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**“Taking the Mystery Out of Mystery Shopping:  
How Your Bank Can Avoid Five Common Mistakes”**  
by Deanna Turner

It was truly amazing! It was a fine-tuned science! It was overheard conversations of bank personnel who could immediately and consistently spot mystery shoppers!

Not only did they flag them, the employees then had an informal “calling tree” to alert nearby branches. A chain reaction was set in motion about the “woman in a red sweater” who was en route to her next branch shop! It was an elaborate and effective scheme since both the employees and branches had incentive compensation that was received only for perfect “5 star” shops!

As a contract trainer I overheard this scenario played out in multiple state locations. When you implement a mystery shopping project be sure that your bank doesn’t make any of these common mistakes:

**1) Avoid your shoppers getting flagged.** A blatant red flag is a shopper who calls the branch for driving directions...and then shows up five minutes later! Another clue can be the type of transaction especially if the shopper is not a customer. Purchasing an unusually small amount in traveler’s checks or attempting to cash a non-bank check, as a non-bank customer can also be a big tip off.

Sales personnel are alerted when a prospect acts really interested in a product, asks very specific questions, takes unusually copious notes, insists on a business card and then quickly backs out of the sale. Odd as it may sound...when I “shop” I consistently alter my clothes, eyeglasses, hair and especially my transactions in between branches in a close geographic area.

Finally requiring a shopper to have contact with multiple employees such as the greeter, then the platform and also a teller is the surest way to be flagged! Employees know that customers almost never have that many contacts in a single visit.

**2) Ensure shoppers are well trained and knowledgeable.** It is important to recruit confident, knowledgeable and, whenever possible, experienced shoppers. In “sales shops” the shopper should also be age appropriate to be believable. They should be

trained to be extremely well prepared. For example, a well coached shopper would not review instructions in the parking lot before entering. They would never take information sheets into a branch nor sit and take notes in their car after the interaction.

In complex “sales” transactions it is important to have a clear, well planned scenario in the shopper’s mind. A good sales professional will be doing a lot of probing in 30 minutes. Your shopper must be prepared but not over rehearsed. This will ensure credibility and avoid contradictory information. According to president Brad Worthley, the Mystery Shopping Providers Association is conducting it’s first shopper certification course. It will be held in Nashville on November 15 and 16.

**3) Don’t try to measure too much information.** Worthley notes the importance of keeping surveys short and focused. When banks try to measure too much in a single shop surveys can get too long and confusing. A shopper can only take in so many details. Therefore, they can end up providing erroneous data.

Mystery service providers who are too rigid can create a catch 22 for their contract shoppers. For instance, a shopper is assigned to grade a teller for one transaction and then ask about a product in order to measure a second sales interaction with a different representative. Often one employee will insist on conducting both activities or an enthusiastic greeter can circumvent the entire shop. At that point it is too obvious as a “customer” to become insistent about exactly who helps you! The consequence is the shopper can be faced with not getting paid due to shopping the wrong employee or not as many as were assigned!

**4) Don’t be penny wise and pound foolish.** Banks will try to save money by limiting the frequency of shops. “Shopping quarterly or less is a mistake,” says Worthley. He recommends monthly so that employees believe that any customer, at any moment could be a shopper. Higher frequency will also make it easier for managers to coach continued improvement in their employees.

**5) Use the information in a timely way.** Companies should proactively have an implementation plan with corresponding time frames in place. As with most plans there should be consistency with measurement, training, coaching, timing and action planning. Don’t assume that the managers in the field will automatically know what to do with the results. They should be educated about the plan in order to take action within 48 hours of receiving the information. Timely communication will increase the likelihood of individual behavior change for service improvement.

As with any intervention, mystery shopping should not be used as a “hammer” to “fix” employees or customer service. Instead it should be one of several tools to provide a baseline. The shops will help you benchmark the continuous improvement of your employees’ professional development. Don’t make any of these mistakes, but your biggest mistake could be not measuring at all.

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