

▶ Net Promoter® Industry Report 2011

France – Banking

Business to Consumer



www.netpromoter.com | www.satmetrix.com

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1.1. NET PROMOTER INDUSTRY DATA: OVERVIEW

Net Promoter is both a loyalty metric and a discipline for using customer feedback to fuel profitable growth. Developed by Satmetrix, Bain & Company, and Fred Reichheld, the concept was first popularised through Reichheld's book *The Ultimate Question*, and has since been embraced by leading companies worldwide as the standard for measuring and improving customer loyalty.

The Net Promoter Score, or NPS®, is a loyalty metric that is calculated by placing a company's customers into three categories: Promoters, Passives, and Detractors. Customers are asked one key loyalty question: How likely is it that you would recommend [Company X or Brand X] to a friend or colleague? Customers respond on a 0-to-10 point rating scale, with 0 being not at all likely, and 10 being extremely likely to recommend. Responses are categorised as follows:

- Promoters (score 9-10) are loyal enthusiasts who will keep buying and refer others, fueling growth.
- Passives (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.
- Detractors (score 0-6) are unhappy customers who can damage your brand and impede growth through negative word-of-mouth.

To calculate a company's Net Promoter Score, take the percentage of customers who are Promoters and subtract the percentage who are Detractors. The resulting NPS can provide insight on competitive position among companies in a given industry. By understanding attributes of the customer experience that influence the recommend score and NPS, companies can make improvements to product and service design and delivery to support profitable growth.

The Net Promoter Industry Reports were developed by Satmetrix, the co-developer of Net Promoter, to help companies benchmark their Net Promoter Score (NPS) performance relative to others. The reports provide context on the range of NPS® for major providers of products and services in a variety of industries. The reports also provide more detailed information on each of the companies included in the benchmark, including NPS, key attributes that drive recommend scores for each company, and performance (gap analysis) on a variety of customer experience attributes ranked by respondents.

Data for this report was collected in Q1 2011 using an opt-in email survey with individuals who indicated that they were familiar with the company's products and services, having purchased them as a personal consumer within the past year. The report includes companies for which 100 or more responses were received regarding the company's products and/or services. This tends to capture the largest companies operating in the market, but is subject to some variability based on the respondent sample. More information on the data collection methodology is available in section 3 (Appendix).

The following pages contain the NPS and associated data for each of the companies contained within this report, which include:

- BNP Paribas
- Caisse d'Epargne
- CIC
- Crédit Agricole
- Crédit Mutuel
- La Poste
- LCL
- Société Générale