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Why Mystery Shopping Does Not Measure Customer Satisfaction at Banks and Credit Unions

Customer satisfaction has become a hot topic in banking. Recent studies have concluded: "Delivering a positive customer experience is one of the few levers banks can use to stand out in today's market" (Capgemini, 2011); "Organic growth rooted in strong customer relationships, and the economic rewards they deliver, will be the best path forward for retail banks in the years ahead." (Bain & Company, 2010); "Across all driving factors, satisfaction provides the most sustainable competitive advantage." (J.D. Power and Novantas, 2009)

Ample research has shown the many benefits of customer satifaction

According to Keiningham, Munn and Evans (2003, p.37), *"both practitioners and academics have accepted the premise that customer satisfaction results in customer behavior patterns that positively affect business results."* The benefits include favorable customer behavior intentions such as: increased customer commitment (Gustafsson, Johnson and Roos, 2005; Brown et al., 2005; Liang and Wang, 2004); higher repurchase intentions (Homburg, Hoyer and Koschate, 2005; Mittal and Kamakura, 2001; Szymanski and Henard, 2001); and improved price perceptions and a willingness to pay more (Stock, 2005; Anderson, 1996). Customer satisfaction also has been shown to affect customer behaviors, including: customer loyalty and repurchase behavior (Homburg and Fürst 2005, Seiders et al., 2005, Lam et al., 2004); word of mouth and complaining behavior (Brown et al., 2005; Szymanski and Henard, 2001; Anderson, 1998); and customer defection/retention (Capraro, Broniarczk and Srivastava, 2003; Dholakia and Morwitz, 2002). Customer satisfaction also has a positive influence on advertising and promotion efficiency as well as employee performance (Luo and Homburg, 2007). These benefits ultimately lead to an increase in efficiency (Anderson, Fornell and Lehmann, 1994) and financial performance (Fornell et al., 2006; Gruca and Rego, 2005).

With all of the advantages that come with high levels of customer satisfaction, it is no wonder that most banks and credit unions want to measure their customer satisfaction. According to the Capgemini World Retail Banking Report *"Banks are taking a closer look at the ways in which they incent and reward branch employees. Increasingly, they are using customer satisfaction as a key measure of employee performance. This process requires more frequent measurement of customer satisfaction and clear communication of the results to branch staffers,"* (Capgemini, 2011). Many banks today will claim that they measure customer satisfaction through mystery shops. While mystery shopping can play a role in improving the customer experience, it does not measure customer satisfaction. This paper discusses why mystery shopping does not measure customer satisfaction, other challenges with mystery shopping and presents an approach to accurately measuring customer satisfaction.

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Mystery shoppers cannot accurately gauge customer satisfaction

Mystery shopping may be used to determine if specific tasks or conditions take place during a branch interaction, but it cannot determine if a customer would be satisfied with the experience. Shoppers' expectations are based on the survey, so when certain elements on their checklist do not take place, or are performed poorly; they tend to report dissatisfaction with the experience (Buxton, 2000). For example, a mystery shopper who does not receive the correct greeting may be more dissatisfied with the overall experience than a customer who was not expecting a specifically phrased greeting. Real customers have a goal or objective in mind when they go to a bank branch. The extent to which the goal is reached influences their perception of the overall experience (Ariely and Carmon, 2002). Mystery shoppers do not have the same goal or objective and therefore may not interpret the experience in the same way as an actual customer. Additionally, some mystery shops stop short of the natural conclusion of the transaction, as in the case of opening a new account. This experience does not match a typical customer's experience. Customer satisfaction can only be measured by asking the customer.

Mystery shoppers do not represent typical customers

Mystery shoppers know what they are doing and why, and understand the objectives of the study, which can bias their responses to be consistent with the study objectives (Narvaez, 2006). Mystery shoppers are there for the purpose of observing, while real customers go to the branch with other objectives. Customers have time constraints, specific goals and expectations, which are different than those of a mystery shopper. A customer who has to pick up her child from school in thirty minutes may react differently to a long teller line than a mystery shopper who is paid for the visit. At other times, the customer may understand that Friday afternoon is a naturally busy time in the branch and be relatively satisfied, even though there was a long line. Mystery shoppers are able to report how long the wait was, but cannot opine on whether a customer would be satisfied with the wait time. Research shows that an observer's recollection of events and people is a function not only of what was actually perceived but also of the observer's expectations (Doob and Kirshenbaum, 1973; Shepherd and Ellis, 1973).

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>
> —Harvard Business Review (2001)

Because mystery shoppers' methods are context and attitude free, any generalizations made do not take into consideration any local situations applying at the time the observations were made (Jesson, 2004). Mystery shoppers and real customers have different expectations which result in different recollections of the experience. In the Harvard Business Review Article *"Want to Perfect Your Company's Service?"* the authors wrote, *"In any service encounter—from a simple pizza pickup to a complex, long-term consulting* *engagement—perception is reality. That is, what really matters is how the customer interprets the encounter,"* (Chase and Dasu, 2001). Ultimately, it is the customer's recollection that matters.

Mystery shoppers are not representative of the entire customer base

Mystery shoppers are somewhat of a unique population to begin with. They have the time and inclination to be mystery shoppers (Narvaez, 2006). This alone makes them different than the average customer. They also do not reflect the full diversity of the customers transacting at a branch in age, gender, income, occupation, education or race. Customers in each of these demographic groups may be treated differently by branch staff and may also perceive the service differently. For example, Prime Performance research shows that Generation Y customers are significantly less satisfied with the service they receive in branches than older customers in the Baby Boom generation. Most likely this is due to different treatment from bankers and different expectations by the customers.

In a department store setting, men tend to get service priority over women, and style of dress and gender interact to influence service priority (Stead & Zinkhan, 1986; Zinkhan & Stoiadin, 1984). In other retail settings, similar gender differences have been found. In one study, waiters and waitresses preferred serving men and saw women customers as less friendly and harder to serve, but customers saw waitresses as more friendly than waiters (Hall, 1993). In another study, it was determined that staff of the same gender and style of dress as the rater received the highest ratings and casually dressed raters tended to give higher ratings overall than better dressed raters (Galin and Benoliel, 1990). How the mystery shopper is treated may not be representative of how other customers are treated and how the mystery shopper perceives the service and may not be a fair representation of the entire customer base.

Mystery shops do not reflect variations in service based on time of day or day of week or month

Service levels in a branch can vary based on the time of day or day of the week or month. It is much easier to provide friendly service when there is not a long line waiting for service. Customers may go into a branch to find a line ten deep, or may be able to walk right up to a teller without any wait. Most mystery shoppers are paid by the shop and can choose when they visit the branch. To make their shops more efficient, they are likely to conduct their shops during non-peak hours. As one shopper wrote on a mystery shopper forum, *"I find the best way, if possible, to avoid the wait at banks, is to try to hit them early in the morning. I always avoid the lunch hour. If after waiting ten minutes, and I have something else to do in the area, I will return later."* The service the shopper receives at these times may or may not reflect service levels at other times.

Mystery shops do not reflect levels of service provided by different employees

Not all employees provide the same level of service. This may be because of differences in attitude, aptitude, tenure, and training or because of other influences at work or outside of work. While it is important to capture the full extent of service provided, it is dangerous to extrapolate the service delivered by a single employee to the rest of the branch. This happens when there are an insufficient number of shops during the period. In most branches, even 9 random shops during a quarter are unlikely to include all of the employees working in the branch.

Substantial variation between shops diminishes value of results

Research has shown that there is substantial variation from one mystery shop to another (Dawes and Sharp, 2000; Hesselink and Van der Wiele, 2003). According to Douglas Hubbard, an internationally recognized expert in metrics, *"Left to their own devices, humans are very inconsistent. An* *instrument, whether it is a scale or a customer survey, is generally more consistent"* (Hubbard, p. 122). Hubbard also states that, *"the evaluations of experts usually vary even in identical situations,"* which is because humans can be influenced by many irrelevant factors (Hubbard, p. 234). Due to these variations, a branch cannot be classified as *good* or *poor* based on a single round of mystery shops, unless the number of shops is very large, which is cost prohibitive (Dawes and Sharp, 2000). According to Dr. Pawan Singh, the mystery shopping industry is fragmented and quality control is limited. As a result, the reliability of each mystery shopping report becomes suspect. If retailers are trying to derive insights from data points which are unreliable, their conclusions are *"almost certain to be misleading if not downright wrong"* (Singh, 2010).

Mystery shops do not provide enough observations to draw accurate conclusions

Most banks conduct between three and nine mystery shops per quarter. This is not enough observations to measure branch level performance and depending on the number of branches, may not be enough to accurately measure the overall performance of the bank. Because of many of the issues mentioned in this paper, mystery shopping should have a higher margin of error than true statistical sampling. If the mystery shops were true samples of the population, it would have a very high margin of error. At the branch level, three mystery shops in a quarter would result in a margin of error of approximately 34%. For six shops in a quarter, the margin of error would be 24% and 20% at nine shops. The margin of error is high enough that even bank level results may be difficult to judge. A twenty branch bank, with three shops per quarter for each branch (60 for the bank) would have a margin of error of 8% for the quarter. At nine shops per branch (180 for the bank), the margin of error is 4%.

According to Dawes and Sharp (2000), *"validity of the process itself, that of rating and ranking individual outlets from a survey (shop) of only a few service encounters, is doubtful… we have shown that there is substantial individual level variation from one survey (shop) to another, but this variation could easily be due to sampling error. For all practical purposes, it is impossible to determine whether an individual store's improvement or decline in service provision from one survey (shop) to the next is real or not. This renders the comparison of results at the individual store level almost valueless. It would certainly be wrong for store managers to use changes in mystery shopping scores to assess staff or their own performance."*

> **"It would certainly be wrong for store managers to use changes in mystery shopping scores to assess staff or their own performance."**
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Identification of mystery shoppers

One of the complaints from banks that use mystery shoppers is that the shopper is identified. One mystery shopper posted this on a mystery shopper forum, *"I always worry about my cover being blown on bank shops. For some reason, they seem to have extra time on their hands to sleuth around for shoppers, plus I suspect that once any teller becomes suspicious they put a little internal note on your account. I have literally walked into a bank (one that I shop) to do normal business and been eyeballed up and down once my account was pulled up. What mainly worries me is being caught "shopping" around for account info at different branches. I'm paranoid about some floating teller recognizing me! Maybe it's time to invest in some wigs too."* To make matters worse, we hear stories about branch managers calling other branches to let them know a mystery shopper is in the area. Sometimes an entire round of mystery shops has to be thrown out because the shopper was identified.

Typically, shops in which the mystery shopper is identified do not get challenged until there is a bad shop. As one of the mystery shoppers posted, *"I had a shop that I figured they knew who I was. It got to be a game with them. Just because I am a shopper I am no fool. I knew they figured I was the shopper but they acted like I didn't know they knew who I was. That lasted until I trashed them because of bad service. The manager complained and said they knew who I was and I was rotated off for 2 months."* A different mystery shopper wrote, *"Sometimes, I wonder if a banker is on to me, but as long as he or she doesn't say anything, I'm not going to!"* Since good shops go unchallenged and poor shops get challenged, this creates a bias in the scores. It also creates a bias in the scores that mystery shoppers give. If they know that a low scoring shop is more likely to be challenged, they are less likely to report low scores.

Unintended consequences of mystery shopping

One of the unintended consequences of mystery shopping is that some bankers may ask customers if they are a mystery shopper. Several shoppers posted comments about this, including; *"I also thought my cover was blown at a bank shop. I was new to mystery shopping and was not expecting him to say, if I didn't know any better I would think you are shopping me"* and *"My first bank platform shop ended with the banker asking if I was the mystery shopper."*

Another unintended consequence of mystery shopping is increasing employee stress. In one study, 84% of employees who responded to a survey stated that the use of mystery shoppers was a source of stress and anxiety (Douglas, Douglas and Davies, 2007).

A mystery shopper may cause a real customer to have to wait longer. The marginal effect of an additional person in the teller line might result in a slightly longer wait for the customers behind the shopper, but a shopper discussing new account options with a platform representative could result in an unacceptable wait for the next customer.

> **"The best way to get customer feedback and measure customer satisfaction and loyalty is to talk directly to the customer"**

When mystery shopping makes sense

While mystery shopping does not measure customer satisfaction, there are times when it is beneficial or the only alternative. Mystery shopping may make sense when the business wants to know if its standards and/or procedures are being followed or to monitor compliance to specific regulations. When customer contact information does not exist, mystery shopping may be the only alternative. For example, fast-food chains find mystery shopping valuable. They typically do not have any way to collect contact information for their customers. Plus, success in the fast-food industry is all about uniformity, process and speed. Customer/staff interactions are deliberately kept short. All parties understand this. So, customer satisfaction rests only on the speed of a transaction, the store's cleanliness and food consistency and warmth. This makes the corporate procedures, standards and goals easy to grade in person. Mystery shopping may also make sense to supplement a robust customer satisfaction survey program (Hesselink and Van der Wiele, 2003), but in today's tight expense environment, most banks find this to be cost prohibitive.

Telephone surveys—the right way to measure customer satisfaction

The best way to get customer feedback and measure customer satisfaction and loyalty is to talk directly to the customer. Telephone surveys have consistently proven to be a successful method to collect timely and accurate customer satisfaction feedback. According to the Bain Study, *"By soliciting customer input regularly through short surveys immediately following interactions, and then quickly sorting, analyzing and circulating results throughout the organization, a bank can use the feedback to identify—and act to improve—the experiences that have the greatest potential to delight or* *annoy,"* (Bain & Company, 2010).

Phone surveys have many advantages over mystery shopping, including:

- **Interviewers talk to "real" customers.** The resulting data provides authentic insights into the actual customer experience as opposed to the contrived information provided by mystery shopping. Customers can express their candid opinions about the service they received and how they were treated by the banker. The feedback of each customer, with their individual perspective, expectations and biases are valid, since their opinion becomes the bank's reality.
- **With a sufficient number** of randomly conducted surveys, results accurately reflect a branch's performance. Random surveys assess the branch's performance when the branch is busy and when it is slow. The results come from a cross section of customers who reflect the diversity of the customer base. Prime Performance research has shown that respondents to a phone survey closely resemble the demographics of the customers conducting transactions (see Exhibit 1).
- **They are highly cost effective,** relying on the knowledge and ability of a handful of skilled interviewers.
- **Phone survey results can be delivered quickly.** This allows businesses to correct problems, seize opportunities, coach employees and recognize service success in a timely manner.
- **Customers respond positively to phone surveys**—about the businesses they patronize. Many Americans dislike telephone solicitations from firms they do not know. It's that disgust that led to the do-not-call law passed by congress years ago. However, consumers welcome the chance to critique businesses they know. Sometimes, the opinions are harsh; other times, they're encouraging. Regardless, the information is valuable and can have a significant impact on a firm that welcomes honest feedback.
- **Customer loyalty can rise following surveys**—about the businesses they patronize. (Again, customers typically dislike phone interactions with firms they do not know.) Consumers want to be heard. They are delighted that a company cares enough about their opinions to solicit them. We have found again and again that—if a customer gives a business a good score, his/her emotional investment in that firm becomes stronger. In fact, the reverse is true as well. Customers will give a second chance to firms that they grade poorly, if they believe the company will address the complaint swiftly.
- **Phone surveys get consistent,** reliable and abundant customer information.

"Phone surveys are vastly superor to mystery shopping as a way for banks to gauge the quality of their customer service."

Conclusion

Based on decades of experience, we believe strongly that phone surveys are vastly superior to mystery shopping as a way for banks to gauge the quality of their customer service. Phone surveys are fast, efficient, effective and relatively inexpensive. They deliver data that is reliable, consistent and actionable. Clients welcome phone surveys that allow them to praise—or criticize—companies they know well. In fact, greater customer loyalty is an unexpected benefit of phone surveys.

Phone surveys are a natural fit for banks. Financial institutions already have contact information on clients and know when and where a transaction takes place. In short, banks and credit unions can use phone survey data to better meet and exceed their customers' expectations, and, in the process, grow their customer base, deposits and net income.

About the author

Jim S Miller is the President of Prime Performance. Jim has worked for some of the nation's largest financial institutions, including SunTrust Bank, Bank One and NationsBank. Through senior roles in marketing, finance, market research, customer analytics, incentive management and retail administration, Jim has acquired a broad understanding of the many challenges faced by financial institutions.

During Jim's 20+ years in the financial services industry, Jim has had a unique view into how the actions of front-line employees affects the behavior of clients which ultimately drives an organization's bottom line. It is his personal mission to empower financial institutions to realize their full potential by improving their client experience.

Jim majored in Finance at The College of William and Mary and earned his MBA from The University of Virginia's Darden Graduate School of Business Administration. Jim now calls Boulder, CO home.

About Prime Performance

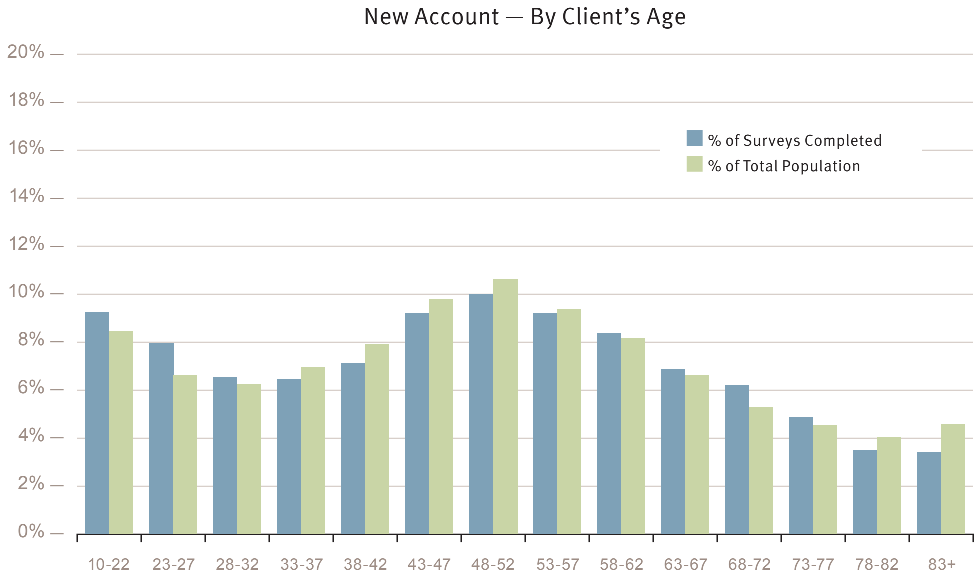
Prime Performance works exclusively with financial institutions to help reduce customer attrition, increase share of wallet, grow market share and improve profitability by developing and implementing a superior client experience. Since 1989, we've been pioneers in measuring client satisfaction and converting that data into comprehensive, actionable plans for improving client experience.

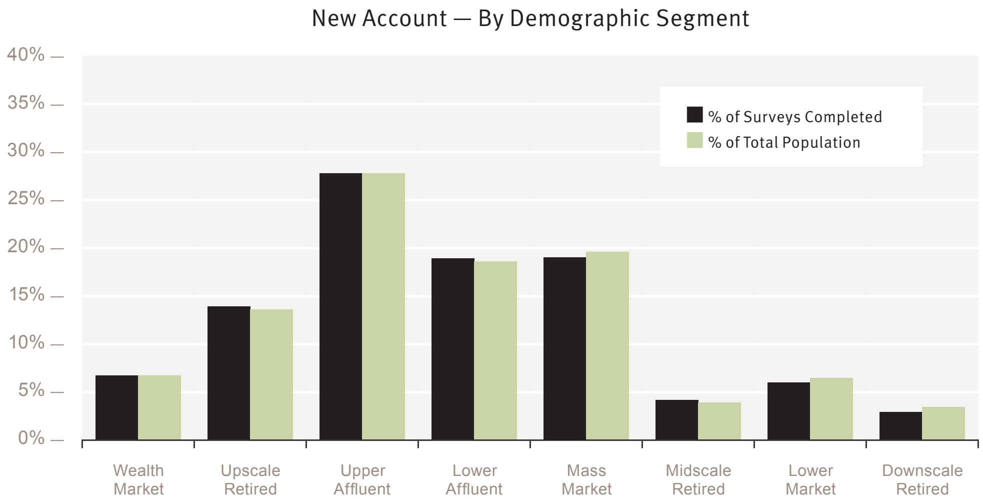
We know that service creates loyal clients. We also know that loyal clients are more profitable clients. How do we know this? Because we've spent over 20 years talking to millions of people about what they want from their financial institution and what keeps them coming back. If you're looking to improve your firm's bottom line, let Prime Performance put this knowledge to work for you.

Exhibit 1

TELEPHONE SURVEYS MIRROR CUSTOMER BASE

Prime Performance conducted a study with a major regional bank client to determine how closely the results from customer satisfaction surveys conducted by telephone matched the population of customers conducting the transactions. The charts on this page show that the telephone surveys closely mirror the customer base conducting the transactions, in this case opening a new account.





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