

# Leverage Your Mystery Shopping Program To Convey A Consistent Message Across All Of Your Branches

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## ■ *A Good Program Verifies Your Customer Service Standards Aren't Slipping*

A mystery shopping program can be a great way to confirm that your financial institution's "message" is being conveyed consistently across branches, says Patricia Wood, President of Bank Broker/Dealer Solutions, LLC (Colchester, Vermont).

"If you're going to take the time and bear the expense of putting a mystery shopping program in place, you want to do more than ensure that basic customer service levels are being met," says Wood.

Instead, she says, take a holistic approach when implementing your program in order to identify "gaps" in your intended message and image.

"You want a consistent message," says Wood. "You want to make sure that your customers experience the same type of environment and service at every branch."

### **Teaching sales skills**

To implement a mystery shopping program that meets these objectives, it is important to teach your employees specific ways to interact successfully with customers, says Wood.

For example, if a community financial institution finds itself losing customers to the competition, it may be a good idea for the institution's leadership to remind employees to talk with customers about the history and experience of the institution as well as its products and services, says Wood.

That way, she says, bank employees can avoid the mistake of allowing customers to walk out the door without hearing about all that the bank has to offer.

### **Identifying each branch's strengths and weaknesses**

It is also important to identify which of your branches drive the type of business that your financial institution wants to be more involved in, says Wood.

"Once we identify those branches...we can look at other branches that have the potential and market to do well, but where the results aren't coming through," she says.

"With a mystery shopping program, banks are able to determine quickly the reasons why there are gaps between top performing branches and lower performing branches," says Wood. In this way, changes can be implemented to harmonize branch performance, she says.

Important information can also be gleaned by "shopping" your competitors, says Wood.

"I'd like to see banks shop their competition more," says Wood. "It's tough to compete in an environment where you don't understand what's happening next door."

### **Fostering change**

Once you are able to determine where your weaknesses are, says Wood, it is easier to make changes in the way that the financial institution's message and services are delivered.

For example, sometimes the institution's managers have spent a considerable amount of time coaching employees on how to convey a certain message to customers, but after looking at the

results of their mystery shops, learn that the message is not coming through, says Wood.

In that case, “you really need to step back and ask, ‘Why is that?’” says Wood. Many times, all it takes is a conversation with an employee in order to troubleshoot an issue on an individual level, says Wood.

However, if a problem is systemic, new training mechanisms might need to be implemented in order to address the issue, she says.

### **Communicating results to employees**

“If mystery shopping results are communicated in such a light that employees don’t feel good, they aren’t likely to support the program,” says Wood.

In order to counter this, a good deal of the focus, she says, should be to determine what employees are doing well. Good communication, service and sales habits can then be replicated across all of the bank’s branches.

“A good mystery shopping program should provide a baseline for banks to verify that service standards aren’t slipping at any of their branches,” she says.

“Management spends a lot of time from the top down projecting a particular message or ‘flavor’, but somewhere between the top and the customer service side of the bank, the message gets distorted,” says Wood.

“Utilizing the mystery shopping approach allows management to gauge what employees are conveying about the bank,” she says. “You want the customer to be able to tell you what it means to bank with you.”

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