ИНДЕКС УДОВЛЕТВОРЕННОСТИ ПОТРЕБИТЕЛЕЙ (CSI) И ИНДЕКС ЛОЯЛЬНОСТИ (NPS) КАК СОВРЕМЕННЫЕ ИНСТРУМЕНТЫ ДЛЯ ОЦЕНКИ КАЧЕСТВА ОБСЛУЖИВАНИЯ

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Аннотация:

В данной статье мы рассмотрим такие индексы, как индекс удовлетворенности потребителей (CSI) и индекс лояльности (NPS). Данные индексы в настоящее время очень популярны и многие компании их используют. Они достаточно легки в использовании и помогают улучшить качество обслуживания, а также применимы для любой сферы деятельности.

Ключевые слова: индекс удовлетворенности потребителей, индекс лояльности, качество обслуживания, оценка качества обслуживания.

THE CUSTOMER SATISFACTION INDEX (CSI) AND LOYALTY INDEX (NPS) AS MODERN TOOLS FOR ASSESSING THE QUALITY OF SERVICE

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Annotation:

In this article we will look at such indices as the Customer Satisfaction Index (CSI) and the Loyalty Index (NPS). These indexes are now very popular and many companies use them. They are easy enough to use and help to improve the quality of service, as well as applicable for any field of activity.

Key words: consumer satisfaction index, loyalty index, quality of service, quality of service evaluation.

In this article, you will be asked to review these indices in more depth. CSI and NPS are gaining popularity among large organizations. These indices are used by companies such as Apple, Sberbank, VTB, etc.

"NPS" is an abbreviation of the Net Promoter Score, which can literally be translated as a "net promoter index". The NPS methodology as a tool for measuring customer loyalty was proposed in 2003 by Fred Reicheld in Harvard Business Review magazine. With the goal of identifying which indicators are most related to customer loyalty, Fred Reicheld analyzed huge amounts of data, and concluded that with actual loyalty, the readiness to recommend a company to friends and acquaintances was most strongly correlated. The NPS methodology that he created is based on the readiness to recommend the company as the only indicator of loyalty.

For several years of existence, this technique has gained wide popularity in the world due to its simplicity. Based on NPS measurements, management decisions are made, branches are opened and closed, bonuses are paid or not paid, etc.

The essence of the method of measuring customer loyalty in the NPS model is quite simple. It is of fundamental importance to ask exactly current customers, not former or potential clients. The first and main question: "How likely is it that you will recommend company X to your friends / acquaintances"? The client puts a rating on a scale of 0 to 10, where 10 means "I will definitely recommend", and 0 - "I do not exactly recommend". Further, based on the answers, customers are divided into three groups:

- "Promoters" (in the original "promoters") - rated 9 and 10. According to Reicheld, these are customers who are highly loyal to the company and are very likely to recommend it to their acquaintances.

- "Neutrals" (in the original "passive clients") - rated 7 and 8. They are considered to be "passive" clients who are not that very much ready to recommend a company, but not that they are very unhappy with it.

- "Critics" (in the original "detractors") - gave estimates from 0 to 6 - dissatisfied customers who would rather not recommend the company to their friends / acquaintances, and, moreover, may even "discourage" using its services.

Actually, the NPS index itself is calculated as the difference between the percentage of "promoters" and "critics" and shows the level of customer loyalty. The final value can vary from -100 (if 100% of the company's customers are "critics") to + 100% (if all clients are "promoters").

The positive NPS index indicates that among the clients of the company the share of "promoters" exceeds the share of "critics", and, therefore, there is the potential for increasing the client base due to loyalty alone ("customer leads client"). A zero or a negative index indicates that the share of "critics" is equal to or greater than the share of "promoters", and, therefore, there is no such potential, and even possible (for large negative values) there is a risk of outflow of clients due to anti-recommendations.

It is believed that companies that have a very high positive index NPS (conditionally +50 and higher), the client base can grow by itself, and advertising can not be given at all. An example is Apple, which does not need advertising. The NPS indicator in this company is 60% (data for 2017) [1].

Customer satisfaction index, which shows how satisfied customers are with the products and services of the company.

Algorithm of calculation:

The first stage: select an arbitrary number of parameters that you consider important for the company. Most often, the attitude of consumers to a product or service, service, operational standards, the attractiveness of advertising and the price of goods compared with competitors are evaluated.

The second stage: ask several clients to put the company's rating on a five-point scale, where one point means complete frustration with working with the firm, five - ecstasy. Learn from buyers how important to them this or that parameter is also on a five-point scale. So you will understand what consumers value in the company. For example, you think: the assortment and prices are more important, and the customers will answer that they pay attention to the speed of the work of the personnel. Interrogate consumers by phone, in the store immediately after purchase, on the site, by e-mail, etc.

The third stage: analyze the received answers of clients. For example, you calculated the CSI customer satisfaction index for the "Service" parameter and got the results:

20% of respondents put one point (very dissatisfied);

15% - two points (unhappy);

20% - three points (neutral);

35% - four points (are satisfied);

10% - five points (very satisfied).

Evaluating "neutral" means: customers are unhappy, but do not want (hesitate) to put a low score. Therefore, classify such consumers as disappointed. In this example, 55% of buyers are not satisfied with the company's service - a very bad indicator. At the same time, customers rated the importance of the service on average by five points. Therefore, the company's task is to improve the quality of service. Otherwise, customers will move to competitors [2].

The Customer Satisfaction Index (CSI) is calculated on the basis of an integrated assessment of the quality of goods and services by the buyer. In other words, the goods are valued by those who prefer to buy it. This indicator may differ from the level of sales and the share of the product on the market, as it reflects the attitude of consumers. Satisfaction includes the image of the company, expectations, perception of the quality

of the product and its price. The indicator of loyalty is the consumer's assessment of the value of the product (service) and the degree of readiness to re-purchase.

Customer satisfaction is measured by the product or service in order to understand how satisfied customers are with the interaction with the company. Using CSI:

- Correction of technological processes;

- Identification of bottlenecks in channels, processes, services;

- Configure the service script.

In the retail block, the satisfaction index is used as a specific channel and is calculated in points. In the corporate block, it is used in a classical form with the use of attributes within the framework of one study and is measured in percent.

Why measure the CSI and NPS indexes:

1. For business development

- The profit increases;

- Running ahead of competitors.

2. To engage employees

- There is pride in your work and desire to work better;

- There is a certainty that the client receives a really valuable product.

3. To create a client-oriented company

- Identify and satisfy the true needs of the client;

- This is an opportunity to learn to listen and hear the client;

- The data obtained is an excellent basis for improving the service and internal differentiation of the company.

The main goal of a commercial bank is to make a profit. It is believed that an increase in the CSI index by 1-2% leads to an increase in profits by 20%. Therefore, every year Sberbank is working out a strategy to improve the quality of services. But to trace the direct dependence of the increase in profits on the increase in the index of customer satisfaction is very difficult. Since the increase in profit affects a lot of criteria.

Analyzing these indices, we can conclude that their use helps to improve the quality of service companies, and therefore, to increase profits. If you follow the indications of these indices and conduct surveys on a regular basis, then at the end of time you can achieve good results. For example, by conducting a Customer Satisfaction Index (CSI) survey, you can see the sinking and weak points in the quality of service. The main advantage of this index is that it is possible to track estimates in specific areas. A high index of loyalty, will be able to increase the client base, as potential customers will appear from the recommendations.

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