

Mystery Shopping Implementation Analysis Bank Mandiri Sengkang Branch

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Abstract:

Creating quality and quality services for the banking industry is an obligation to maintain the company's business existence, to achieve this requires various methods, one of the methods to find out the quality of service in real terms and find a solution to improvement is the implementation of mystery shopping, which is an evaluation method with the principle of secrets and disguise, in the implementation of mystery shopping is carried out several stages of activities, namely preparation, implementation and reporting, this article is the result of research that uses a qualitative approach with data collection methods through observation, interviews and literature studies, then the data is analyzed using data reduction techniques, data display, and conclusions or verification, the results of the study show that the implementation of the Mystery shopping at Bank Mandiri is carried out properly in accordance with the stages and is able to meet the principles of disguise and confidentiality.

Key Word: Implementation; mystery shopping; disguise; concealment.

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I. Introduction

Excellent service is not something that can be produced easily even in the business sector, various methods are carried out to improve the quality of services such as training for staff, the use of technology and applications that facilitate services and one of the most interesting is the mystery shopping method, as the name implies, this method is a mysterious or confidential method in practice there are parties who act as consumers who need services on a business organizations, consumers who play this role can come from outside the institution or within the institution that plays the role as naturally as possible to obtain an objective picture of the services within the institution, various things are assessed ranging from cleanliness, attitude, appearance, service time and empathy attitudes of officers, who then provide reports on the assessment to the institution regarding the aspects of the service assessed. The mystery shopping implementation strategy is carried out in three stages, namely preparation, implementation and reporting with disguise as a key technique then observing various things ranging from cleanliness, appearance, layout of goods, remarks to how employees handle consumer complaints, then shopper officers are equipped with audio and video recorders hidden as concrete evidence as well as material used to compile the report which will later be submitted to the assigning party.

In India, (Singh, 2014) conducted exploratory research to identify intelligence concepts in an effort to map service quality while compiling the requirements for trained mystery shopping officers to perform duties as intelligence customers. Then the researcher creates operational standards for mystery shopping methods and discusses the possibility of developing these methods in the field of marketing by identifying considerations for evaluating and managing customer intelligence. In Nigeria, (Oni et al., 2015) conducted research on Banks in Deposit Money Bank where they recommended that mystery shopping should be evaluated periodically and then improvement efforts were made with scheduled training for employees as well as special training on skills and competency improvement, while some of the training methods that can be given are courses, workshops with face-to-face media and online media.

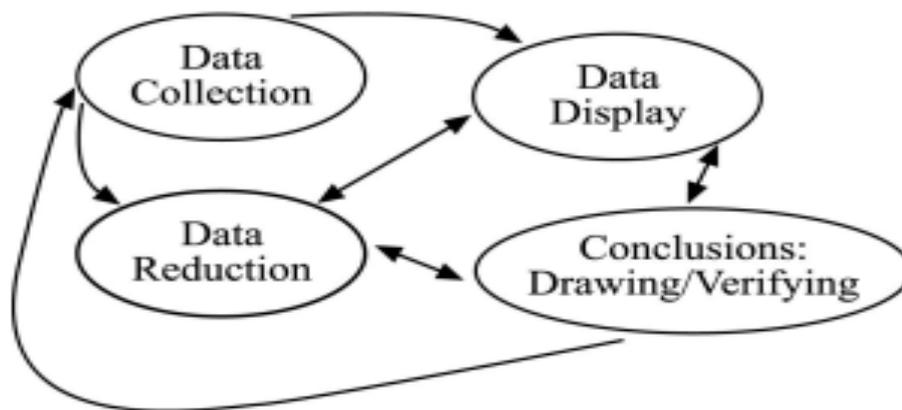
Banks and the financial industry realize that it is important to continue to provide quality services and to create this it is necessary to take concrete steps, namely by continuing to monitor and evaluate the real condition of services, mystery shopping is an evaluation method that is considered capable of providing an objective picture of service quality, Previous research argued that mystery shopping can still continue to develop into an effective method of improving services in various sectors from time to time. As presented by Finn and

Kayande, Research on mystery shopping has sought to answer a variety of questions including how best to integrate it into a broader service management program (Finn & Kayandé, 1999).

II. Material And Methods

This research includes case study research, the results of this study are descriptive-analysis, namely in the form of written or oral words from observed behaviors, especially related to the implementation of mystery shopping at Bank Mandiri Sengkang Branch, this research was conducted to obtain an overview and facts about an evaluation method that has been known only by business institutions whose application is similar to the use of detectives or methods intelligence in observing and assessing the quality of service to banks throughout Indonesia.

Figure Data analysis process



Sumber; Miles and Huberman (1994)

The data analysis used cites miles and huberman's opinion, namely the stage of data reduction, data display, and conclusion or verification. Reducing data means summarizing, choosing the main things, focusing on the things that are important, and looking for themes and patterns with narrative text. Display or presentation of data using narrative text, with the presentation of data, it will make it easier to understand what happened, and plan the next work based on what has been understood, the next stage is conclusion or verification, the initial conclusions stated are still temporary, and will undergo changes if no strong evidence is found that supports it at the next stage of data collection. But if the conclusions put forward at an early stage are supported by valid and consistent evidence when the researcher returns to the field collecting data, then the conclusions put forward are credible conclusions (Miles, 1994)

III. Result

Table 1. Analysis of interview data on the stages of mystery shopping implementation

Report	Interview results	Important theme
Shopper clerk	"Analyze the minimum service standards imposed by the company, and then compile an assessment format regarding the assessment points. In the preparatory stage, training was also carried out on prospective shopper officers regarding implementation procedures."	Service standards, assessment formats, training
Branch Leaders	"employees are given an affirmation that services according to Bank Mandiri guidelines are an obligation not only because of the mystery shopping evaluation "	Guidelines, evaluation
HRD Division	"the employee's assignment to become a shopper officer where to maintain confidentiality will be appointed employees who are not known by the employees of the target branch or can also cross-evaluate "	Confidentiality, cross-evaluation
Service division	"shoppers are given training or if possible involve experts who come from practitioners and academics"	Training
Teller	"Study and understand the service guidelines and	<u>Implementing guidelines</u>

Customer Service	implement those guidelines on daily tasks" "Conducting service exercises with colleagues, and doing services every day according to guidelines so that it becomes a habit and not only done during the evaluation period"	Exercises, habits
Security	"Read a lot of guidelines and make service standards a habit "	Reading guides, habits

External institutions and management of Bank Mandiri at the preparatory stage begin with preparing the format of assessment and debriefing of *shopper* officers, *shopper* officers can come from *professionals* or the company employees themselves, of course, with the principle of confidentiality, as for the preparation of Bank Mandiri *frontlines* to face *MS* is to learn and practice service guidelines then applied in daily tasks.

Table 2. Analysis of interview data for the stages of preparation for the implementation of *mystery shopping*

Report	Interview results	Penting theme
Shopper clerk	"Mystery shoppers will visit the branch offices that have been selected as respondents to assess the condition of the equipment, comfort, toilets and ATMs. assess respondents' performance. Mystery interviews conducted are recorded using audio or video recorders. "	Visits selected branch offices, assess performance, recorded using audio or video recorders
Branch Leaders	"Mystery shopping evaluations are usually carried out every 3 months with a time unknown to the branch, "	Unknown time
HRD Division	"The assigned employee will visit the branch office that is the object of evaluation, of course, while keeping the task confidential "	Visiting, secret assignments
Service division	"Officers visited the branch by preparing all assessment devices including cameras and audio recorders and of course running the scenarios that had been set "	Visiting, assessment tools
Teller	"We don't know when the mystery shopping process is and who serves as a shopper, so we consider every working day to be the time for the evaluation."	Not knowing when and who
Customer Service	"Employees don't know exactly when and who is the mystery shopping evaluation officer."	Not knowing exactly when and who
Security	"Security guards are instructed to continue to carry out services consistently according to service guidelines"	Service

Mystery shopping is a method that is carried out in secret and uses disguise techniques to find out the condition of service objectively, the time of implementation and who is carrying out must also be kept secret, then all recording devices are placed in an unsuspecting position and of course can function properly, namely recording facilities and service phenomena that occur during the implementation of *MS*.

Table 3. Analysis of interview data on *mystery shopping* reporting stages

Report	Interview results	Important theme
Shopper clerk	"The results of the documentation from the audio and videorecorders are used to compile the report, if the assessment is carried out for the purpose of the service competition, the assessment points will be drawn up based on the results of the report."	The results of the documentation, compiled points of assessment
Branch Leaders	"The branch will analyze the results of the evaluation and make improvements to the part that gets the low rating"	Repair
HRD Division	"We use mystery shopping results as analytical material to prepare training for employees "	Analytical materials to prepare training for employees
Service division	"The service division is coordinating with the branch and the HRD division regarding the follow-up plan for service improvement "	Follow-up service improvements
Teller	"Submission to employees about matters that require	Needs improvement

Customer Service	<i>improvementn"</i> "If there are any deficiencies it will be corrected and the already good ones are maintained and improved"	Deficiencies will be corrected
Security	"Employees are notified of the results of the evaluation and become material for improvement for work in the following days"	Repair materials

there is a stage of reporting activities carried out is the preparation of reports by *shopper* officers based on the results of visits, then the branch and management of Bank Mandiri in general use *MS* reports as material for improving service quality, as well as media for developing the quality and competence of *SDM*.

IV. Discussion

Stages of preparation for the implementation of *mystery shopping (MS)*

The preparatory stages are carried out at the beginning of the activity, the activities carried out are planning, setting goals, determining the time and final results to be achieved, the stages of preparation for *mystery shopping* are determining the goals, determining the object or type of service to be surveyed, collecting data or initial information on the object or type of service to be surveyed, compiling a *mystery shopping* implementation program (what needs to be seen, time, officers *shopper*, location, determination of the number of samples), technical debriefing about *mystery shopping*, preparation of duty letters for *shoppers*. At the *mystery shopping* preparation stage, a study of operational standards or minimum service standards imposed by the agency to be surveyed is carried out, then the assessment agency compiles assessment points according to operational standards applicable in the agency, then continued with coordination with the agency management to agree on points that will be assessed by officers and *shopper* institutions, from the assessment points, an instrument is then compiled that will be used as a *shopper* officer as a medium of analysis or assessment media when going to the field, after all the assessment devices and instruments are arranged, it is continued with training or debriefing for prospective *shopper* officers regarding the technical implementation and how to use recording devices and scenarios that will be carried out in a confidential assessment. Scientific analysis in the study of human resource management (HR) suggests that debriefing and training are considered an investment that improves employee qualifications while increasing employee motivation as a team which has a direct effect on the effectiveness of achieving organizational goals (Danvila-del-Valle et al., 2019).

The assessment of service quality must be carried out continuously because the service standards expected by the community are also increasing, Bank Mandiri as a bank that routinely evaluates services requires their employees to provide the best service and has become a habit that has been rooted in the soul and daily actions, to achieve this, the man Bank Mandiri management routinely carries out service practices or *role play*, namely by doing various scenes, namely cash deposits, cash withdrawals, transfers, account opening to receiving complaints by customers where one employee acts as a customer then the other employee plays a role according to their daily duties and other employees provide an assessment of the service practices carried out. *Role-playing* is defined as the practical design of situations between two or more roles, such as those used in therapeutic groups, for a limited time, in role-playing games, the situation is played as if it were real (Corsini, 2017).

Bank Mandiri employees to obtain the best results in *mystery shopping* assessments carry out *role-play* activities and learn the service standards that have been established by management, service standards are service guidelines that contain, among others, how to welcome customers, language used, body movements, how to offer products to face complaints and close services, p edoman service standards are a system that is compiled to make it easier, tidying up, and ordering an activity or series of activities, pedoman service must be owned by every Bank or service business organization, this is necessary to make it easier to measure the service performance of employees individually and organizationally, the results of measuring service performance based on standard guidelines can be a benchmark for employee achievements that will make it easier for management to evaluate related to mutations, demotions and of course promotions. For consumers, the existence of service guidelines has an indirect impact because service guidelines contain minimum service standards that must be accepted by customers and the public who deal with banks and business organizations, so that when the service guidelines are prepared with good standards and employees carry out these guidelines according to procedures, the consumers will get quality service according to their expectations, The next impact is certainly felt by the bank or company because quality services certainly provide comfort for consumers so as to provide a desire to continue to exist in transactions at the bank and give a positive impression to the general public which indirectly becomes a promotional medium for the bank or company.

The existence of a financial company such as a bank is very dependent on employee performance and of course customer loyalty, the bank can grow and survive from sharing challenges and threats by always proactively developing products and service standards they have, *mystery shopping* is present as a method of

evaluation as well as continuous improvement that is able to have a positive impact on the quality of bank services, efforts to see the company's performance through the lens of glasses consumers are an effective way to maintain the existence of the company, *mystery shopping* which was originally a method to uncover crime or theft in the warehouses of large companies in America, has now transformed into a modern method by involving skilled and skilled personnel in carrying out disguises which of course are supported by the latest technology such as hidden audio and video recording devices that are increasingly improve the quality of officers' disguises so as to obtain objective and comprehensive service evaluation results.

Stages of *mystery shopping*

The preparation process for the implementation of *mystery shopping* has been carried out, then the next stage is the implementation stage, the stage of implementing activities is the core of the *mystery shopping* evaluation method, because it is a secret evaluation method with disguise as an implementation strategy, it requires *shopper* officers who are really experts and proficient in carrying out their duties, s After the preparation process and audio and video recording equipment are ready, the *shopper* officer will visit the Bank that is the target of *mystery shopping*, the officer will behave as naturally as possible to carry out the scenario that has been set, starting from parking the vehicle at this stage, there have begun to be assessment points, namely the neatness of the parking lot and the preparedness of the security guard to help park the vehicle, then enter the waiting room and ask for a queue number, the points assessed at this stage are the cleanliness of the waiting room, the comfort of the customer's chair and of course the temperature in the room, while observing other assessment points, namely the cleanliness of the toilet and the appearance of employees, such as the neatness of clothes and the use of nameplates and other attributes.

Waiting time is also one of the assessment points in the *mystery shopping* evaluation of how long it takes when starting to queue and be called by the intended department, for example *customer service* or *tellers*, each bank has standards. The average waiting time for Bank customers is between 18.30 minutes to 58.38 minutes, while the waiting time for customer tolerance is 15 minutes (Sihombing, 2017). Banks in Indonesia on average provide waiting times for customers to be served between 10-15 minutes, depending on the internal policies of each company, the waiting time is calculated from the time the customer takes the queue number until it is called by the bank employee, the length of waiting time greatly affects customer satisfaction with the service of a bank, the long waiting time is considered as one of the indicators of low quality of service, The cause of the long waiting time for services can come from various things such as the density of queues, the amount of money and the complexity of transactions, the quality of human resources and other things such as internet network disruptions, power outages and the system of the bank experiencing problems. System disruption problems or *system errors* have been experienced by Bank Mandiri in 2019, transaction and financial data from 10 percent of customers have changed, the cause of these disruptions is the movement of the system from the *core system* to the *backup system* which is a daily routine carried out at the end of every working time. Bank Mandiri has the potential to suffer losses of nearly 10 billion rupiah from 2,600 accounts that have recorded excess balances (Fauzia & Diah Setiawan, 2019).

Banking organizations that are oriented towards sustainable business growth are required to always be ready with the dynamics that develop in society, therefore ideally the implementation of service performance evaluation involves the community in its implementation, one of which is through the *mystery shopping* evaluation method, namely through the recruitment of *shopper* officers which comes from the community, but for now Bank Mandiri has not involved the general public in the implementation of *mystery shopping* but is limited to practitioners and academics, the involvement of the general public in carrying out public service evaluations still uses the questionnaire method and suggestion boxes, then who serves as a *shopper* in the practice of *mystery shopping* Bank Mandiri is an employee of a regional or central office who comes from a service division that is not known by employees at the branch office or cross-assignment, for example, Kalimantan regional employees serve as *shoppers* in the Sulawesi region or vice versa, this is done to maintain the confidentiality of the evaluation process. *Mystery shopping* is a method by which the parent organization monitors employee behavior, service delivery and employee compliance with regulations by using evaluators disguised as customers, This method is a customer-oriented bureaucratic control tool to evaluate the overall standards of intangible elements as well as physical elements of the organizational environment (Shin, 2019) . Confidentiality is very important in the *mystery shopping* evaluation process because if the data of the *shopper* or assessment team is known by the assessment target, of course the resulting assessment results are doubtful of their objectivity because when knowing that the customer or prospective customer who comes to transact is a *shopper*, the employee will provide the best service which is not necessarily a *habit* or the habits they have done so far but only because they want to obtain the results of service evaluations with maximum value. *Mystery shopping* methodology has long been used for the evaluation of service quality in business and commercial institutions, for the healthcare industry is a new method. *Shoppers* are actors who have very natural

behavior and cannot be distinguished from customers or patients in general and of course the audited party is not informed about the identity of the *shopper* officer (Dean et al., 2021).

Mystery Shopping Reporting Stages

The reporting application is used to analyze the results of visits and develop improvement strategies, at this stage the *shopper* officer prepares a report based on the results of a visit to an office that is the object of evaluation, the results of audio and video recordings are used as initial material for compiling reports, the results of reports must be submitted to the authorities and request *mystery shopping* services and must not be handed over to other parties, the confidentiality of the planning, implementation and reporting of *mystery shopping* is the responsibility of the service provider institution including the officers and employees of the *mystery shopping* implementing agency. *Mystery shopping* reports should ideally also attach conclusions and suggestions for improvement for the office or institution being evaluated so that the assessed party has comprehensive report results to be used as material for organizational improvement, especially public service provider organizations. *Mystery shopping* is used to collect information about banking activities such as loan products and services, with this method the company can evaluate customer satisfaction with products and services as well as as a starting point for planning improvement strategies that will help banks achieve their internal standards both in terms of service and business growth (Tarantola et al., 2012).

Frontliners or employees who are at the forefront of service services, especially in banking which usually consists of security units (security guards), *customer service* and *tellers*, they play an important role in creating an image for the company, if the *frontliner* service is good, it will also be good the impression felt by customers, but if on the contrary, the company will also get a bad image. Apakah image that is built is able to win the hearts of the public so that it drops the choice as a customer on it or is it the opposite, because the impression of the general public that good and satisfactory service from *the frontliner* is a good measure of whether or not the image of a bank in general (Mahanani, 2017). To create quality services, company management, especially banks, pays great attention to this sector, one of which is through a strict *frontliner* selection and recruitment process, many things are conditions for the acceptance of employees to be assigned to *the frontliner* ranging from physical appearance, hygiene, health, communication style to body language, because of such a large role in building the company's image. then when evaluating services using the *mystery shopping* method, employees who are positioned as *frontliners* also get the highest weight and percentage of assessment. In *mystery shopping*, service personnel are the main thing that will be judged by *the shopper*. *The shopper* will assess the attitude and appearance and knowledge of the officer regarding the services provided at the time the officer serves the service user (Mystery Shopping Guidelines for The Implementation of Public Services, 2014).

The Bank Mandiri branch after receiving the results of the service evaluation report using the *mystery shopping* method followed up by conveying to employees about the results of the evaluation, for the part or process of service that received an unsatisfactory score, improvements will be made, then for those whose service process gets a satisfactory score will be improved or at least maintained, then the branch will give awards for employees who get an unsatisfactory value, improvements will be made, then for those whose service process that gets a satisfactory score will be improved or at least maintained, then the branch will give awards to employees who get an employee who stand out in *the mystery shopping* evaluation process and for employees who have not been optimal in the evaluation, they will be given more attention in order to improve their performance. The amount of reward or punishment is indirectly proportional to the improvement of the quality of employee knowledge. Rewards and punishments are effective options for organizations to improve the knowledge and abilities of employees (Zhang et al., 2020).

V. Conclusion

The implementation of *mystery shopping* consists of three stages, namely preparation, implementation and reporting, implement the *mystery shopping* can be carried out by external or independent institutions or by internal companies, at the preparation stage first analyze the standards applicable to the target agency then compile points or assessment instruments that will be evaluated based on standards that apply to these agencies, and subsequently debriefing is carried out for *shopper* officers regarding the technical implementation of MS, and if possible may involve third parties from practitioners and academics. The next process is the implementation stage, where the *shopper* officer will go down to the branch office of the evaluation target by bringing equipment such as hidden video and audio recorders, then behave as naturally as possible as a consumer and of course perform their duties by observing various things related to services ranging from cleanliness, waiting times and specific things such as service behavior that delivered employees. The last stage is the reporting stage, the results of audio and video recordings are used as initial material for compiling reports, report results must be submitted to the authorities, *mystery shopping* reports ideally also attach conclusions and suggestions for improvement for the office or institution being evaluated so that the assessed party has

comprehensive report results to be used as material for organizational improvement, especially public service provider organizations. as well as a starting material for mapping employee competencies and drawing up training plans for them, if you look at the conclusions above, it can be seen that the process of implementing *mystery shopping* has worked accordingly.

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