

NPCI/2021-22/GEN/007

24<sup>th</sup> Jan, 2022

To,

**All Members participating in various NPCI Products**

Dear Sir/Madam,

**Subject: Enhanced participation by Issuer Bank/entity in Net Promoter Score**

Over the recent time frame, customer usage of the digital payments environment has increased significantly. Consequently, it has become more important to understand customer experiences and perception of NPCI products through effective data metrics.

NPCI collaborates with member banks/entities and uses the proven Net Promoter Score (NPS®) market research metric in gauging customer loyalty and satisfaction, for digital payment products. Currently, this NPS® programme is available with NETC, UPI-BHIM, RuPay, IMPS. It is envisaged that the programme will cover other NPCI products in the future.

For better data analytics and customer understanding, increased NPS® data metrics are required. It is for this reason, NPCI would like to encourage stronger implementation of the NPS® programme by every member bank/entity. Participation will drive an increased availability of data responses, which will lead to insightful user feedback.

The expected outcome of this circular is increased participation by the member banks/entities, as per the attached guidelines (refer Annexure 1).

Please make a note of the contents herein and disseminate the information contained herein to the officials concerned.

Yours faithfully,

Sd/-

**Praveena Rai**

**Chief Operating Officer**

Enclosed: Annexure 1

## Annexure: 1

### What is NPS

Net Promoter Score, is a measure of how likely people are to recommend your product or service to other people i.e. how satisfied your customers are with your business as a whole.

### Benefits

- Customer
  - Capture customer voice along with the transaction experience
  - Immediate feedback of the service/features
- Member Banks/Entity
  - Pro-active product/service enhancement
  - Strategic insights before launching new products/features
  - Can use the results to take immediate action to improve their relationship with customers and to plan long-term improvements

## Procedure Guidelines

### Member Onboarding

- Member banks/entities will be provided with a survey link to be shared with the customers
- The medium of sharing to customers can be in-app notifications/SMS/WhatsApp for business or other channels as per the choice of Member banks/entities

### Insights Sharing

- Feedback will be shared with Member banks/entities through
  - Monthly performance decks containing detailed performance metric

### NPS Way Forward Roadmap

As per the action plan following steps to be taken

1. Regular monthly meetings to discuss the insights and identify parameters that require improvement
2. Customized questionnaire as per requirement for banks/entities
3. Analysis sessions to share insights after changes made in previous features
4. Appropriate support provided to banks/entities as required

## Operating Guidelines

### Mechanism

- Once the customer completes a transaction using the NPCI product & services through member/s, based on a successful transaction the survey should be triggered within 24 hours as per the below-mentioned criteria
- Member's system to check if the user has taken the NPS survey in the last 30 days. If the user has taken the survey in the past 30 days, they are not prompted for the survey. If the user has not taken the survey yet, they are shown a dialog box/link for the survey.

### NPS Backend

- Based on the responses received, the Voice of Customers(VoC) and Computer-assisted telephone interviewing(CATI) for a selected base for further deep dive, which will be collected by an agency appointed by NPCI, deep insights will be shared with Member banks/entities by NPCI on a timely basis to improve the customer experience continuously

## Product Specific requirements

### NETC FASTag

- When to trigger the survey to the customer? - When the consumer uses NETC FASTag for Transactions (Toll/Parking etc)
- Monthly Target. -10% of the monthly active customer base of the member bank/entity
- Go live deadline: 25<sup>th</sup> February,2022

### UPI

- When to trigger the survey to the customer? - At the event of engagement, that is when the customer is doing UPI transaction
- Monthly Target. - 5% of the monthly active customer base of the member bank/entity
- Go live deadline: 20<sup>th</sup> April,2022

### IMPS

- When to trigger the survey to the customer? - At the event of engagement, that is when the customer is doing IMPS transaction
- Monthly Target. - 5% of the monthly active customer base of the member bank/entity
- Go live deadline: 25<sup>th</sup> February,2022

### RuPay

- When to trigger the survey to the customer? – Post the customer has done a successful transaction on ATM/POS/ECOM
- Monthly Target. - 5% of the monthly active customer base of the member bank/entity
- Go live deadline: 20<sup>th</sup> April,2022