

## Measuring customer service level in banking sector applying mystery calls method and its relation to the HR department

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### Keywords

Customer service, mystery shopping, banks, customers, mystery calls, HR, human resource management

### Abstract

*This study measures the customer service of the commercial banking sector in Bosnia and Herzegovina through the mystery calls method. It gives a correlative perspective between the results and the HR departments. The struggle for market superiority is more intensive today than ever before, and this intensity in on the increase in correspondence with the development of new technologies. The question that companies face at the crossroads is always on what to base their superiority on? The business concept of service excellence is particularly important for the commercial banking sector, which is at the front line of the recession tsunami. One of the numerous strategies to maintain business in banking organisations is excellent customer service. In this strategy HR department has one of the main roles.*

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### 1. Introduction

The severe global financial crisis goes in favour of the importance of processing themes of services excellence as crown advantages that determines the position of one company in the most essential place - the consumer perception. No matter what economic turmoil in financial terms occurred, the customer will always exist because he is the purpose of every business organization. This is precisely the reason why the customer service or the quality of services increased its importance in recent years. Rule of service excellence is particularly true for the commercial banking sector, which was first hit by the recessionary tsunami. One of the many strategies to preserve the business of banking organizations is an excellent quality of service. Average B&H user of banking services has limited knowledge to fully understand banking offer, but what he certainly understands and feels is the quality of service he experienced at the bank counter by the loan officer or in any banking transactions he did. The fact of excellent or poor service quality significantly affects the decision of purchase or use of the services offered.

HR departments in banks nowadays have multiple roles - from the oldest ones - administrative / personnel processes and records (which is actually a former human resources department), to the implementation of higher quality and more efficient projects and systems, with the aim of developing the company and employees, and all in order to achieve the best possible business success of the company. Very important segments in the process of proper management of human resources within the bank are measuring the performance and employee development. In particular, companies that manage retail and services have to pay a lot of attention to these aspects of human resource management, as the employees are the mirror of the company on the basis of which the impression and later decision of purchase and loyalty is made. For the employees of HR departments design and delivery of quality educational programs for employees in sales, which will provide an increase in sales and increase the

number of satisfied customers is a real challenge. On the other hand, an even greater challenge is the process of measurement of employee performance, and the effects of delivered training.

Usually with well-designed development initiatives/trainings comes follow up process by which we measure the effect of training, which can be based on several principles - from self-assessment by the employee, the estimates of the line manager and HR departments, and finally - the most important assessment - one that is coming from the customers. It is debatable how it is possible to provide an objective assessment of progress, detect defects and developmental areas for the employees.

## 2. Research questions and hypothesis

Measuring the service quality of commercial banking sector in Bosnia and Herzegovina largely reflects a complete picture of the society, i.e. levels of service quality in B&H. Given that banks offer very "sensitive" service, the customer is very critical of the ways how to address the staff of the bank. The level of service quality supplied by the banking sector is certainly one of the highest in the country, not forgetting that most banks are consisting from foreign capital and ownerships, and that those organizations are highly regulated, and have standardized sales procedures in order to gain a greater market share.

**The main purpose of this research is:** Usefulness of application of mystery calls methods in the HRM practice "example of measurement service quality in the banking sector by applying the method of mystery calls" This paper presents the current status of the service quality that banks provide in B&H, with emphasis on the weakest links of the sales interaction between the bank and the client.

**The research was motivated** by the need to emphasise competitive advantage that ensures a high quality of service to the banks and HRM departments. The goal of modern organizations must necessarily deliver excellent service; provide an but a continuous process, which HRM departments must work hard on. Quality of service is not a technological solution; although necessarily it needs to be supported by software application, service quality has always been an emotional connection that an employee of the bank delivered to the client. Employees are those who communicate and deliver services and thereby generate profits for the bank. HRM departments are required to continuously monitor and evaluate sales performance of staff.

### The subject and research problem

The subject of this paper is to measure the quality of service of commercial banking sector in B&H by using the method of mystery calls. Research is oriented towards measuring the actual sales process interaction between bank employee and customer. Interaction sales process involves establishing first contact with customers, providing them information and advice, offering additional services of the bank as well as providing efficient telephone communication. The objectives of the hypothesis research

### The main objectives of the study are:

- a. indicate organizations - banks path to success, so that through this work they can figure out and understand what are the key factors of service quality;
- b. indicate HRM management the benefits of implementing mystery shopping programs as a tool for monitoring and evaluation of performance of sales staff
- c. to point out the weak links in the sales interaction conversation between employee -and a client;

**Working hypothesis:** The service quality as a business process -program of acquiring new and creating loyal customers is underrepresented in the banking sector in Bosnia and Herzegovina.

It is also not recognized by the HR managers as a tool for measuring and monitoring performance data of sales staff. A key factor in service quality is to exceed the expectations of their clients.

#### Research methodology

Research method that was applied in this work is the method of mystery calls, which is used to measure the quality of service through telephone communications.

#### Sources of data, temporal and spatial limitations

Primary data, i.e. scores of service quality were obtained through mystery shopping method that was conducted during the period from November 2 to November 8 2013. This method measured the overall level of service quality of banks, and their individual results. Using the method of mystery calls, 60 phone calls were carried out.

### 3. Theoretical framework

#### 3.1. The definition of service quality of the new millennium

For an organization that truly puts the customer at the centre of business (customer centric), quality of service excellence means to do the job the right way. For companies seeking to improve the quality of services at the level of what the "Holy Grail" is, excellence is an imperative. (Faulkner, 2003) In the last few decades numerous consultants, marketing gurus, human resource managers and others have generated many definitions of service quality. Most often we hear that this is a process that ensures customer satisfaction with products and services. Although insufficient, companies today show a little more interest to listen to the needs and desires of customers and prospects.

Rapid technological development, open markets, the wide availability of raw materials and products shaped the new organizations of the 21<sup>st</sup> century that put customer in the centre of their business. In the literature, there is an expression of *customer-centric* and *customer oriented organization*.

#### 3.2. Human resources and service quality

##### The management impact on service quality

Organization of a new era is increasingly becoming dependent on the quality of service, customer satisfaction, and creation of loyal customer base in order to generate profits, as they have so far depended on the cost structure. The seriousness of the service quality should be recognized as soon as possible in the top management of organizations. The phrase "the fish stinks from the head" we often hear from customers and clients dissatisfied with the service, referring to the management staff of the company. Indeed so, concern about service quality and care is the responsibility of management. Management staffs are those in whose hands, is the power to decide, they must cultivate and live organizational values and thus be an example for all employees.

##### Employee's impact on the service quality

It is difficult to determine in which of the three categories organizations belongs to: production oriented, cost-oriented and customer-oriented. Training and communication are equally important for existing staff. Staff must be truly encouraged to provide high quality services. (Faulkner, 2003)

For a company to generate an increase in the service quality it needs to have happy, satisfied, motivated and passionate employees who have developed social intelligence to emphatically connect with customers. Simply put, the way the employees feel affects the way they behave towards customers. Customers however feel and perceive emotional - psychological

state of sales staff which ultimately results in creating a customer's attitude towards the company. Furthermore employee's emotions have a great impact on the customer, i.e. the customer's judgment about the quality of service.

### **3.3. Service quality as business philosophy of commercial banks**

Companies must be prepared to understand the actuating lever of quality excellence, and that is customer satisfaction and employee satisfaction. Leading banks are the ones that are good interlocutors, good listeners, who maintain continuous contact with their current and future customers. To the average customer offers of the two different banks look absolutely identical and the advantage of one over the other seems invisible to the average customer. Banks must create a differential competitive advantage, and it can only be done through excellence of service that customers can recognize as an added value. In extremely open markets such as the market of the banking industry, the creation of strong and close relationship is inevitable that follows. The entry of new players into the market, resource called the customer becomes scarcer. In order to survive, banks should first change their own relationship to the service quality and provide it on a daily basis.

### **3.4. Mystery shopping**

Mystery shopping is a business tool that means engaging previously trained mystery shoppers, who at the request of the company according to pre-defined criteria objectively measure the quality of service of the company and / or its competition with the aim of improving the quality, and then in an appropriate and consistent way report on their shopping experience. - MSPA

Customers never buy a product or service; they pay results, treatment, and care. Excellent service is the only competitive advantage in the ocean of similar ones. The service is intangible, unpredictable; it is difficult to project because its production, delivery and consumption occur at the same time - at a time when sales staff gets in touch with the customer. Interaction sales conversation between staff and customers has a certain value according to the degree of sales staff involvement.

#### **Mystery shopping methods**

Marketing, HR, PR, customer service or any other department in which mystery shopping is being implemented determines the type of method that will be applied. In practice, combination of several mystery shopping methods is often used in order to gain a complete picture of the actual quality of service. For example, in the banking sector mystery visits, mystery calls and mystery e-mail can be used.

#### **Mystery calls**

Mystery calls are phone calls of the mystery shoppers, who are most often used to check the service quality through telephone communication.

The process of mystery shopping implementation

To make sure that mystery shopping program has been implemented in the most effective manner, management must be a good listener of their customers, and should be well acquainted with their needs, desires and expectations. The biggest problem with the mystery shopping method is that the managers often want results immediately and thus neglect the preparation which is crucial in order to achieve better results. Often mystery shopping projects start completely unrealistic, as they are not reflecting company standards and procedures for the sale. If HR managers involve employees in mystery shopping project that will ensure that the full implementation will get to the maximum. By involving employees in this program psychological impact on their future performance is realized.

### **Mystery shopping as HRM motivational tool**

Mystery shopping is often used as a tool for HR managers to assess and evaluate job skills and competencies. In the research we have mentioned this role of mystery shopping. The importance of this business tool is best illustrated by practical examples, and one such example is:

"We at Coral Gables Federal have a seven-year program that is underway," says Steene. "The mystery shopping is used as an integral part of the program of behaviour modification of employees. Coral Gables has many rewards for good results, including cash prizes, entertainment, plaques, lunches and dinners. The newsletter has published 'fan mail' of employees with the best performance where the best employees share their tips and trade secrets of successful sales."

### **Mystery shopping in banks**

Best business practice has shown that banks usually use a comprehensive mystery shopping tool for measuring quality of services, thereby using several methods: a. Mystery shopping visits; b. Mystery calls; c. Mystery e-mail; d. Benchmark mystery shopping.

The banking industry offers highly sensitive service "money for money" in the market. Customers are sensitive to the quality of service while performing any activity related to the bank. The only way that the bank management has a good idea what exactly is happening, whether employees comply with the requisite standards and procedures, if are promoting the new service, how much they know the characteristics of the entire bank portfolio of services, is by using mystery shopping programs. In the world banks are the most frequent users of this method as a form of monitoring, measuring, and managing service quality. The banking sector is extremely administratively regulated and subject to strict legislation. One way to identify potential errors in the field and thus avoid legal sanctions is implementation of mystery shopping methods.

## **4. Research methodology**

In this section, the level of quality of service of commercial banking sector in Bosnia and Herzegovina was measured and analysed, using mystery calls. The aim was to conduct a proof of the main hypotheses:

« The service quality as a business process -program of acquiring new and creating loyal customers is underrepresented in the banking sector in Bosnia and Herzegovina. It is also not recognized by the HR managers as a tool for measuring and monitoring performance data of sales staff.»

In those banks in which there is a better and more developed business climate of internal communication, it is expected that the staff delivers a high quality service to its customers. Banks that plan and invest in continuous education of employees produce higher results of service quality. Constant and continuous application of mystery shopping directly raises the quality of service in banks and greatly affects the employees and their attitude towards work.

### **4.1. Methodology of mystery calls**

Part of the analysis that follows relates to the measurement of service quality using the mystery call method. In order to measure the level of quality of service in commercial banking sector in Bosnia and Herzegovina, mystery shoppers contacted twenty banks that operate in the territory of the Canton Sarajevo. Based on the methodological approach before starting the measurement of service quality in banking sector using mystery calls, a special attention was given to the organization of equal conditions for measurement. It is necessary in advance to ensure that all banks are measured by the same questionnaire and scenarios using the same

mystery shopping method, in this case the method of mystery calls. The parameters which were taken into account were working hours, and what was taken into account was that the banks were phoned at the same time during the working day in order to get answers from the same conditions.

Respecting all methodological rules, we got the overall results for mystery calls, based on the analysis of results, using methodological approach of index of fulfilment, the average level of service quality in commercial banking sector in Bosnia and Herzegovina was calculated, which was 62%. All banks that have achieved scores above the overall average are considered to be those banks that have a high quality of service and that foster service quality within their corporate culture. We'll have the freedom to comment the level of service quality in commercial banking sector, which is very low.

### **Mystery shoppers scenarios**

For measuring the quality of service, scenarios are developed in a way they depict the everyday selling practice of one bank. Mystery shoppers were asking for common products / services of the banks, which ensured their anonymity in order to realistically and more competent assess the service quality. During the calls special attention was paid to style, i.e. way of communication employee had from the first established contact with mystery shopper until the end of the conversation. According to the pre-prepared script mystery shoppers inquired for three different products of the bank:

- Opening a check account (asked for the conditions required to open an account, the required documentation and monthly account maintenance);
- Credit card (asked about the conditions necessary for the realization of a credit card, required paperwork and additional costs that may arise as a result of obtaining a credit card);
- Non-purpose loans (what are the conditions necessary for the realization of non-purpose loans, if guarantors are necessary, the amount of interest, additional costs when processing loans and required paperwork).

For the purpose of this paper, service quality measuring was organized in twenty banks, and in a way that each bank was contacted three times by the phone. There were total of sixty phone calls for the purpose of measuring the service quality. Quality of calls service (mystery calls) was measured according to a pre-set questionnaire, divided into three categories. Measurable categories: a. courtesy and professionalism, b. sales conversation, c. final contact

## **5. Findings**

### **5.1. Mystery calls results**

During calls (mystery calls) we paid attention to the employee's way of communication since the beginning of mystery shopper's first contact with employee until the end of the conversation. Mystery shoppers have evaluated whether they were greeted by an employee during the initial contact and whether it is done in a courteous manner. Then, if the employee during a telephone communication expressed interest for the customer's needs in order to offer him the most appropriate product/service. The level of performance of employees was measured, regarding offering additional products and services, those for which the mystery shoppers were not asking. By mystery call a key factor telephone communication was measured, which is inviting the customer to visit the bank, and greeting the customer at the end of the conversation. When it comes to the level of service quality telephone communication measured by mystery calls method in Bosnia and Herzegovina, the result was 62.00% for all measured banks. Those banks that have a higher level are considered as the banks with high quality services telephone communications. Banks for which the average is below the overall average are considered as banks that do not provide quality service.

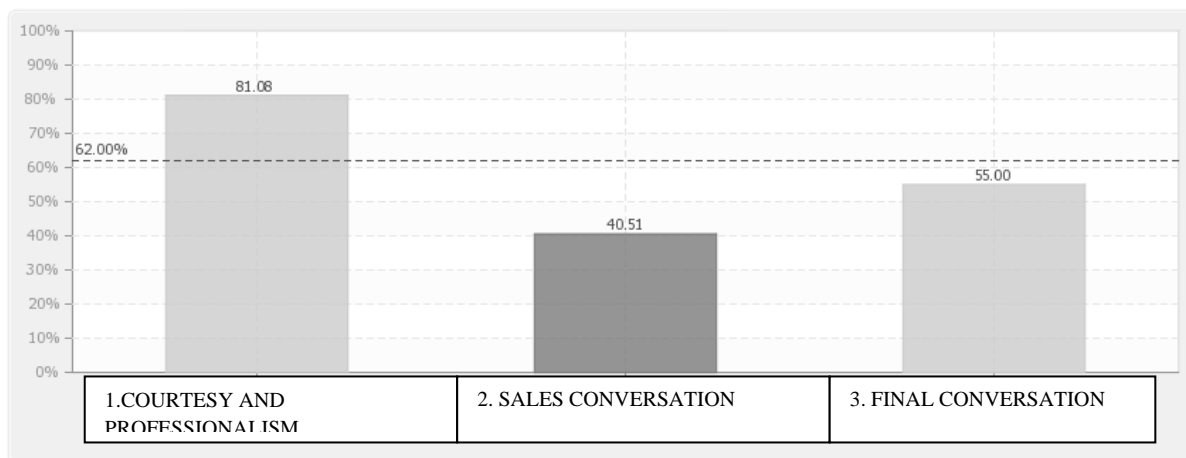


Figure 1: Graphic of overall results for banks

Overview of results achieved by category courtesy and professionalism

**5.2. Courtesy and professionalism**

Question	Yes	No
Were you greeted by an employee after making contact?	42,00%	58,00%
Did the employee kindly greet you?	100,00%	
Did the employee listen to you carefully during your inquiry?	95,00%	5,00%
Did the employee lead the conversation?	43,00%	57,00%
Was the voice of the employee understandable and audible?	95,00%	5,00%
Did the employee use formal language during the conversation?	100,00%	

Table 1: Courtesy and professionalism research results I

Question	3 to 5 times or less	more than 5 times
How many times the phone was ringing before the employee contacted?	95,00%	5,00%

Table 2: Courtesy and professionalism research results II

Question	Yes, the problem is solved first employee	No, I was redirected to another employee
Is your query solved by the employee you spoke with you or is it overridden to another employee?	60,00%	40,00%

Table 3: Courtesy and professionalism research results III

Question	Yes	Partially	No
Did the employee solve your problem quickly?	87,00%	5,00%	8,00%

Table 4: Courtesy and professionalism research results IV

**Comments of the results:**

As greeting is considered: "Hello, welcome"; "Good evening, welcome", "Good morning, welcome"

with the possibility of saying name and surname and the name of the bank.

Unfortunately we still lack culture of serving the customer, such as initial greeting. Employees should first greet customers and thus welcome them.

The problem was quickly resolved if the employee immediately answered. If the employee had to seek for the answer and "put" mystery shoppers on hold for 1 minute - the answer is in part, and if they waited more than 1 minute - the answer is NO. We notice that employees do not use telephone communication as a tool to boost sales. If a bank has a call centre employee is it being used as an information line; they do not lead sales talk by asking questions to explore the needs and desires of customers and offer the best service. Basics of formal communication in all banks are fully satisfied when it comes to approaching customers by phone.

### 5.3. Sales conversation

Question	Yes	No
Has the employee during the conversation about the product took the initiative by asking you questions about personal characteristics in order to offer you the right product?	49,00%	51,00%
Was the employee willing to answer all your questions?	88,00%	12,00%
Please rate the employee's sales efforts:		
Did an employee thoroughly and professionally explain you the product for which you inquired?	46,00%	54,00%
Did an employee offer you other bank products other than those for which you inquired?	17,00%	83,00%
Did an employee ask you at the end if you have some more questions?		100,00%

Table 5: Sales conversation research results I

Question	Motivating with wish to understand client's need and offer other services as well	Partially motivating (only solving basic client's request - no further initiative)	Non motivating (poor information - without encouraging sales and deeper communication)
Please rate the employee's sales efforts	7,00%	63,00%	31,00%

Table 6: Sales conversation research results II

We conclude that banks barely use phone communication and call centres as the potential sales channel. Considering today's lifestyle and less leisure time, the buyer will first use the phone to inquire about the details of the offer, before physically going to the branch office.

One mystery shopper answered this question with inapplicable given that the bank does not offer its clients a product which mystery shopper asked for. The results confirm that banks still use the telephone communication as an info line, providing answers to questions.

One mystery shopper answered this question with inapplicable given that the bank does not offer its clients a product which mystery shopper asked for.

Employees were barely willing to sell over the phone, only 7% of them over the phone led to motivating sales conversation with an aim to offer customers other offers and services of the bank

Employees only give basic information about the product or service by phone.



Banks have no access by phone to additional sales of a product known as *cross selling* and *up selling*. We hereby certify that the telephone communication is used solely for responding to customer inquiries, and certainly not as an opportunity for additional sales.

#### 5.4. Final contact

Question	Yes	No
Were you greeted by employee at the end of the conversation?	93,00%	7,00%
Did an employee you spoke with invite you to visit their office?	17,00%	83,00%

Table 7: Final contact research results

Only 17% of employees of banks invited customers via telephone communication to visit the bank to offer them the best service. Calling the customer to visit the bank extends the communication time between the bank and the customer. This call will maintain the employee to retain and win over the customer.

Very few customers were not greeted by the sales staff at the end of the conversation. By measuring phone communication using mystery calls method known as mystery calls, Raiffeisen bank achieved extremely high results compared to others, with 85,83%, while the lowest results were achieved by Vakufsa banka with 38,26% of achievement index. Note that Raiffeisen bank has free info line, or call centre so they can offer adequate service to their clients in shortest time possible.

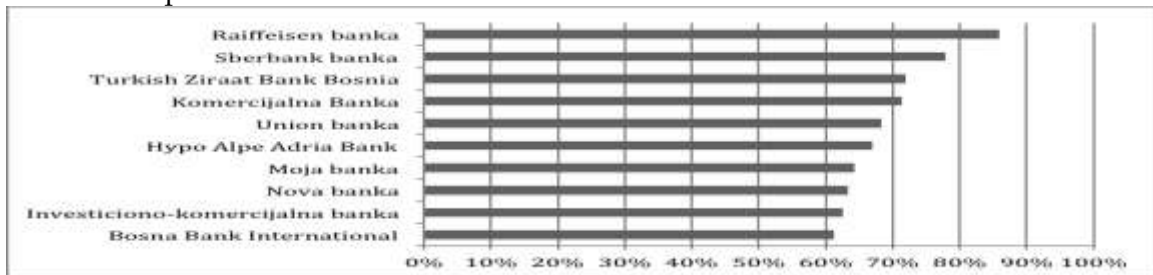


Figure 2: Overview of the results achieved by top ten banks in the quality of service measured by mystery calls. The best results were achieved by Raiffeisen bank with majority foreign ownership, and the lowest score achieved Bosna Bank International.

## 6. Conclusions and recommendations

Banks operating in the market of Bosnia and Herzegovina in most cases do not sufficiently recognize advantages of investing in the quality of services in order to orient their business towards needs of the "busy" buyers that do not have an excess of free time. The level of quality of service for all banks measured by mystery calls method is 62%. Only one of all assessed banks has a free telephone contact number, call centre as customer support. Banks barely use telephone communication as a form of customer support or for sales over the phone. Basically the phone communication is reduced to providing only required information.

*"If you reduce customers loss for only 5%, you can increase profitability between 25% and 85%"* (Wellington, 2010)

Results of measuring quality of services through mystery calls method confirmed the main hypothesis, which is: "Quality of service as a postulate of acquiring new business and creating a loyal customer base is not sufficiently represented in the banking sector in Bosnia and Herzegovina. Very few banks are concerned about the manner in which new offers will be

presented to customers; the kind of quality services they provide directly to their profit generators – clients. "

By measuring the quality of service using mystery calls method we came up with the overall result, 62% of the index of services fulfilment for all banks.

## 6.2. Recommendations for the banks' management

Banks management should have more understanding for their customers and support the adoption of the concept of service quality and put the customer at the centre of their business. No matter how "intangible" concept of quality of service was, it creates a lasting relationship with customers, turning them into loyal and generates profit growth from year to year.

## 6.3. Recommendations for banks' HR management

As the management has a vision for bank's development, management is also required to operationally implement the vision. If management does not understand and does not accept customer centered business concept, they will not be able to transfer it to the sales staff. Management must first believe and live the concept of quality of service. Management is recommended to understand business tools that are at their disposal, including calls, and try to get the maximum benefits they make. Standardization of sales procedures in banks in Bosnia and Herzegovina is not sufficiently represented, although it has many advantages. Standardized procedures of sales enable banks faster and more equalized implementation of launching new products and services without deviation from quality level.

## 6.4. Recommendations for future researches

For future research, we recommend:

It is necessary to establish a stronger link between the degree of development of new technologies and service quality, as they correspond in each other's development; Researchers should examine the satisfaction of the bank's employees with the cultural climate, and correlate it with the achieved results in service quality.

Determine the exact level of involvement of HR managers in adopting and implementing the concept of service quality in banks in Bosnia and Herzegovina.

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