive and negative experiences were defined mainly as such, but neutral situations were sometimes also defined as positive and sometimes as negative. The scenarios were not adjusted after testing, but the results were used when explaining the research results.

Table I. Main tone(-s) of situations evaluated by test-respondents

	Positive	Neutral	Negative
Previous experience	Positive: 85,6%	Neutral: 54,6% Positive: 38,1%	Negative: 95,4%
Last experience	Positive: 89,7%	Neutral: 62,9% Negative: 26,8% Positive: 10,3%	Negative: 98,5%

The sample of the research was sourced from an online panel provider in Estonia, Norstat. The used panel is ISO certified and offers a representative sample of 1000 respondents. Questions were presented either in Estonian or Russian, depending on respondents preferred language. Online surveys and public sample lists have been used also

before in similar research (Lewis and Mehmet, 2020), as also NPS can be asked from customers online.

2.2. Data analysis

The respondents were divided into generations based on their age. Table II illustrates, how different sources and research papers define the generations slightly differently. Authors have underlined the definition taken as a basis in in current paper.

Table II. Definitions of generations

Generation Z	Generation Y	Generation X	Boomers
- <u>Born in 1997 or later</u> (Pradhan, Kuanr, Pahi and Akram, 2022; Munsch, 2021)	- <u>Born between 1981 and 1996</u> (Munsch, 2021)	- <u>Born between 1965 and 1980</u> (Munsch, 2021; Katz, 2018)	- <u>Born between 1946 and 1964</u> (Munsch, 2021; Katz, 2017)
- Born in 1996 or later (Grigoverva, Garifova and Polovkina, 2021)	- Born between 1981 and 1996 (Kalmus, Masso and Lauristin, 2013)	- Born between 1961 and 1981 (Miller and Laspra, 2017)	- Born between 1952 and 1966 (Kalmus, Masso and Lauristin, 2013)
- Born in 1995 or later (Mason, Zamparo, Marini and Ameen, 2022)		- Born between 1967 and 1981 (Kalmus, Masso and Lauristin, 2013)	

Based on their net income the respondents were divided into three groups: below Estonian median net income, above Estonian median net income and respondents who either have no income or do not wish to answer. Median net income was defined as 1250 euros per month, differences in economic sectors were not considered. As it is not known, what was the reason to select the latter answer, this group was left out of analysis. The information about gender, generations, education, and net income group was coded and then analysed with SPSS statistical analysis tool. Customers with no education were left out of the analysis, because the group was too small to reach to any conclusions. NPS values were calculated using Microsoft Excel software.

Our research showed some patterns in respondents' answering logic. The following grouping was done based on the patterns seen in the data. Some respondents gave a score of 7 or higher to all situations, including negative ones. We called them "optimists". Some respondents gave to all situations scores between 4-6, we called them "averagers". Some respondents gave to all situations a score of 6 or lower and they also gave scores below 4, we called them "pessimists". "Averagers" and "pessimists" were classified as detractors in all cases, but their logic of answering was different. In table III can be seen, that we additionally defined some respondents as "fair", who were neutrals or promoters in positive situations and detractors in the full negative situation, and some respondents as "almost fair" who were neutrals or promoters in full positive situation and detractors in full negative situation but had

somewhat different approach than “fairs” in other situations. Some respondents we failed to classify, and we grouped them as “others”.

Table III. Logic of answering

	Description
Optimist	Gave to all situations a score of 7 or higher.
Pessimist	Gave to all situations a score of 6 or lower and also gave scores below 4 (not averagers)
Averager	Gave to all situations a score between 4-6.
Fair	Gave to all situations consisting of positive and neutral cases (POS to POS, POS to NEUT, NEUT to POS) a score of 7 or higher and for the full negative (NEG to NEG) experience a score of 6 or less
Almost fair	Gave to the situation consisting of full positive (POS to POS) experience a score of 7 or more and for the full negative (NEG to NEG) experience a score of 6 or less
Other	All other types of answering logics not defined above, authors could not describe the pattern of the answering logic

We calculated NPS scores for different scenarios and customer groups and we tested different groups with each other with Mann-Whitney U-test to understand, which ones have statistically different distribution of answers. We described statistically relevant differences based on the distribution of answers and share of promoters, neutrals and detractors. We also conducted regression analysis to see which factors influenced the likelihood to recommend scores.

3. Results

3.1. General overview

The key characteristics of the sample by gender, generation, education and income are presented in table IV.

Table IV. Sample profile

Attribute	Total sample, n = 1000
Gender	
Male	49,7%
Female	50,3%
Generation	
Boomer	24,8%
Gen X	29,9%
Gen Y	30,8%
Gen Z	14,5%
Education	
No education	0,5%
Basic	10,4%
Secondary and sec. specialized	53,7%
Higher	35,4%
Income	
No income/don't wish to answer	15,8%
Below median income	51,7%
Above median income	32,5%

Table V shows the distribution of results by NPS classification for different described situations. In describing of situations in tables, the first abbreviation (NEUT, POS, NEG) means previous experience and second abbreviation shows the last experience.

Table V. NPS for different situations

	NEUT to NEUT	NEUT to POS	NEUT to NEG	POS to POS	POS to NEUT	POS to NEG	NEG to POS	NEG to NEUT	NEG to NEG
Promoters	255	426	45	482	233	57	270	116	41
Neutrals	367	285	105	257	345	88	220	232	71
Detractors	378	289	850	261	422	855	510	652	888
NPS	-12	14	-81	22	-19	-80	-24	-54	-85

Resulting NPS varied from -85 points for full negative experience (NEG to NEG) to 22 for full positive experience (POS to POS). Responses with negative last experience received the lowest NPS, not much depending on whether the previous experiences have been positive (-80), neutral (-81) or also negative (-85). However, in case of neutral last experience the NPS was significantly lower (-54) when the previous experience was negative compared to when it was positive or neutral (-19 and -12 respectively). The effect of last positive experience was stronger when the previous experiences were also either positive (22) or neutral (14), but less so when the previous experience was negative (-24).

We also conducted a regression analysis to see which of the analysed factors influence the likelihood to recommend scores in different scenarios. We used here age instead of generation, as it resulted in a model with better proportion of variance. The results can be seen in table VI.6

Table VI. Regression analysis for different scenarios

	NEUT to NEUT	NEUT to POS	NEUT to NEG	POS to POS	POS to NEUT	POS to NEG	NEG to POS	NEG to NEUT	NEG to NEG
Model									
R ²	0,023	0,046	0,006	0,044	0,038	0,005	0,010	0,009	0,006
F	4,846*	10,165*	1,353	9,729*	8,245*	1,120	2,118	1,951	1,278
Durbin-Watson	2,101	2,065	2,074	2,096	2,121	2,097	1,989	1,885	2,069
Coefficients									
(Constant)	6,449*	7,108*	3,602*	7,278*	5,742*	3,925*	6,602*	5,425*	3,606*
Age	-0,015*	-0,026*	-0,009	-0,025*	-0,015*	-0,009	-0,016*	-0,007	-0,004
Gender	0,370*	0,502*	0,242	0,391*	0,501*	0,047	0,235	0,128	-0,209
Education	0,233*	0,315*	-0,204	0,426*	0,369*	-0,237	-0,122	-0,177	-0,266
Income	0,211	0,234	0,154	0,169	0,328	0,021	0,279	0,510*	-0,006

* Result is statistically relevant with significance level of 0,05.

We can see that in situations involving a negative experience the answering logic of the customers is much more similar and the factors analyzed in our study did not have a statistically significant effect on the model. In situations involving positive and neutral experiences we can see that younger respondents, women and respondents with higher education are more appreciative and willing to give a high score for the likelihood to recommend. We can see that the customer's income group does not have a significant effect on the given score.

Next, we conducted a regression analysis for positive, neutral, and negative last experience and added previous experience as an independent variable. The results of how the variables now influence the likelihood to recommend score can be seen in table VII.

Table VII. Regression analysis with previous experience as an influencing factor

	POS last experience	NEUT last experience	NEG last experience
Model			
R ²	0,085	0,082	0,013
F	46,718*	45,218*	6,415*
Durbin-Watson	2,015	1,940	2,076
Coefficients			
(Constant)	4,928*	3,787*	3,245*
Generation	-0,325*	-0,198*	-0,172*
Gender	0,378*	0,331*	0,014
Education	0,203*	0,143	-0,219*
Income	0,245*	0,354*	0,035
Previous experience	0,841*	0,843*	0,274*

* Result is statistically relevant with significance level of 0,05.

We can see that in case of positive and neutral last experience the previous experience has a statistically significant effect for the likelihood to recommend score. However, in case of negative last experience the previous experience is not statistically relevant.

3.2. Differences in responses by gender

In table VIII we calculated NPS scores separately for respondents from different genders. The Mann-Whitney U test supports the results of regression analysis that women are significantly more appreciative towards positive and even neutral experiences, whereas there was no statistically different distribution of answers for negative experiences.

Table VIII. NPS by gender

	NEUT to NEUT	NEUT to POS	NEUT to NEG	POS to POS	POS to NEUT	POS to NEG	NEG to POS	NEG to NEUT	NEG to NEG
Gender									
Male	-18	6	-82	15	-26	-81	-26	-55	-85
Female	-7*	21*	-80	29*	-12*	-79	-22	-52	-84

* Distribution is statistically significantly different from male gender (Mann-Whitney U Test with significance level of 0,05).

In case of neutral previous and neutral last experience, significantly more men chose the score 5 (23% of male respondents, 16% female respondents), resulting in significantly higher share of detractors (42% for men compared to 34% for women). Also, in case of neutral previous and positive last experience and positive previous and neutral last experience the share of detractors amongst men were significantly higher as they selected score 5 much more often. For neutral previous and positive last experience 33% of men were detractors, compared to 25% of women, and for positive previous and neutral last experience 47% of men were detractors, compared to 37% of women. Even for positive previous and positive

last experience the score 5 was selected by men much more often (15% of male respondents, 9% of female respondents).

3.3. Differences in responses by generation

In table IX we calculated NPS scores separately for respondents from different generations. When looking at generations, there answers from generation Z and generation Y had statistically similar distributions of answers in all described situations. Also, generation X and boomers had statistically similar distributions of answers. Generation Z answer distribution differs from boomers in all situations that have a neutral or positive previous experience, and from generation X in situations where the last experience was positive and previous experience either neutral or positive and in situations where the last experience was negative and previous experience was either neutral or positive. Generation Y respondents' answers were distributed differently from boomers in all situations with positive last experience and with neutral last experience when the previous experience was neutral or positive. Generation Y answer distribution differed from generation X in cases where the last experience was positive and the previous experience either neutral or negative.

Table IX. NPS by generation

Generation	NEUT to NEUT	NEUT to POS	NEUT to NEG	POS to POS	POS to NEUT	POS to NEG	NEG to POS	NEG to NEUT	NEG to NEG
Boomer	-22	2	-81	10	-30	-85	-25	-55	-86
Gen X	-12	5	-83	18	-19	-77	-28	-55	-85
Gen Y	-7 ^a	24 ^{ab}	-78	29 ^a	-12 ^a	-79	-19 ^{ab}	-50	-83
Gen Z	-7 ^a	29 ^{ab}	-80 ^{ab}	37 ^{ab}	-15 ^a	-79 ^{ab}	-26	-56	-85

^a Distribution is statistically significantly different from Boomers (Mann-Whitney U Test with significance level of ,050).

^b Distribution is statistically significantly different from Gen X (Mann-Whitney U Test with significance level of ,050).

In situations with positive previous experience and positive last experience 38% of generation Z respondents chose the score 10, whereas only 23% of the boomers and 27% of generation X respondents did the same. 33% of boomers and 27% of generation X respondents were classified as detractors for this most positive scenario, whereas 19% of generation Z and 23% of generation Y were detractors. Generation Z and generation Y define neutral situations more likely as neutral or even positive, whereas generation X and boomers are more critical and have a much higher share of detractors. In situations with previous experience being neutral or positive and last experience being negative, the generation Z respondents choose more scores 6, whereas boomers and generation X respondents choose more scores 0 and 1. This results in similar NPS values, but different distribution of answers.

3.4. Differences in responses by education

In table X we calculated NPS scores for respondents with different education levels. Our research showed that in general the answers from customers with different education level have statistically similar distribution in all described situations. Only the distribution of answers from basic education customers and higher education customers for situations with previous positive experience and neutral last experience differs statistically.

Table X. NPS by education

	NEUT to NEUT	NEUT to POS	NEUT to NEG	POS to POS	POS to NEUT	POS to NEG	NEG to POS	NEG to NEUT	NEG to NEG
Education									
Basic	-12	8	-82	10	-29	-72	-22	-56	-85
Secondary	-15	10	-78	20	-21	-78	-22	-52	-81
Higher	-9	22	-84	31	-13*	-86	-28	-56	-90

* Distribution is statistically significantly different from Basic education (Mann-Whitney U Test with significance level of ,050).

The scenario with previous positive experience and neutral last experience is defined as being neutral by 40% of respondents and negative (detractors) by 37% of respondents with higher education, but 50% of respondents with basic education were detractors and 29% were neutral in this scenario.

3.5. Differences in responses by income group

In table XI we calculated NPS scores for respondents with net income either up to approximately Estonian median or over median. Here the statistically different distribution of responses came out in scenarios with previous neutral and recent positive experience, previous positive and recent neutral experience and in case of previous negative and recent neutral experience.

Table XI. NPS by income groups

	NEUT to NEUT	NEUT to POS	NEUT to NEG	POS to POS	POS to NEUT	POS to NEG	NEG to POS	NEG to NEUT	NEG to NEG
Income									
Up to median	-12	9	-78	19	-20	-77	-24	-56	-84
Over median	-6	24*	-81	33	-10*	-81	-20	-49*	-86

* Distribution is statistically significantly different from below median income group (Mann-Whitney U Test with significance level of ,050).

For previous neutral and recent positive experience there is a bigger share of promoters in higher income group (48%) than in lower income group (40%), whereas the share of detractors is higher in lower income group (31%) compared to higher income group (24%). For previous positive and recent neutral experience, the share of detractors is similarly higher in lower income group (44%) compared to higher income group (35%), but a bigger share of higher income group were neutrals (39% of respondents in that group). For previous negative and recent neutral groups, the lower income respondents chose the score 0 more

(11% of them compared to 6% of higher income respondents), whereas higher income respondents were more likely to select score 7 (15% of them compared to 10% of low income respondents).

3.6. Differences in logic of answering

The distribution between different answering logics is described in table XII. 36,4% of respondents (pessimists, optimists, averagers and other) don't set their scores in a somewhat expected way, giving higher scores (which would be classified as promoters or neutrals) to positive cases and lower scores (which would be classified as detractors) for negative cases.

Table XII. Logic of answering

	Fair	Almost fair	Other	Pessimist	Optimist	Averager
Share of respondents	42%	22%	13%	10%	7%	6%
Gender						
Male	38%	22%	14%	12%	6%	8%
Female	46%	21%	13%	9%	7%	5%
Generation						
Boomer	33%	25%	10%	15%	8%	8%
Gen X	41%	22%	12%	11%	6%	7%
Gen Y	47%	17%	14%	8%	7%	6%
Gen Z	49%	23%	17%	4%	4%	3%
Education						
Basic	38%	19%	15%	14%	7%	7%
Secondary	39%	22%	15%	10%	8%	7%
Higher	49%	22%	9%	9%	5%	6%
Income						
Up to median income	40%	22%	13%	12%	8%	6%
Above median income	48%	21%	13%	8%	6%	4%

We can see that women in general are answering in a more expected way (fair and almost fair) across different scenarios, whereas the share of pessimists and averagers is higher for men. Respondents with higher education and above median income also have a higher share of fair and almost fair respondents. Across generations we see that generation Z has the lowest share of pessimists and averagers and highest share of fair and almost fair respondents.

4. Discussion

NPS has been researched from customer perspective by analysing customers' comments and explanations to the score (Lewis and Mehmet, 2020; Følstad and Kvale, 2018), but it has not been known what experience the customer had before answering the likelihood to recommend question. Therefore, it has not been possible to evaluate how much the differences have been caused by situation and how much by the respondent.

Our research gives a unique perspective into the answering logic of different responses to the likelihood to recommend question. Nine validated descriptions about different bank experiences were presented to 1000 respondents. As the descriptions presented to respondents were equal across the respondents, we can eliminate the influence of unknown experiences and can only concentrate on the way the respondents reacted to the situation and the score they gave to the likelihood to recommend.

The Logic of Answering

In our pre-study the respondents described very different logic of answering to the likelihood of recommend question, so we assumed that despite that all respondents gave their evaluations to the same questions, the answering logic would be different. Our research confirmed this showing that even after similarly described situations the respondents had relatively different answering logic. 16% of all respondents (pessimists and averagers) qualified as detractors in all described situations. Based on the explanations given during our pre-study the reason may be that the respondent just knows they do not discuss banking experiences with any of their friends or colleagues or they have a general principle of not recommending anything to anyone. It can also mean that the averagers give scores in comparison with the midpoint of the scale with 6 being over average and 4 being below average, as proposed by Grisaffe (2007). 7% of all respondents were optimists, which can mean based on our pre-study explanations, that they either define themselves as people who want to see everything in a positive light, or they just always reply 10 so that they would not be asked any additional questions.

Despite the various answering logics, the total NPS scores make sense. Over all, the scenario with positive previous experience and positive last experience received the highest NPS and the scenario with negative previous experience and negative last experience received the lowest NPS.

The Influence of the Last Experience

We see that the last experience seems to influence the NPS score more, especially when the last experience was negative (in all cases the NPS score is around -80 and -85), but in case of positive last experience the previous experience also plays a role (despite the positive last experience NPS scores varied from +22 until -24 depending on the previous experience). This is also supported by the regression analysis results which shows that a negative last experience turns the previous experience statistically irrelevant. However, in case of positive and neutral last experience the previous experience also plays a role.

Følstad and Kvale (2018) found that customers who assessed their experience based on a concrete last transaction were more likely to recommend the company than customers who based their assessment on the general brand perception, product experience and whole customer journey. In general, it can also mean, that any occurring problems were attributed to the company in general and positive emotions were brought out in comments as recognition for the last good service touchpoint. However, our research also confirmed a similar tendency. In case of neutral previous experience and positive last experience we had 42,6% promoters, whereas in case of positive previous experience and neutral last experience only 23,3% of respondents were promoters. Similarly in case of previous negative experience and last positive experience we had 27% promoters, whereas in case of previous positive experience and last negative experience there were only 5,7% of promoters.

NPS by genders, generations, education, and income group

The research from Eskildsen and Kristensen (2001) showed that women are more likely promoters than men and they are more likely to choose the score 10 compared to men. Our research shows that women are significantly more appreciative in positive and even neutral experiences, whereas there was no statistically different distribution of answers in case of negative experiences. In none of the scenarios we did see any tendency for women to choose a score 10 more likely compared to men in the same scenario. Eskildsen and Kristensen (2001) also brought out that men are more likely to give high detractor ratings such as 5 and 6 and women are more likely to select the score 0. We did see a clear tendency for men to choose the score 5 more likely in neutral and positive scenarios, but not in negative ones. Also, we did not see that women would more likely select the score 0 in any of the cases. We have therefore complemented the previous research by defining that the tendency for men to give high detractor ratings only applies in positive and neutral situations, however the tendency of women to give lower ratings was not confirmed.

Based on previous research we expected that generation Z respondents would have higher NPS scores than generation Y (Situmorang, 2007). Our research showed no statistically significant differences in the answer distribution between generation Y and generation Z. Of course, it must be kept in mind that Situmorang conducted their research in 2016 when the respondents from generation Z were only 18 years old or younger, which may have influenced their preferences compared to generation Y. In our research in 2023 the respondents from generation Z were aged 18 to 26, so they were more likely to have their own household and make independent consumption decisions, so their answers were more similar to generation Y.

From our research, we see that also Boomers and generation X representatives reply similarly to the likelihood to recommend questions, as do generation Y and generation Z representatives. But the line of difference goes between generations X and Y. There are significant differences in scores of generations Y and Z compared with Boomers and generation X. Boomers and generation X give lower scores in the majority of situations, which may mean that they are either more critical in general or just less likely to give recommendations to their friends.

Education and income of respondents have some influence on the answers in situations involving neutral previous or recent experience. It must be kept in mind that the tone of neutral experiences was defined by neutral by majority of testing group but was also defined as positive or negative by some of them. We can see that respondents with basic education and up to median income were less likely a promoter in case the last experience was neutral, despite the earlier experiences being positive. Also, the respondents with lower income were less likely to be promoters in case of previous neutral and recent positive experience and were more critical when responding to previous negative and recent neutral experience. Unfortunately, it is not known if the critical responses also mean that they are less loyal when experiencing neutral situations, but it would be an interesting subject for further research.

5. Conclusions and practical implications

Our research allowed us to describe differences in customer answers to the likelihood to recommend question in different pre-described scenarios. We found that respondents have very different answering logic, but when the number of respondents is big enough, then the NPS scores give a decent evaluation of the experienced situation.

Our research has complemented the existing literature by specifying the customer reactions to different scenarios combining different positive, neutral and negative previous and last experiences.

1. We confirmed the findings from Følstad and Kvale (2018) and found that the last experience with the company has a bigger effect on NPS results than the general opinion and previous experiences with the company, especially in the case of negative last experience.
2. We found that the tendency for women to be more promoters and give the score 10 and for men to give high detractor ratings defined by Eskildsen and Kristensen (2001) is true

in positive and neutral user experiences, but not in negative experiences. We did not see that women would give low scores statistically more likely than men.

3. Unlike research conducted by Situmorang (2007) we found no statistically relevant differences in the answer distribution between generation Y and generation X and not between generation X and boomers. However, in most situations Boomers and generation X give lower scores to the likelihood to recommend compared with generations Y and Z.
4. We have defined how different socio-demographic factors influence the way customers answer the likelihood to recommend question. Customers who are older, who have a lower income and lower education are more likely to give a lower score when defining how likely they would recommend the company or service to their friend or colleague.

Our research has several practical implications. Based on our study, organizations using NPS to understand customer feedback, should keep in mind the following aspects:

1. NPS may not be suitable for organizations that have a low number of respondents to the likelihood to recommend score. On an individual level the respondents may have a completely different logic of answering, which is evened-out with a high number of respondents but may be biased with a low number.
2. Boomers and generation X representatives may give lower scores in positive and neutral experiences compared to younger respondents in similar situations. This means that for the companies who mainly service customers of older age, the lower NPS score may not necessarily mean that the customer experience was bad and that changes in customer servicing would be required. In such cases it is necessary to review customer comments or maybe even ask about customer satisfaction instead of likelihood to recommend.
3. Customers with lower income may give lower scores in neutral experiences compared to respondents with higher income in similar situations. This may mean that customers with lower income are less appreciative in situations where everything is just working as expected but no extra positive experiences are created. They are not necessarily less loyal, but it will probably take more effort to get them to recommend the company to their friends and colleagues.
4. Customers with basic education may give lower scores in neutral experiences compared to respondents with higher education in similar situations. For companies focusing on customers with lower education it may mean that the underlying customer experience is good even when the NPS score is not very high, but to make a significant improvement

in recommendation likelihood, some extra positive steps should be added to the general experience.

5. It is easy to ruin the relationship with one negative experience, but it is hard to fix it. The negative last experience with the company has a strong influence on customer's probability to recommend the company. In the case of the last positive experience, the general previous experience will play a role too.

Limitations

The scores were given by situation descriptions and no real emotion was attached, which is not necessarily the case when answering the likelihood to recommend question in real life. However, this was the only possibility to make sure that all respondents are giving feedback to the exact same situation based on their beliefs and values. In real life there are emotions involved, but the experiences can also be objectively different, so in case of different responses it is not possible to understand whether the response was different because of the person or because of what happened.

The research has been conducted in Estonia, so the results in different cultural settings may differ from what we have found. It is assumed that other western cultures will produce similar results, but this should be tested by further research.

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Annexes

Annex A: Questionnaire

Experience	Question
NEUT to NEUT	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. All banking systems are working as expected, bank channels are looking pleasant and understandable, all necessary transactions can be done without problems. The bank responds to e-mails within a few days. You have heard from some friends that in some other banks the service or offers are even better, but what you bank offers is enough for you and so far you have not considered changing the bank.</p> <p>You recently called them to increase the monthly payment limit of your debit card. You had to wait a bit on line, then a calm specialist replied and informed you that changing card limits can be done in internet bank under settings. You probably would have preferred that the limits would have been changed during the call, but you got the limits changed in the internet bank yourself.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>
NEUT to POS	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. All banking systems are working as expected, bank channels are looking pleasant and understandable, all necessary transactions can be done without problems. The bank responds to e-mails within a few days. You have heard from some friends that in some other banks the service or offers are even better, but what you bank offers is enough for you and so far you have not considered changing the bank.</p> <p>You recently called them to increase the monthly payment limit of your debit card. The call was answered immediately and a very pleasant specialist assured that they can change the limit immediately, once you identify yourself with mobile ID or Smart ID. So you got your limits changed within a few minutes and the specialist also introduced you the possibility to change the limits in the internet bank, should you wish to decrease the limit again next month for security purposes.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>
NEUT to NEG	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. All banking systems are working as expected, bank channels are looking pleasant and</p>

	<p>understandable, all necessary transactions can be done without problems. The bank responds to e-mails within a few days. You have heard from some friends that in some other banks the service or offers are even better, but what you bank offers is enough for you and so far you have not considered changing the bank.</p> <p>You recently called them to increase the monthly payment limit of your debit card. You were on the line for more than 30 minutes and when you got the connection, the specialist was clearly upset why you called and did not change the limits yourself in the internet bank. If you asked for instructions on how to do it, the specialist recommended to look under the „cards“ menu. You searched the right place for a long time in the internet bank and finally found it under the settings.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>
<p>POS to POS</p>	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. During this time there have been no technical problems, the internet bank and mobile app both are pleasant, have a very logical structure and comfortable to use. Every contact with the bank has been very pleasant, all e-mails are replied to within a few hours and all questions have been solved fast and professionally.</p> <p>You recently called them to increase the monthly payment limit of your debit card. The call was answered immediately and a very pleasant specialist assured that they can change the limit immediately, once you identify yourself with mobile ID or Smart ID. So you got your limits changed within a few minutes and the specialist also introduced you the possibility to change the limits in the internet bank, should you wish to decrease the limit again next month for security purposes.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>
<p>POS to NEUT</p>	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. During this time there have been no technical problems, the internet bank and mobile app both are pleasant, have a very logical structure and comfortable to use. Every contact with the bank has been very pleasant, all e-mails are replied to within a few hours and all questions have been solved fast and professionally.</p> <p>You recently called them to increase the monthly payment limit of your debit card. You had to wait a bit on line, then a calm specialist replied and informed you that changing card limits can be done in internet bank under settings. You</p>

	<p>probably would have preferred that the limits would have been changed during the call, but you got the limits changed in the internet bank yourself.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>
<p>POS to NEG</p>	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. During this time there have been no technical problems, the internet bank and mobile app both are pleasant, have a very logical structure and comfortable to use. Every contact with the bank has been very pleasant, all e-mails are replied to within a few hours and all questions have been solved fast and professionally.</p> <p>You recently called them to increase the monthly payment limit of your debit card. You were on the line for more than 30 minutes and when you got the connection, the specialist was clearly upset why you called and did not change the limits yourself in the internet bank. If you asked for instructions on how to do it, the specialist recommended to look under the „cards“ menu. You searched the right place for a long time in the internet bank and finally found it under the settings.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>
<p>NEG to POS</p>	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. The bank is offering necessary services but quite often you have been experiencing errors when using your debit card and when logging into the internet bank, also the mobile app has been very slow sometimes. The internet bank was recently updated and now it is no longer easy to find any information from there. Contacting the bank has been rather difficult, not all calls are getting answered and even when the contact is successful, the questions do not get clearly answered.</p> <p>You recently called them to increase the monthly payment limit of your debit card. The call was answered immediately and a very pleasant specialist assured that they can change the limit immediately, once you identify yourself with mobile ID or Smart ID. So you got your limits changed within a few minutes and the specialist also introduced you the possibility to change the limits in the internet bank, should you wish to decrease the limit again next month for security purposes.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>

<p>NEG to NEUT</p>	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. The bank is offering necessary services but quite often you have been experiencing errors when using your debit card and when logging into the internet bank, also the mobile app has been very slow sometimes. The internet bank was recently updated and now it is no longer easy to find any information from there. Contacting the bank has been rather difficult, not all calls are getting answered and even when the contact is successful, the questions do not get clearly answered.</p> <p>You recently called them to increase the monthly payment limit of your debit card. You had to wait a bit on line, then a calm specialist replied and informed you that changing card limits can be done in internet bank under settings. You probably would have preferred that the limits would have been changed during the call, but you got the limits changed in the internet bank yourself.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>
<p>NEG to NEG</p>	<p>Imagine a following hypothetical situation:</p> <p>You have been a customer of the bank X for several years. The bank is offering necessary services but quite often you have been experiencing errors when using your debit card and when logging into the internet bank, also the mobile app has been very slow sometimes. The internet bank was recently updated and now it is no longer easy to find any information from there. Contacting the bank has been rather difficult, not all calls are getting answered and even when the contact is successful, the questions do not get clearly answered.</p> <p>You recently called them to increase the monthly payment limit of your debit card. You were on the line for more than 30 minutes and when you got the connection, the specialist was clearly upset why you called and did not change the limits yourself in the internet bank. If you asked for instructions on how to do it, the specialist recommended to look under the „cards“ menu. You searched the right place for a long time in the internet bank and finally found it under the settings.</p> <p>If this bank asks you how likely it is that you would recommend the bank X to your friend or colleague, then how would you respond? not at all likely 0 1 2 3 4 5 6 7 8 9 10 very likely</p>

Resümee

VIIMASE KOGEMUSE MÕJU SOOVITUSINDEKSILE: ANALÜÜS KLIENDI VAATENURGAST

Jonna Pechter

Soovitusindeks on populaarne viis kliendilojaalsuse mõõtmiseks, mis selle looja Reichheldi väitel ennustab ette ka ettevõtte kasvu. Varasemad uuringud on kritiseerinud soovitamise tõenäosuse hinnagute kategoriseerimist soovitusindeksi arvutamisel, toonud välja vastajate individuaalseid erinevusi soovitamise tõenäosuse hinnangute andmisel ning leidnud ka erinevusi soovitamise tõenäosuse hinnangu ja kliendi reaalsete tunnete ja käitumise vahel.

Käesoleva uuringu eesmärgiks on teha kindlaks, kuivõrd viimane kliendikogemus mõjutab soovituse tõenäosuse hinnangut. Lisaks kirjeldatakse soovituse tõenäosuse küsimusele vastamise loogikat erinevates olukordades ning analüüsitakse, kuidas erinevad sotsiaal-demograafilised aspektid mõjutavad soovitusindeksit.

Kliendi vaadet soovitamise tõenäosuse küsimusele vastamisel on varasemalt uuritud vähe ning peamiselt klientide kommentaaride ja selgituste analüüsimise abil. See on küll andnud hea sisendi kliendi mõttemaailma, kui ta mingi hinnangu on valinud, aga mitte üheski varasemas uuringus ei ole olnud teada, milline on olnud kliendi hinnangu aluseks olev kogemus. Seetõttu ei ole tulemuste senine tõlgendamine saanud arvesse võtta varasema ja viimase kogemuse mõju erinevusi.

Uuringu andmestik koguti spetsiaalselt selle uuringu jaoks 1000 vastajaga ISO-kvaliteedistandardile vastava veebipõhise paneeli abil. Vastajatele anti ette kujutletav situatsioonikirjeldus, mis sisaldas kas positiivset, neutraalset või negatiivset varasemat kogemust ning kas positiivset, neutraalset või negatiivset hiljutist kogemust (kokku üheksa kombinatsiooni). Küsimuste toon testiti eraldi 194 vastajast koosneva valimi peal.

Läbi viidud uuring näitas, et erinevad inimesed vastavad soovituse tõenäosuse küsimusele väga erinevalt. 16% vastajatest liigitusid kõikides olukordades mittesoovitajateks ning 7% vastajatest andsid kõigis olukordades hinnangu 7 punkti või rohkem. Hoolimata erinevast vastamise loogikast on soovitusindeksi tulemused situatsiooni kirjeldusega kooskõlas, positiivse varasema ja positiivse viimase kogemusega juhtum sai kõige kõrgema soovitusindeksi väärtuse ning negatiivse varasema ja negatiivse viimase kogemusega juhtumi soovitusindeksi väärtus oli kõige madalam. See näitab, et soovitusindeks on usaldusväärne juhul, kui vastajaid on piisavalt palju, vastasel juhul võivad vastajate erisused tulemust kallutada.

Naised annavad positiivsete ja neutraalsete kogemuste puhul meestest kõrgemaid hinnanguid, kuid negatiivsete kogemuste puhul vastavad mehed ja naised statistiliselt sarnaselt. Neutraalsetes ja positiivsetes olukordades valivad mehed soovitusel tõenäosuse küsimusele tõenäolisemalt hinnangu 5, aga negatiivsetes olukordades erinevust meeste ja naiste vahel ei ole.

Generatsioonidest Z ja Y vastajad annavad soovitusel tõenäosuse hinnanguid sarnaselt ning samuti vastavad sarnaselt X generatsiooni esindajad ja boomerid. Viimased annavad enamikes olukordades madalamaid hinnanguid kui nooremad vastajad.

Põhiharidusega ja alla mediaani sissetulekuga vastajad olid vähem tõenäoliselt soovitajad, kui viimane kogemus oli neutraalne, isegi kui varasem kogemus oli positiivne. Madalama sissetulekuga vastajad olid vähem tõenäoliselt soovitajad varasema neutraalse ja viimase positiivse kogemuse puhul ning vastasid kriitilisemalt varasema negatiivse ja hiljutise neutraalse kogemuse juures.

Viimane kogemus mõjutab soovitusindeksi skoori rohkem kui varasem kogemus. Kui viimane kogemus on negatiivne, siis ei mõjuta varasem kogemus soovitamise tõenäosust statistiliselt oluliselt. Viimase neutraalse ja viimase positiivse kogemuse puhul avaldab soovitamise tõenäosuse vastusele mõju ka varasem kogemus. See näitab, et kliendisuhet on väga lihtne rikkuda ühe negatiivse kogemusega, kuid suhet parandada on keeruline.

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UNDERSTANDING THE IMPACT OF LAST EXPERIENCE ON NET PROMOTER SCORE: AN ANALYSIS FROM CUSTOMER'S PERSPECTIVE

supervised by

ANDRES KUUSIK

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