

Measuring Customer Loyalty Using Net Promoter Score: Analysis in Insurance Companies

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ABSTRACT

The insurance industry operates in a highly competitive environment, where understanding customer loyalty is crucial for strategic business development. The Net Promoter Score (NPS) serves as a key performance indicator to gauge customer loyalty by measuring their likelihood to repurchase and recommend services. This study focuses on analyzing NPS implementation in Indonesian insurance companies to identify factors influencing customer loyalty and areas for improvement. The research objectives include evaluating the impact of customer experience, market segmentation, and loyalty-supporting factors on NPS scores. Data were collected through an NPS survey conducted from May to September 2023, targeting 1,195 valid respondents from 25 branches across Indonesia. The survey assessed customer perceptions across 13 product and service dimensions, including product diversity, claim process ease, and digital service support. Findings revealed an NPS score of 62.43, significantly higher than the industry average, indicating strong customer loyalty. Key strengths included certainty of benefits and clarity of service flow, while weaknesses were identified in digital service support and claim settlement speed. Segmentation analysis showed variations in loyalty by customer type, gender, age, and tenure. The study highlights the need for targeted improvements in digital services and claims processes, alongside better data distribution across branches. Implications suggest that insurers can enhance loyalty by addressing identified weaknesses and leveraging strengths in promotional campaigns. This research provides foundational insights into NPS effectiveness in Indonesia's insurance sector, offering actionable recommendations for industry practitioners.

KEYWORDS

Net Promoter Score; Insurance Industry; Customer loyalty; Improvement Analysis; Correspondence Analysis



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INTRODUCTION

The insurance industry is one of the most competitive sectors, where companies compete to retain and attract new customers (Afrin et al., 2023; Al Arif & Firmansyah, 2021; Cappiello, 2020; Ellili et al., 2023; Hassan et al., 2023). In the face of intense competition, insurance companies must develop a deep understanding of their customers' preferences and needs. In recent years, the use of the Net Promoter Score (NPS) has become increasingly popular as a tool for measuring customer loyalty and reflecting the performance of a company's products and services (Adams et al., 2022; Baehre et al., 2022; Baquero, 2022; Bitencourt et al., 2023; Markoulidakis et al., 2021). NPS measures the likelihood that customers will recommend insurance products to friends, colleagues, and others in their network. However, research examining the implementation and effectiveness of NPS within the insurance industry context remains limited. These customer recommendations act as *word of mouth* or *viral news*, serving as powerful drivers for increasing a company's competitiveness and growth (Agag et al., 2024; Anastasiei & Dospinescu, 2019; Kara et al., 2024; Lafreniere et al., 2022; Situmorang et al., 2017; Wilberforce et al., 2019). Although NPS has been widely adopted across various industries, in-depth research on its application in the Indonesian insurance industry is still scarce. Therefore, a knowledge gap exists regarding the extent to which NPS can serve as an effective indicator for measuring customer loyalty in Indonesia's insurance sector.

Previous studies have shown that NPS can be an effective tool for measuring customer loyalty in various industry contexts. The novelty of this research lies in its specific focus on the insurance industry in Indonesia. Additionally, the study aims to identify product and service factors that influence customer loyalty, providing new insights for insurers seeking to improve their performance in a competitive market. Accordingly, the NPS survey in insurance companies is conducted to assess the likelihood of customers purchasing insurance products again and recommending them to others, based on supporting factors related to the products and services provided. This enables the identification of areas requiring improvement.

The insurance industry is a highly competitive sector where customer loyalty plays a pivotal role in sustaining business growth. In recent years, NPS has emerged as a widely adopted metric for measuring customer loyalty across industries, including financial services. NPS streamlines loyalty assessment by categorizing customers into promoters, passives, and detractors based on their likelihood to recommend a company. However, the application and effectiveness of NPS in the insurance sector—particularly in emerging markets like Indonesia—remain underexplored, creating a need for localized research. Existing studies have demonstrated the utility of NPS in various industries, with research validating its effectiveness in retail banking and telecommunications. These studies have established NPS as a reliable predictor of business growth and customer retention, highlighting its correlation with key performance indicators. However, the insurance industry presents unique challenges and dynamics that may influence NPS differently, especially in developing markets where customer expectations and service standards may vary significantly from those in established Western markets.

A significant research gap remains in understanding how NPS functions specifically within Indonesia's insurance sector, which has distinct cultural and market characteristics. While previous research has examined NPS in various contexts, few studies have focused on the Indonesian insurance market or explored how local factors might influence NPS outcomes. This gap is particularly notable given the rapid growth and digital transformation occurring in Indonesia's insurance industry, which may be creating new patterns in customer loyalty and satisfaction.

The urgency of this research stems from the insurance industry's critical role in Indonesia's developing economy and the increasing competition among providers. As more companies enter the market and digital platforms transform service delivery, understanding customer loyalty metrics becomes essential for business sustainability. The 2023 NPS survey results, showing a score of 62.43, indicate strong performance but also reveal specific areas needing improvement, particularly in digital services and claims processes that could significantly impact future competitiveness.

This study introduces novelty by focusing exclusively on the Indonesian insurance context and incorporating detailed segmentation analysis across demographic factors. Unlike previous NPS research that often-treated customer bases as homogeneous, this study examines how different customer groups respond to insurance services, providing more nuanced insights for targeted improvements. The research also identifies thirteen specific product and service factors that influence NPS scores, offering a comprehensive view of loyalty drivers in this market.

The primary purpose of this investigation is to evaluate NPS as a loyalty metric in Indonesia's insurance sector while identifying actionable insights for service improvement. The study aims to measure current NPS performance against industry benchmarks, analyze how different customer segments contribute to the score, and pinpoint specific service factors that most significantly impact customer loyalty classifications as promoters or detractors.

This research makes important contributions by providing empirical evidence of NPS applicability in a non-Western insurance market, thereby expanding the theoretical framework of customer loyalty measurement. For practitioners, the findings offer concrete guidance on prioritizing service improvements, particularly in digital platforms and claims processing, which the study identifies as critical pain points. The segmentation analysis also enables more targeted customer relationship management strategies based on demographic characteristics and customer tenure.

The study's benefits extend across multiple stakeholders in the insurance ecosystem. Insurance companies gain actionable insights to enhance customer retention and reduce acquisition costs, while policymakers receive data to inform customer protection regulations. Academics acquire a foundation for further research on loyalty metrics in emerging markets, and ultimately, customers stand to benefit from improved service quality and digital experiences resulting from the study's recommendations.

Some of the hypotheses developed in this study are as follows:

- 1) Hypothesis 1: Customer Experience Affects NPS Score. The customer's experience with the insurance company's products and services will affect the NPS

- score assigned. This hypothesis assumes that customer satisfaction levels tend to influence the likelihood of recommending the company to others.
- 2) Hypothesis 2: Customer Segmentation Affects NPS Score. Variations in customer segmentation—such as type of customer (individual or corporate), demographics of individual customers (gender, age range), customer tenure, branch origin, and product type—will affect the NPS score. For example, corporate customers may have different needs and expectations compared to individual customers.
 - 3) Hypothesis 3: Customer Loyalty Supporting Factors Contribute to NPS Score. Factors that support customer loyalty, such as product quality, customer service, and claims experience, will have a significant impact on NPS scores. Customers who feel supported and satisfied with these factors tend to give higher NPS scores.

RESEARCH METHOD

The scope of assessment in the NPS survey includes aspects of products and services that support the assessment and the desire of customers to buy back and distribute insurance products to others as reflected in the NPS survey questionnaire questions. NPS survey respondents include customers who are registered as active customers until the September 2023 period. The NPS survey assessment period was held from May 29, 2023 to September 30, 2023.

Preparation of the NPS survey questionnaire

The NPS survey questionnaire is compiled with relevant questions to help measure and analyze customer loyalty in insurance companies. The questions in the NPS survey questionnaire consist of: The primary question in the NPS questionnaire consists of 1 (one) core question, namely: "Based on experience so far, how likely are you to recommend an insurance company to family, friends, and colleagues?". Secondary questions were used to find out and analyze the segmentation of NPS survey respondent data further, such as the type of customer (individual or corporate), demographics of individual customers (gender, age range), length of time of customer, origin of branch, and type of product owned, as well as supporting factors for customer loyalty.

The assessment of the answers to the NPS survey questionnaire questions is on a score scale from 0 (zero) to 10 (ten), with the following classification determination:

Table 1. Classification of NPS Survey Score Scale

| Score Scale | Customer Classification | Information |
|-------------|-------------------------|---|
| 0 – 6 | Pencela (Detractor) | Unsatisfied customers and can damage the brand with a negative image |
| 7 – 8 | Pasif (Passive) | Customers who are quite satisfied but still ignore the brand and can be influenced by competitors |
| 9 – 10 | Promoter | Loyal customers who will continue to buy and/or make repeated purchases of insurance products and services and recommend insurance products to others |

Determination of NPS survey respondent targets

Insurance company customer data as of April 30, 2023 is 80,435 customers spread across 25 branches throughout Indonesia. Based on the number of population, the minimum number of respondents set as the target of the NPS survey in insurance companies based on the calculation of the NPS sample is 1,192 customers, with a confidence level of 96%, an error rate of 4%, and an estimated survey filling rate of 50%.

Implementation of NPS Survey

NPS survey questionnaire questions in 2023 using a webpage with <https://survey.jrp.co.id/> link. The method of distributing the NPS survey questionnaire is carried out through: Blasting link webpage melalui broadcast WhatsApp Messenger (WA); Scan the Quick Response (QR) Code directly by customers at the branch office.

Periodic monitoring of the implementation of NPS surveys is carried out, namely 1 (one) time a month for the first two months and 2 (two) times a month for two months the following month, to ensure that the NPS survey questionnaire is filled out correctly and can achieve the expected respondent data target.

Data Analysis

The number of NPS survey response data in insurance companies in 2023 at the end of the survey period was 1,263. Based on the results of the analysis of the response data, it was determined that as many as 1,195 response data were declared valid (valid) and 68 response data were declared invalid. The basis for determining and the amount of NPS survey response data declared invalid is as follows:

Table 2. Invalid Response Details

| Information | Sum |
|--|-----|
| Test charging (before the blasting date) | - |
| Incomplete charging | - |
| Inappropriate responses (opposite scores and narratives) | 23 |
| Double charging by the same customer | 45 |
| Charging outside the survey period | - |
| Total invalid responses | 68 |

The amount of NPS survey response data at insurance companies in 2023 that is declared valid is still sufficient statistically speaking, so that further data processing can be carried out for the calculation of NPS scores in insurance companies in 2023 by calculating the percentage of promoter respondent criteria subtracted by the percentage of detractor respondent criteria.

RESULT AND DISCUSSION

An NPS survey has been conducted on customers in insurance companies which includes aspects of products and services that support customers' assessment and desire to buy back and market insurance products to others. The NPS survey in

insurance companies is carried out by assessing the customer's desire to buy back and sell insurance products to others represented by a score of -100 to 100 where the higher the NPS score reflects the better the customer loyalty value. From the results of the NPS survey in insurance companies, it reached a score of 62.43 out of a maximum score of 100. A positive NPS score indicates a good level of loyalty, because the number of customers who become promoters is more than the number of detractor customers.

The achievement of these scores is the result of valid respondents, namely:

Table 3. Recap of Respondent Data for Total NPS Calculation

Compared to the average NPS score in the insurance industry based on the Net Promoter Benchmark results issued by Customer Gauge with a score range of +27 to +41, it shows that customer loyalty in this survey is higher than the average NPS in the industry.

Improvement Analysis

In addition to the achievement of NPS score results, this survey also identifies 13 factors that support products and services that can affect customer loyalty as follows:

Table 4. Factors Supporting Customer Loyalty

| Product & Service Factors | Responds | Negative Effects | | Neutral Effect | | Positive Effects | |
|---|----------|------------------|----|----------------|-----|------------------|-----|
| Product diversity | 672 | 9 | 1% | 111 | 17% | 552 | 82% |
| Certainty of benefits over protection | 642 | 2 | 0% | 83 | 13% | 557 | 87% |
| Explanation of the contents of the policy | 625 | 8 | 1% | 96 | 15% | 521 | 83% |
| Affordability of premium prices | 781 | 7 | 1% | 123 | 16% | 651 | 83% |
| Easy access to product information | 591 | 10 | 2% | 103 | 17% | 478 | 81% |
| Hospitality service | 865 | 2 | 0% | 143 | 17% | 720 | 83% |
| Convenience of waiting facilities | 466 | 7 | 2% | 53 | 11% | 406 | 87% |
| Speed, responsiveness and dexterity of officers' response | 795 | 10 | 1% | 112 | 14% | 673 | 85% |
| Digital service support | 537 | 10 | 2% | 84 | 16% | 443 | 82% |
| Ease of access to services | 628 | 6 | 1% | 91 | 14% | 531 | 85% |
| Clarity of service flow | 616 | 4 | 1% | 75 | 12% | 537 | 87% |
| Ease of claim process | 572 | 7 | 1% | 90 | 16% | 475 | 83% |
| Speed of claim settlement | 561 | 10 | 2% | 94 | 17% | 457 | 81% |

From Table 4, it is known that all supporting factors for customer loyalty measurement products and services have a much larger percentage of positive impressions than negative and neutral impressions. Of the 13 factors that support customer loyalty measured in the NPS survey, it can be concluded as follows:

- Factors that are strengths and need to be maintained are the factor of certainty of benefits for protection, comfort of waiting facilities, and clarity of service flow;
- These three factors need to be maintained and improved in order to provide better customer satisfaction by reducing the percentage of respondents who give a negative and neutral impression in the next period;
- These three factors can be communicated even better because they are strengths, perhaps they can be involved in promotional campaigns.
- Loyal customers who feel comfortable with waiting room facilities and clarity of service flow will be able to help move word *of mouth* in terms of convenience of facilities and clarity of service flow.
- Factors that are weaknesses and need to be improved are the factors of ease of access to product information, digital service support, and speed of claim settlement.
- The speed of claim settlement is a factor that needs to be evaluated internally so that it can be improved and improved in the next period.
- The ease of access to product information can be improved by updating *product knowledge* for customers in the form of information on websites or print media, content on social media, or providing up-to-date product information on applications. And this needs to be evaluated internally so that it can be improved and improved in the next period.
- Digital service support is an important factor that needs to be improved to increase customer satisfaction, one of which is by improving the performance of the digital system/service so that it does not experience frequent interruptions/downs and providing digital services with *an easy* user interface.

Correspondence Analysis

The details of the NPS score calculation based on the criteria and segmentation set on the NPS survey questionnaire are presented as follows:

Table 5. Recap of Respondent Data for NPS Calculation by Customer Type

| Customer Type | Response | NPS |
|---------------|----------|--------|
| Individual | 749 | +61,15 |
| Company | 446 | +64,57 |
| Total | 1.195 | |

Table 6. Recap of respondent data for NPS calculation by gender

| Gender | Response | NPS |
|-------------------|----------|--------|
| Male – Male | 462 | +63,85 |
| Woman | 287 | +56,79 |
| NULL (Enterprise) | 246 | |

| | |
|-------|-------|
| Total | 1.195 |
|-------|-------|

From Tables 5 and 6 above, it is known that the recap of respondent data for the calculation of NPS per type of customer and per gender measured in the NPS survey, can be concluded as follows:

- Mostly, male customers tend to be Promoters
- Some of the female customers tend to be Detractors and Promoter customers
- Customers on behalf of the Company tend to be Passive customers – Promoters

Table 7. Recap of Respondent Data for NPS Calculation by Age Range

| Age Range | Response | NPS |
|--------------------|----------|--------|
| under 24 years old | 132 | +68,18 |
| 24-30 Years | 150 | +64,00 |
| 31-40 Years | 199 | +59,80 |
| 41-56 Years | 210 | +57,14 |
| over 56 Years | 57 | +57,89 |
| NULL (Enterprise) | 447 | |
| Total | 1.195 | |

| Rating | Respondent | Percentage |
|--------|------------|------------|
| 0 | 2 | 0,17% |
| 1 | 8 | 0,67% |
| 2 | 2 | 0,17% |
| 3 | 3 | 0,25% |
| 4 | 2 | 0,17% |
| 5 | 9 | 0,75% |
| 6 | 89 | 7,45% |
| 7 | 37 | 3,10% |
| 8 | 182 | 15,23% |
| 9 | 204 | 17,07% |
| 10 | 657 | 54,98% |
| Total | 1.195 | 100.0% |

From Table 7 above, it is known that the recap of respondent data for the calculation of NPS per type of customer and per age range measured in the NPS survey, can be concluded as follows:

- Most (almost all) customers who are < 24 years - 30 years old tend to be Promoters.
- Most customers aged 31 - 40 years tend to be passive.
- Some of the customers aged 41 – 56 years tend to be Passive – Detractors.
- Most customers who are > 56 years old tend to be Detractors.

Table 8. Recap of Respondent Data for NPS Calculation Per Customer Duration

| Client Period | Response | NPS |
|-------------------|----------|--------|
| under 3 years old | 398 | +55,53 |
| 3-5 years | 287 | +57,49 |
| above 5 years | 507 | +70,61 |
| NULL | 3 | |
| Total | 1.195 | |

From Table 8 above, it is known that the recap of respondent data for the calculation of NPS per type of customer and per customer duration measured in the NPS survey, can be concluded as follows:

- Most customers who join for more than 5 years tend to be Promoters.
- Most of the customers who join for < 3 years tend to be passive.
- Most of the customers who join for 3-5 years tend to be Detractors.

Table 9. Recap of Respondent Data for NPS Calculation Per Branch Location

| Branch Location | Response | NPS |
|-----------------------|----------|-----|
| Ambon | 42 | +88 |
| Balikpapan | 17 | +53 |
| Bandar Lampung | 48 | +79 |
| Bandung | 66 | +58 |
| Banjarmasin | 56 | +73 |
| Batam | 29 | +76 |
| Denpasar | 63 | +63 |
| Jakarta Kelapa Gading | 52 | +33 |
| Jakarta Mampang | 18 | +61 |
| Jakarta Tb Simatupang | 54 | +54 |
| Jambi | 49 | +57 |
| Jayapura | 83 | +69 |
| São Paulo | 12 | +75 |
| Makassar | 56 | +55 |
| Manado | 55 | +87 |
| Mataram | 58 | +83 |
| Terrain | 116 | +47 |
| Field | 59 | +61 |
| Palembang | 52 | +71 |
| Pekanbaru | 38 | +63 |
| Pontianak | 28 | +71 |
| Semarang | 51 | +29 |
| Attack | 19 | +79 |
| Surabaya | 18 | +44 |
| Yogyakarta | 56 | +61 |
| Total | 1.195 | |

Tabel 10. Rekap Data Responden Untuk Perhitungan NPS Per Jenis Produk

| Jenis Produk | Respondent | NPS |
|-----------------|------------|------|
| Properti | 310 | +60 |
| Motor vehicle | 408 | +60 |
| Marine cargo | 41 | +76 |
| Marine hull | 17 | +76 |
| Aviation | 3 | +100 |
| Energy offshore | 4 | +100 |
| Energy onshore | 4 | +100 |
| Engineering | 18 | +100 |
| Liability | 70 | +81 |
| Accident | 536 | +67 |
| Credit | 20 | +50 |
| Suretyship | 291 | +69 |
| Miscellaneous | 34 | +82 |

Information:

The visualization of the red color of the respondent column in Table 9 and Table 10 represents the number of respondent sampling that is too small or less than the average, so it is possible that there is a bias/error in the NPS score calculation results.

The visualization of the color of the NPS score column in Table 9 and Table 10 represents that the greener the color, the higher the NPS score, while the redder the color, the smaller the NPS score. From Tables 9 and 10 above, it is known that the recap of respondent data for the calculation of NPS per branch location and per type of product measured in the NPS survey, it can be concluded that each aspect of the assessment has implementation that has approached or achieved best practices, however, in certain areas there is still a need for improvement or improvement.

Things that need to be handled are as follows: The factors of ease of access to product information, digital service support, and speed of claim settlement were rated low by customers in measuring the supporting factors of products and services; Analysis of customer loyalty supporting factors for all branches is still global; Data sampling of active customers who are NPS survey respondents has not been evenly distributed across all branches, so there are still respondents with a below-average number.

Regarding the weaknesses in the aspects of NPS assessment and the implementation of NPS surveys as described above and in an effort to improve the best performance in product and service factors, we recommend several things that need to be prioritized in following up as follows:

- Conducting an evaluation of product information access services and reviewing product information service media;

- The development of digital platforms and services is in line with the Company's Work Plan which focuses on the development of retail and digital products;
- Development of service centers that handle customer inquiries and/or complaints, including but not limited to Call Center services, SMS Centers, WhatsApp Blasting, Live Chat Websites;
- Conducting periodic surveys at branches to obtain evaluation materials and updating NPS questionnaire questions related to supporting factors for products and services that affect customer loyalty;
- Conduct NPS surveys within 3 months or 4 months once a year;
- Regularly update and collect data on the completeness of customer contact data to make it easier to determine the minimum number of data sampling in each branch;
- Conducting socialization on the implementation, results, and follow-up steps of the NP survey in each branch in order to achieve improvement steps;

Develop company guidelines related to NPS survey implementation standards.

Regarding the NPS assessment aspect as described above and in an effort to improve the best performance for correspondents, we recommend several things that need to be prioritized in following up as follows:

- Improving services to customers (especially) women who are > 31 years old and join for < 3 - 5 years (in providing services, responses, information, easier claim settlement processes and so on)
- Provide better/attractive services and offers to customers both male and female aged 31 - 40 years who have joined for < 3 years (so that it is not easy to switch to competitors)
- Providing good service/offers and involving customers (especially) both men and women, aged < 24 - 30 and or who have joined for > 5 years to be active in *promotional* campaigns.

CONCLUSION

The analysis of Net Promoter Score (NPS) survey data from May to September 2023 revealed a strong customer loyalty level in Indonesia's insurance industry, with an NPS score of 62.43—well above the industry average—driven by a higher number of promoters than detractors. While the results highlight best practices in some areas, the study also identified key weaknesses, particularly in the accessibility of product information, digital service support, and claim settlement speed. Limitations such as uneven respondent distribution and insufficient analysis of loyalty factors across branches suggest the need for more balanced data collection and deeper investigation. For future research, it is recommended to ensure more representative sampling across all branches, conduct in-depth analyses of digital services and claims processes, and test the effectiveness of targeted improvement strategies through experimental or longitudinal studies. Additionally, exploring the roles of human interaction quality and service personalization, as well as

benchmarking NPS implementation against other financial services sectors, would provide further insights to optimize customer loyalty strategies in Indonesia's evolving insurance landscape.

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