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KVALITET USLUGE U BANKAMA PRIMENOM TEHNIKE TAJNE KUPOVINE

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U današnje vreme, kvalitet usluge je nesumnjivo najznačajnija kategorija u bankarskom sektoru. Fokusiranost na potrošače tj klijente poslednjih godina doživljava ekspanziju u uslužno orjentisanim delatnostima a pogotovu bankama. Potrebe korisnika finansijskih usluga dinamično se menjaju, zbog čega je neophodno da banke razviju dugoročne poslovne odnose sa svojim klijentima, kako bi zadovoljile njihove potrebe i bile profitabilne. Pored svega toga vlada i velika konkurencija na bankarskom tržištu, i veoma često je kvalitet usluge komparativna prednost banke. Jedan od načina merenja kvaliteta usluge je i tajna kupovina. Tajnom kupovinom se meri ponašanje zaposlenih u organizaciji. Zaposleni u bankama se ocenjuju tokom uslužne interakcije. Zaposleni su ujedno i prva karika komunikacije korisnika sa bankom. Rad se zasniva na prikazu načina na koji se izvodi tajna kupovina u bankama kao i prikazu rezultata tajne kupovine u najvećim bankama u Novom Sadu. Cilj istraživanja je prikaz značaja tajne kupovine u bankama, problem koji se rešava je kvalitet usluge u bankama. Metodologija je obuhvatala anketiranje zaposlenih, istraživanje i analizu dobijenih internih materijala od banaka. Kao rezultat ističemo kako tajna kupovina utiče na zadovoljstvo i satisfakciju klijenata i na koji način se tajnom kupovinom može dostići kvalitet usluge koji je iznad očekivanja u bankarskom sektoru. Ističe se takođe koliko su ljudski faktor tj zaposleni važna kategorija u merenju kvaliteta usluge u bankarskom sektoru. Istraživanjem su uočeni i koraci kojih bi se trebalo pridržavati da bi tajna kupovina bila što uspešnija. Dalja istraživanja koja bi se mogla izvesti iz navedenog su finansijski pokazatelji kvaliteta usluge pre korišćenja alata tajne kupovine i nakon njihovog korišćenja.

Ključne reči: kvalitet usluge, satisfakcija korisnika, tajna kupovina, uspešna prodaja, banka, klijent, zaposleni.

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QUALITY OF SERVICE IN BANKS BY APPLYING THE MYSTERY SHOPPING TECHNIQUE

Summary

In our present times the quality of service is beyond any doubt the most significant category in the banking sector. Focus on consumers, i.e. clients over the last few years is experiencing an expansion in the services oriented activities especially in banks. The needs of users of financial services have also experienced a dynamic change and it is necessary for the banks to develop their long-term business relationship with their clients, in order to satisfy their needs and render their own business profitable. In addition, a robust competition prevails on the banking market, and very often quality of service appears to be the competitive advantage of a bank. One of the ways to measure quality of service is also its mystery shopping. Mystery shopping is measuring the conduct of staff employed in an organisation. Bank employees are being judged during their service offering interaction. Staff employed is also the first link in the chain of communication between the client and the bank. The paper is based on the presentation of the manner in which the mystery shopping is conducted in banks, and also on the presentation of results of the mystery shopping in the major banks operating in Novi Sad. The objective of this research work is to present the significance that the mystery shopping has in banks, and the problem thus resolved is the quality of services offered in banks. Methodology applied was interviewing of the staff employed, and the research and analysis of the internal materials received from banks. We are pointing out, based on the result obtained from the research, at the ways in which mystery shopping is affecting satisfaction of clients, and the ways in which through mystery shopping the high quality of service can be achieved, the one that is beyond expectations in the banking sector. Emphasis is also made at the importance that the human factor has, i.e. staff employed as an important category in measuring quality of service offered in the banking sector. Research disclosed also the steps that should be applied in order to render mystery shopping more effective. Further research that could be conducted from the above mentioned are the financial indicators of the quality of service before the application of the mystery shopping tool and after its implementation.

Key words: quality of service, consumer satisfaction, mystery shopping, successful sale, bank, client, employees

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Uvod

Termin tajna kupovina je prvi put upotrebljen 1940 ih godina od strane WilMark kompanije, koja je prva ponudila uslugu tajne kupovine (Đorđić, 2009). Iako su finansijske institucije koristile ovaj alat merenja kvaliteta, sve do 1970 tih godina to nije bilo primetno. Navedena godina se smatra prekretnicom tajne kupovine u sektoru bankarstva (Newhouse, 2004). Ona je evaluirala preko alata za praćenje i poboljšanje performansi, razvijala se kultura prodaje i zadovoljstva kupaca kao i koncept kvaliteta usluga (Leeds, 1992).

Kada je u pitanju tajna kupovina, pre svega, u bankarstvu većina podataka datira već od 1970 tih godina pa se protežu do danas. Iako je u finansijskim institucijama bila predmet istraživanja potrebno je imati u vidu i napredak u metodologiji istraživanja kao i pravila ponašanja u tajnoj kupovini (Hoffman G., 1993). Istraživanja prikazuju kako se danas ovaj alat koristi u bankama za povećanje kvaliteta usluge. Dalje ćemo objasniti koje alate banke danas koriste, kako se radi tajna kupovina u današnje vreme i na koji način zaposleni mogu da doprinesu satisfakciji klijenata i povećanju kvaliteta usluge.

Tajna kupovina je usmerena na poslovne procese i uspešnu prodaju na relaciji klijent - banka, s ciljem da se utvrdi kvalitet usluge koji pruža zaposleni u banci. Kao rezultat vrši se dalja edukacija zaposlenih i motivacija, kako bi se usluga podigla na viši nivo i povećala satisfakcija klijenta u finansijskoj instituciji. Ona se mora vršiti objektivno da bi se dobili tačni i validni rezultati, koji će se dalje koristiti za poboljšanje prodaje i uvođenje potrebnih mera za razvoj kvaliteta bankarskih usluga.

Kvalitet usluga

Kvalitet usluge je kategorija koja je od velikog značaja za poslovne rezultate u finansijskim institucijama (Kancir, 2007). Takođe, to je jedan od najvažnijih faktora u bankarskom sektoru. Pružanje visokokvalitetnih usluga banci omogućava ostvarenje osnovnih poslovnih ciljeva, kao što su satisfakcija klijenta, rast tržišnog učešća, privlačenje novih klijenata, profitabilnost. Kvalitet usluge je često

posmatran kao pokretač promene u uslužnim organizacijama (Ljubojević, 1998). U sve konkurentnijem poslovnom okruženju izgradnja bliskih odnosa sa klijentima je od suštinskog značaja za razvoj i uspešnost poslovanja. Uslužno profitni lanac ističe da je rast u poslovanju banka podstaknut prvenstveno odanošću korisnika njihovih usluga (Haskett, Jones, Loveman, Sasser, & Schlesinger, 1994). Sposobnost da se pruži usluga visokog kvaliteta koja će zadovoljiti ili nadmašiti potrebe i očekivanja klijenta u bankarstvu je osnov za izgradnju konkurentske prednosti (Enew & Waite, 2007). Rezultati brojnih istaživanja čija je tema kvalitet usluga u bankarstvu, upućuju na to da je potrebno dosta napora i znanja za pružanje kvalitene usluge u izrazitno promenljivom okruženju u kome posluju banke u Srbiji. Kvalitet usluge ne treba samo da zadovolji već i da premaši očekivanja korisnika, kao i da se ulažu stalni naponi da se proces pružanja usluge poboljša (Lloyd-Walker & Cheung, 1998). Kada su bankarske usluge u pitanju, posebnu pažnju treba obratiti na kvalitativne i kvantitativne vidove koristi, koje se mogu ostvariti unapređenjem kvaliteta. Što se tiče kvalitativnih koristi otkiveno je da kvalitet usluga doprinosi zadovoljstvu korisnika i obrnuto (Cronin & Taylor, 1994). Pored toga zadovoljstvo korisnika usluga u velikoj meri utiče na rezultate poslovanja banke, imidža kao i dobijanje novih korisnika kroz preporuku (Zairi, 2000). Što se tiče kvantitativne prednosti usluga u bankama one doprinose povećanju dobiti. Pored toga, zadovoljni korisnici bankarskih usluga svoje iskustvo dele u proseku sa šest do osam drugih osoba, dok nezadovoljni klijenti mogu informisati još preko deset drugih osoba. Poznato je da svaku banku više košta privlačenje novih klijenata nego zadržavanje postojećih korisnika usluga (Zairi, 2000). Zadržavanje postojećih klijenata košta oko pet puta manje novca, vremena i sredstava u poređenju sa privlačenjem novih klijenata (Dawes & Swailes, 1999). U bankarstvu je mnogo teže odrediti merila na kojima treba da počiva kvalitet usluge, u odnosu na neke druge uslužne delatnosti, jer svaki susret sa klijentom može da se razlikuje od onog predhodnog u zavisnosti od potreba korisnika bankarskih usluga. A pored navedenog, sam kvalitet usluge može biti različit u zavisnosti koji bankarski službenik pruža uslugu. Ako se

Introduction

Mystery shopping is the term used for the first time in the 1940s by WilMark Company that was the first one to offer the mystery shopping service (Djordjic, 2009). Although financial institutions were applying this tool for measuring quality throughout the time up to 970s this was not clearly apparent. The above stated years are considered to be a watershed in mystery shopping in the banking sector (Newhouse, 2004). It had evolved through the tool for monitoring and enhancing performances, and had developed the culture of sale and customer satisfaction, but also the concept of the customer service quality (Leeds, 1992).

When speaking of mystery shopping, primarily in the banking sector, the majority of data is dating back already from the 1970s, and is continuing up to this day. Although it was the subject of research in financial institutions it is necessary to bear in mind the progress also made in the research methodology, and the rules of conduct in mystery shopping procedures (Hoffman, G., 1993). Research shows the way this tool is being applied today in banks for purpose of enhancing customer service quality. Further in this paper we shall explain the tools that banks are using nowadays, how the mystery shopping is conducted in our present time and in what way staff employed in banks can contribute to the client satisfaction and enhancing of the customer service quality.

Mystery shopping is focused on business processes and successful sale along the line customer-bank, with the aim to determine quality of customer service offered by the staff employed in a bank. As a result, further education of employees is conducted and motivation in order to elevate the customer service to a higher level and boost customer satisfaction in the financial institution. It must be conducted in an objective manner in order to obtain precise and valid results, which are to be used further on for improving sales performances and introducing necessary measures for the development of the customer service quality in banks.

Customer service quality

Customer service quality is a category which is of great importance for the business results in the financial institutions (Kancir, 2007). It is also one of the most important factors in the banking sector. Offering high quality customer service allows the bank to achieve its basic business targets, such as the client satisfaction, growth in the market share, attraction of new clients, and profitability. Customer service quality is often perceived as a trigger of change in the services organisations (Ljubojevic, 1998). In an increasingly competitive business environment building of close relations with clients is of essential significance for development and success of business endeavour. A services oriented profit making chain puts at the forefront growth in business of banks instigated primarily by the loyalty of consumers of its services (Haskett, Jones, Loveman, Sasser, & Schlesinger, 1994). The ability to offer high quality customer service that will satisfy or even surpass needs and expectations of the client in banking is the fundament for building up of competitive advantage (Enew & Waite, 2007).

The results of many research studies focused on the topic of customer service quality in banking lead to the conclusion that it is necessary to invest great effort and knowledge for offering high quality customer service in an emphatically changeable environment in which banks in Serbia are operating. Customer service quality should not only satisfy but assure expectations of the user, and also constant efforts must be made for the process of offering customer service to be improved (Lloyd-Walker & Cheung, 1998). When speaking of banking services, special attention should be paid to the qualitative and quantitative forms of benefits that may be achieved through quality enhancement. Regarding qualitative benefits, it was discovered that the customer service quality is contributing to the satisfaction of the user, and vice versa (Cronin & Taylor, 1994). In addition, customer service quality satisfaction impacts to a great extent the business results of the bank, its image and attraction of new customers through recommendation and the word-of-mouth (Zairi, 2000). Regarding quantitative advantages of services rendered in banks they contribute to the growth of the profit made. In addition,

proces pružanja usluga u bankarstvu posmatra sa stanovišta korisnika usluge, moraju se razmatrati dve dimenzije kvaliteta usluge. Jedna dimenzija odnosi se na to šta usluga donosi korisniku, a druga govori o tome kako se usluga isporučuje korisniku. Rezultat usluge se vrednuje nakon korišćenja usluge, koji se kod nekih autora naziva kvalitetom uslužnog rezultata, a kod drugih se naziva fizičko-tehnički kvalitet usluga (Parasuraman, Berry, & Zeithaml, 1985). Korisnici usluga se ne interesuju samo za ono šta im usluga pruža, nego i za način na koji im je pružena, što u velikoj meri zavisi od bankarskih službenika koji pružaju uslugu u datom trenutku. U cilju ostvarivanja što veće dobiti, zanemarujući osnovne zakonitosti, humana populacija vekovima unazad svojim aktivnostima utiče na složenu strukturu sistema (Mihić, Andrejević, & Mihajlović, 2012). Drugim rečima, prema autorima (Bakić, Ljubojević, & Živković, 1998): "Personal banke koji dolazi u kontakt sa klijentima predstavlja glumce koji imaju svoje uloge, a koje su podržane od strane operativnog tima. Glumci treba da su osposobljeni da sami izvršavaju ulogu, a ne da se njima upravlja". Na kvalitet usluge najviše utiče priroda odnosa koji nastaju između zaposlenih u finansijskoj instituciji i korisnika usluge, iz tog razloga je tajna kupovina jedan od najboljih načina za proveru kvaliteta usluge u bankama.

Merenje kvaliteta usluga

Jedan od najčešće korišćenih mernih instrumenata kojim se mere usluge i njihov kvalitet je Servqual model, pa je stoga on jedan od glavnih instrumenata merenja kvaliteta usluga i u bankarstvu (Hoffman & Bateson, 2011). Servqual model je skala od 44 elementa kojom se mere očekivanja i percepcije korisnika u pogledu pet dimenzija kvaliteta usluga. Dimenzije na kojima se ovaj model bazira su: opipljivost, pouzdanost, sigurnost, odgovornost i empatija. Prema autorima (Parasuraman, Berry, & Zeithaml, 1985) ovo je dijagnostički alat koji otkriva snage i slabosti preduzeća u oblasti kvaliteta usluga. Prema drugim autorima (Cronin & Taylor, 1992), servqual skalu treba da zameni Servpref skala, koja treba da ukloni nedostatke prethodne skale. Prema navedenim autorima meri se učinak usluge a ne odnos između opažanja i

očekivanja korisnika usluge. Obe skale su bile namenjene svim uslužnim delatnostima ali je i dalje nedostajao standardizovan instrument za ocenjivanje kvaliteta usluga u finansijskom sektoru. To je uvelo stvaranje nove skale za merenje kvaliteta usluga a to je Bankserv skala (Avkiran, 1994) koja je predstavljala pokušaj prilagođavanja skale za merenje kvaliteta usluga u bankarskom sektoru. Osnovne odrednice Bankserv skale su: ponašanje osoblja, verodostojnost, komunikacija i dostupnost. Međutim i ovoj skali se može uputiti primedba koja važi i za Servqual skalu, a ona se odnosi na to da se zanemaruje učinak u procesu usluživanja. I kao rezultat ove primedbe formirana je Bankpref skala. Bankpref skala se razlikuje u dva osnovna elementa od Bankserv skale. U ovoj skali se prednost daje učinku u procesu usluživanja, u odnosu na očekivanja i utisak o usluzi. Ako se uporede sve navedene skale možemo primetiti da u njima kvalitet usluga u najvećoj meri zavisi od bankarskog osoblja koje je u neposrednom kontaktu sa klijentima. U skladu sa time razvili su se još neki instrumenti merenja kvaliteta usluga u uslužnim delatnostima a samim tim i bankarstvu. Neke od metoda istraživanja kvaliteta usluga su: post-transakciona istraživanja, anketiranje novih i postojećih klijenata, fokus grupe kao i istraživanje zadovoljstva klijenata finansijskim uslugama i tajna kupovina (Lovelock & Wright, 1999).

Tajna kupovina u bankama

U vreme kada vlada velika konkurencija na bankarskom tržištu, kvalitet usluga je izvor komparativne prednosti među bankama, zato je kvalitet usluga potrebno meriti i unapređivati. Većina banaka u Srbiji se odlučuje za merenje kvaliteta usluga primenom tajne kupovine. Tajna kupovina je poslovni alat za merenje kvaliteta usluga sa ciljem poboljšanja usluga i povećanju prodaje (Horbec, 2009). Ona je vid istraživanja u kome se meri ponašanje zaposlenih. Kao što i samo ime kaže kupovina koja se obavlja tajno, nenajavljeno a sprovode ih tajni kupci. Oni su obučene osobe koje se postavljaju u ulogu klijenta i ocenjuju ponašanje zaposlenih u prodajnom razgovoru, bez prethodne najave (Hoffman G., 1993). Ovim načinom istraživanja mogu se dobiti važne informacije o tome iz kog ugla korisnici usluga gledaju na kvalitet usluge. Od ocena vezanih za fizičko okruženje u kome se odvija

satisfied users of banking services are sharing their experience on an average with six to eight other persons, while dissatisfied customers may inform even as much as over ten other persons of their negative experience. It is well known that it is more costly for every bank to attract new clients than to retain the existing users of services (Zairi, 2000). In addition, retaining the existing clients is costing the bank some five times less money, time and funds in comparison with attraction of new clients (Dawes & Swailes, 1999). In banking it is much harder to determine merits on which rests the quality of service in respect to some other servicing industries, as every encounter with the client may differ from the previous one depending on the needs of the banking service user. In addition to the above stated, the quality itself of the service may differ depending on which one of the bank employees is providing the service in question. If the process of providing customer service in banking is perceived from the aspect of the service consumer, two distinct dimensions of the service quality must be assessed. One dimension pertains to what the service is bringing to the customer, while the other one speaks of the way that service is delivered to the customer. The result of service rendered is evaluated after the service is used, which is called by some authors the quality of servicing result, while some other ones are calling it a physical-technical service quality (Parasuraman, Berry & Zeithaml, 1985). The users of banking services are not interested only in what the service itself offers, but also in the manner in which it is rendered, which to a great extent depends on the banking employees providing the service in question at the given moment. For purpose of achieving as high profits as possible, while neglecting the basic legality, human population has been engaged, for centuries back, in impacting with its activities the complex structure of the system (Mihic, Andrejevic, & Mihajlovic, 2012). In other words, according to some authors (Bakic, Ljubojevic, & Zivkovic, 1998): "Bank employees coming in contact with the clients represent true actors that are having their own particular roles to play, and who are supported by the operational team. Actors should be capable of performing their role by themselves, and not to be bossed." Customer service quality is impacted mostly by the nature of the relationship that is established between the

staff employed in a financial institution and the user of the banking service, and for this reason the mystery shopping is one of the best ways to verify quality of services rendered in banks.

Customer service quality measurement

One of the most frequently applied measurement instruments which serve to gauge customer service quality is the Servqual Model hence it is one of the main instruments used for measuring customer service quality in banking as well (Hoffman & Bateson, 2011). Servqual Model is a scale of 44 elements measuring expectations and perceptions of the user regarding five dimensions of the service quality. Dimensions on which this model is based are the following: tangibility, reliability, security, responsibility, and empathy. According to the authors (Parasuraman, Berry & Zeithaml, 1985) this is a diagnostic tool that reveals strengths and weaknesses of a company in the field of the customer services quality rendered. According to some other authors (Cronin & Taylor, 1992), Servqual scale should be replaced by the Servpref scale which should remove shortcoming of the previous scale. According to the said authors, the effect of service rendered is being measured, and not the ratio between observation and perception of the service consumer. Both of these scales were designed for all of the service oriented businesses, but what was still missing was a standardized instrument for evaluating consumer service quality rendered in the financial sector. And this had introduced the creation of a new scale for consumer service quality measurement known as the Bankserv Scale (Avkiran, 1994), which was an attempt at adjusting the consumer service quality scale to those in the banking sector. The basic determinants of the Bankserv Scale are the following: conduct of the staff employed, credibility, communication, and accessibility. However, this scale as well may be subjected to a remark which is valid also for the Servqual Scale, and that is that the effect in the process of rendering service is being neglected. As a result of this remark, the Bankpref Scale was created. Bankpref Scale differs in two basic elements from the Bankserv Scale. In this scale advantage is given to the effect in the process of rendering service in respect to the expectations

usluga do ocena vezanih za interakciju bankarskih službenika sa korisnicima usluga. Rezultati dobijeni tajnom kupovinom mogu se pored poboljšanja kvaliteta usluga koristi i u edukativne i razvojne svrhe, kao i u sistemu nagrađivanja u bankarskom sektoru (Hoffman G., 1993). Prilikom tajne kupovine u bankama najčešće se ocenjuju izgled filijale kako spoljašnjost tako i unutrašnjost, izgled zaposlenih, takođe posebno se ocenjuje blagajničko poslovanje, savetničko poslovanje i telefonski kontakt. Svaki od ovih testova se radi na posebnim obrascima sa posebnim scenariom (Mooradian, 2012). Što se tiče tajne kupovine u bankama prvo se ocenjuje prvi utisak prilikom ulaska, pravilno formiranje redova, ceremonija pozdravljanja, urednost radnih mesta, poslovno odevanje zaposlenih, lična higijena, nošenje ID kartica, urednost flajera i količina reklamnog materijala u filijalama. Nakon toga se ocenjuje rad blagajničkih službenika, posle čega tajni kupac ocenjuje rad savetnika za građane. Mora se napomenuti da se ocena telefonske komunikacije radi nezvezano od navedenih procena i poseta filijalama. Sve vrste ocenjivanja se sprovode bez najave (Morrall, 1994). Tajna kupovina u bankama na navedeni način je nastala kao mera da se norme poslovnog ponašanja i servisnih usluga implementiraju u savremene procese. Po rečima Willl Rogers-a: "Nikada nećete dobiti drugu priliku za prvi utisak", banka ovo treba da iskoristi najbolje što zna, jer je prilika za prvi utisak samo jedna. Svaki klijent mora biti dočekan pri ulasku u banku pozdravom i osmehom, i bez oklevanja mora dobiti neophodnu pažnju i pomoć. Redovi u bankama moraju biti uredno formirani, i u redu ne bi trebalo da stoji više od tri klijenta, sem u izuzetnim situacijama kada su gužve zbog penzija, kolapsa, pada sistema. Zaposlenima u bankarskom sektoru prilikom obavljanja posla strogo je zabranjeno da razgovaraju mobilnim telefonom, vode privatne razgovore (Jordan, 2006). Ceremonija pozdravljanja je izuzetno bitna prilikom ocene tajnog kupca. Sama ceremonija pozdravljanja i rukovanja sa klijentom ne bi trebala da traje duže od sedam sekundi (Mooradian, 2012). Kada tajni kupac ocenjuje blagajnika, to je jedan od bitnih trenutaka istina u oceni. Blagajnik je jasno uočljiv klijentu odnosno tajnom kupcu, i ima aktivni pristup sa klijentom. Blagajnik mora da usluži klijenta što je brže moguće. Komunikacija sa savetnikom je

nešto kompleksnija i dugotrajnija, jer savetnik mora detaljno da ispita klijentove potrebe kako bi mogao da mu predoči adekvatnu ponudu. Savetnik mora biti jasan, koncizan uz prijatan ton. Prosečno vreme provedeno kod savetnika je oko 30 minuta. Razgovor se vodi u diskretnoj atmosferi. Razgovor treba da bude koncipiran na sledeći način 70: 30 u korist aktivnog slušanja. Klijent uvek mora da dobije konkretnu ponudu odštampanu na zvaničnom obascu svake banke. Savetnik mora da zatraži kontakt od klijenta radi zakazivanja daljih koraka kao i da uruči svoju vizit kartu kako bi klijent mogao u svakom trenutku da stupi u kontakt sa savetnikom koji ga je usluživao. Pozdrav prilikom odlaska iz banke mora biti srdačan, savetnik se mora zahvaliti klijentu na izdvojenom vremenu i ukazanom poverenju. (Koetting & Matza, 2010). Ocena telefonske komunikacije se takođe radi nenajavljeno, tajni kupci zovu banke sa tačno utvrđenim pitanjem na koje žele da dobiju tačan, precizan odgovor i gde očekuju ljubaznost i stručnost sa primenom određenih pravila. Ta pravila su: na telefon se mora javiti na maksimalno treće zvono, obavezno se javlja sa rečenicom - ime institucije - ime i prezime zaposlenog - izvolite kako vam mogu pomoći, odgovor na klijentovo pitanje, hvala što ste pozvali - prijatno. Ukoliko se navedene pravila ne ispoštuju ocene tajnog kupca za telefonski poziv će biti nezadovoljavajuće (Koetting & Matza, 2010). Kada se zadovolje svi navedeni kriterijumi koje ocenju tajni kupci u finansijskoj instituciji i zadovolje potrebe klijenata, može se reći da je kvalitet usluge na zadovoljavajućem nivou, kao i da će satisfakcija klijenata biti na zadovoljavajućem nivou. Jer kao što smo rekli tajnom kupovinom se ocenjuje kvalitet usluge i zadovoljstvo klijentata bankom i zaposlenima koji pružaju uslugu.

Satisfakcija klijenata u bankama kroz tajnu kupovinu

Kreiranje zadovoljnih klijenata je najteži zadatak tržišno orjentisanih banaka. Sposobnost banka da ostvare visok nivo stalnih klijenata uslovljena je redefinisanjem ciljeva poslovanja. Satisfakcija klijenata je jedan od najvažnijih ciljeva i koncepata savremenog bankarstva (Zelenović, 2011). Zadovoljstvo klijenata je od presudnog značaja za sve banke na tržištu, a

and the impression of service delivered. If we are to compare all the above mentioned scales, we can note that the customer service quality in them mostly depends on the banking staff employed that was in an immediate contact with clients. Along that line some other customer service quality measurement instruments have been developed in the customer servicing activities, and thus in banking as well. Some of the research methods into the customer service quality are the following: post-transaction research, opinion poll of new and existing customers, focus groups, and customer service satisfaction in financial services and mystery shopping (Lovelock & Wright, 1999).

Mystery shopping in banks

At the time when robust competition prevails on the banking market, customer service quality is the source of competitive advantage amongst banks, thus making it necessary to measure and enhance quality of services offered. Majority of banks in Serbia decides in favour of the customer service quality measurement by applying the mystery shopping method. Mystery shopping is a business tool for measuring customer service quality with the objective of improving services and boosting sales (Horbec, 2009). It is a form of research where conduct of staff employed is being measured. As suggested by its name, shopping in this method is a mystery one, clandestine and unannounced, done by undercover customers. They are trained persons playing the role of customers while assessing conduct of employees in the sales conversation, without previous appointment (Hoffman, G., 1993). In this manner of research some important information can be obtained on the aspect from which customers of services are viewing quality of service offered. From the evaluation related to the physical environment in which service is delivered, and up to the appraisal of interaction of the banking staff in contact with the service users. Results obtained through mystery shopping may be used, in addition to the enhancement of service quality, also for educational and development purposes, and in the system of rewarding or remuneration in the banking sector (Hoffman, G. 1993). In the process of mystery shopping in banks what is most often appraised are the outlook of the branch office, its exterior and interior design, the

appearance of staff employed, but also a particular assessment of teller operation, consultant activity, and telephone contacts. Every one of these tests is being done on special forms containing a particular scenario played (Mooradian, 2012). Regarding the mystery shopping in banks, the first thing to be appraised is the first impression whilst entering the premises, proper formation of eventual queue, welcoming ceremony, tidiness of the working premises, business outfit of staff, personal hygiene, display of ID tags, neatness of flyers and the quantity of advertising material in branch offices. Thereupon, what is assessed is the operation of the teller staff, to be followed with the appraisal of the retail customer consultants work by the mystery shopper. It must be noted that the assessment of the telephone communication is being done irrespective of the above mentioned appraisals and visits to the branch offices. All types of appraisal are being done without appointment (Morrall, 1994). Mystery shopping in banks conducted in the above described manner was created as a measure aimed for the business conduct and customer servicing norms to be implemented in the contemporary processes. According to Will Rogers "You will never have a second chance for the first impression", so the bank should use this as best it can which means that the chance for the first impression is only one. Every customer must be met at the bank's entrance with a welcome and a smile, and without any hesitation should receive necessary attention and assistance. Queues in banks must be properly aligned and no queue should hold more than three customers, except in extraordinary situations when there are rushes due to pennies, collapse or system fall and failure. Staff employed in the banking sector is strictly forbidden use of cell phones for private purposes while conducting their business (Jordan, 2006). Ceremony of welcoming customers is extremely significant in evaluation made by the mystery shopper. Ceremonial welcome and a handshake with the client should not last more than seven seconds (Mooradian, 2012). When the mystery shopper is assessing the teller it can be deemed to be one of the important moments of truth in the evaluation. Teller is clearly visible to the client, i.e. to the mystery shopper, and he has an active approach to the client. Teller must serve the client in the fastest manner possible. Communication

ujedno su važan pokazatelj poslovnog uspeha banaka. Zadovoljstvo kvalitetom pružene usluge je od presudnog značaja za klijentov izbor banke. Veći stepen zadovoljstva klijenata vodi stvaranju neraskidive veze između klijenta i banke, neutrališući konkurenciju sa ciljem pridobijanja klijenata (Rojola, 2004). Zadovoljstvo klijenata predstavlja glavni izvor zadržavanja sadašnjih i privlačenja novih klijenata, samim tim ovo je jedan od ključnih zadataka sa kojim se danas suočavaju banke. Spona između satisfakcije i lojalnosti klijenata je veoma prisutna u bankama. Prema rečima Ljubojevića, 2000. god „Satisfakcija potrošača predstavlja ključni element u procesu sticanja i unapređenja njihove lojalnosti. Pored toga, uspostavljena povratna sprega sa potrošačima predstavlja ključni element u merenju i upavljanju satisfakcijom potrošača“. Satisfakcija je u navedenom slučaju funkcija percepcije i očekivanja klijenata (Vunjak, 2001). Očekivanja potrošača možemo smatrati verovatnoćom događaja posmatranom očima potrošača na već prethodnim iskustvima o usluzi, a precepcija predstavlja ocenu događaja u procesu isporuke usluge. Ono što karakteriše bankarske usluge je da se percepcija usluga formira na osnovu percepcije o sklopu usluga, kao i načina na koji je ta usluga ponuđena od bankarskog osoblja. Prema rečima autora (Mihić, Rađenović, & Mihajlović): „Danas je potrošač, kao individua, osnova konkurentne prednosti. Takvo poslovanje zahteva detaljno upoznavanje potrošača, što je moguće jedino interakcijom potrošača i komapnije i stalnim praćenjem njihovih zahteva. Vremenom saradnja postaje sve jača, odnosno nastaju lojalni potrošači, ujedno i partneri kompanije. Potrošači danas traže više od običnog proizvoda. Traže užitak i zadovaljenje njihovih specifičnih „emocionalnih“ potreba, što dovodi do rastućih zahteva za dizajniranjem po vlastitom iskustvu i ukusu. „Tajna kupovina ocenjuje satisfakciju klijenata osobljem u banci. Tajna kupovina ukazuje na pojedinačne nedostatke svakog zaposlenog u procesu pružanja usluga i daje mogućnost edukacije i obuke zaposlenih kako bi se kvalitet usluge povećao i povećala satisfakcija kliejnata. Ključni faktori za formiranje dugoročnih odnosa uz pomoć tajne kupovine i povećanje satisfakcije i lojalnosti klijenata su: focus na potrebe klijenata, formiranje ličnog odnosa,

prevazilaženje klijentovih očekivanja, uspešno zaključenje posla, pozitivan stav i interesovanje za klijentove potrebe i probleme (Michaud, 2000). Međutim, i pored svega zadovoljan klijent nije uvek garancija za uspeh u poslu. Ono što danas sigurno razlikuje uspešne banke od neuspešnih je fenomen lojalnosti klijenta. Osnovni preduslov za formiranje lojalnih klijenta je satisfakcija proizvodom, uslugom i zaposlenima. Ukoliko klijenti nisu zadovoljni po bilo kom osnovu lojalnost se ne može postići. (www.ekapija.com, 2014). Zato se smatra da je klijent koji je zadovoljan iznad proseka odnosno klijent koji je oduševljen a ne samo zadovoljan, preduslov stvaranja lojalnog i vernog klijenta. To je osoba koja ne samo da koristi proizvode i usluge finansijske institucije već ujedno i širi pozitivnu reklamu banci i dovodi nove klijente (Veljković, 2009). Po rečima Veljkovića (2009), satisfakcija klijenta je preduslov formiranja lojalnosti, kao i glavna komponenta lojalnosti prilikom prvog susreta klijenta sa finansijskom insitucijom. Ona je podržana i pozitivnim stavom okoline. Istraživanja su pokazala da veliku ulogu u izgradnji lojalnosti imaju poverenje i privrženost klijnta brendu, a još veću privrženost donosi privrženost klijenta zaposlenom osoblju koje upravo istražuje alat tajne kupovine (Hoffman G., 1993). Dalja istaživanja kažu da postoje i određene koristi koje sa sobom nosi lojalan klijent u uslužnom preduzeću. Ključna stavka je profit kao bazični cilj svih finansijskih ustanova tj banaka. Kao rezultat težnje za većim profitom nastao je i koncept dugoročnih odnosa na relaciji klijent-banka kao i relaciji lojalnost-profitabilnost. Istraživanje potrošača se sprovodi u funkciji pronalaženja rešenja za stvaranje zadovoljnih i lojalnih klijenata. Zadovoljni klijent donosiće banci profit. A klijent je zadovoljan ukoliko je zadovoljan kvalitetom usluge koju mu je pružilo zaposleno osoblje. Međutim da bi se dostigao dugoročni profit, satisfakcija klijenta mora voditi lojalnosti. Važno je da preduzeća kreiraju marketinške strategije koje će pružiti potrošaču/ klijentu najviši novo zadovoljstva, onaj nivo zadovoljstva koji će dovesti do oduševljenosti klijenta (Maričić, 2005). Proces merenja satisfakcije klijenata je od izuzetne važnosti za poslovanje banaka, jer dobijeni rezultati pružaju korisne informacije za poboljšanje marketinških strategija, čime se može pojačati

with the consultant is rather more complex and longer lasting, as the consultant must examine in detail customer's requirements in order to be able to propose an adequate offer. Consultant must be articulate and concise with an agreeable tone of voice. The average time spent with the consultant is some 30 minutes. Conversation is conducted in a discrete atmosphere. Conversation should be conceived in the following manner: 70:30 in favour of active listening. Client must always receive a concrete offer printed on an official form of the respective bank. Consultant must request contact number from the client in order to be able to schedule further steps, but also should give to the client his own business card so that the client can come into contact with the consultant that had offered him service at any time. The parting greetings when the client is leaving the bank must be cordial, consultant must thank the client for the time he had devoted to their talk and the trust that he had confided in the bank (Koetting & Matza, 2010). Assessment of telephone communications is also being done without appointment, as mystery shoppers are calling banks with a precisely conceived question on which they wish to obtain an accurate, precise answer and where they expect courtesy and professional attitude together with the application of certain rules. These rules are the following: telephone call must be answered by the third ring of the phone at the latest, and it is a rule to firstly pronounce the sentence designating name of institution, name and surname of the employee, to be followed by: "Yes, please, how may I help you?", to be followed by the answer to the client's question, and in conclusion "Thank you for calling, have a nice day". If the above rules are not followed, evaluation of the telephone call by the mystery shopper will not be satisfactory (Koetting & Matza, 2010). When all of the above criteria are satisfied that are evaluated by the mystery shoppers in a financial institution, and the needs of the client are satisfied, it can be said that the customer service quality is on a satisfactory level, and that the customer satisfaction will be on a satisfactory level. Because, as we have already noted, mystery shopping serves to evaluate customer service quality and customer satisfaction with the bank and staff employed in the bank that is offering service.

Customer satisfaction in banks through mystery shopping

Creating satisfied customers is one of the most difficult tasks of the market oriented banks. The ability of banks to achieve high level of permanent customers is conditioned by the re-defining of the business targets. Customer satisfaction is one of the most important targets and concepts of modern banking (Zelenovic, 2011). Customer satisfaction is of decisive importance for all the banks operating on the market, and is at the same time an important indicator of the business success of banks. Satisfaction with the quality of service rendered is of decisive significance for the customer's choice of the bank. Higher degree of customer satisfaction leads towards creation of a firm and indissoluble connection between the customer and the bank, neutralising competition striving to attract the customer (Rojola, 2004). Customer satisfaction is the main source of preservation of the present and attraction of the new customers, and hence one of the key tasks facing the banks today. The bond between satisfaction and loyalty of customer is very much present in banks. Author Ljubojevic argues in 2000: "Customer satisfaction is the key element in the process aimed at gaining and promoting customer loyalty. In addition, an established feedback bond with the customer stands as a key element in measuring and managing customer satisfaction". Satisfaction in the said case is a function of perception and customer expectation (Vunjak, 2001). Customer expectation can be perceived as a probability of event eyed from the customer perspective on the basis of previous experience in service offered, and the perception represents the estimate of event in the process of service delivery. What is characteristic for banking services is that the perception of the service is formed on the basis of perception of the scope of service, and the manner in which this service is delivered by the banking staff. Authors Mihic, Radjenovic & Mihajlovic argued as follows: "Consumer today, as an individual, is the basis of competitive advantage. Such business form demands detailed knowledge of the customer, which is possible only through an interaction between the consumers and the company, and continuous follow-up of their

postojeći stepen satisfakcije klijenata. Prilikom merenja satisfakcije klijenta, tajni kupac mora biti svestan činjenice da je satisfakcija latentno promenljiva koja se ne može neposredno menjati jer uključuje subjektivnu percepciju klijenta o zaposlenom osoblju, proizvodu i usluzi. Tajni kupci ne mere satisfakciju određenog klijenta prema nekom zaposlenom ili usluzi, nego prema atributima tog zaposlenog ili usluge i značaju na koji oni imaju na datog klijenta tj tajnog kupca (Karlsson, 2004). Merenje satisfakcije klijenata, tajni kupci pokušavaju da objektiviziraju. Da bi se ostvarila satisfakcija klijenta, neophodno je da postoji satisfakcija zaposlenih u bankama. Zaposleni u bankama su interni klijenti banke i bez njihovog zadovoljstva u obavljanju svakodnevnih poslova nemoguće je eksternim klijentima kreirati i isporučiti superiornu vrednost. Ovaj popularni koncept koji govori o vezi između satisfakcije zaposlenih, satisfakcije potrošača i lojalnosti razvila je grupa profesora sa Harvarda (Hasket, Schlesing & Sasser, 1997). Potrebno je obezbediti satisfakciju zaposlenih, koja će omogućiti retenciju zaposlenih, podizanje nivoa produktivnosti i stvaranje superiorne vrednosti usluga. Kao posledica toga proisteći će satisfakcija klijenata koja vodi ka lojalnosti. Tek sa bazom lojalnih klijenata banka može da računa na rast prihoda i priliv profita na duži vremenski period (Buttle, 2004). U savremenom poslovnom okruženju satisfakcija klijenata predstavlja jedan od osnovnih ciljeva marketinga, ali i sredstvo za postizanje drugih poslovnih ciljeva kao što su profit, tržišno učešće, stepen lojalnosti (Maričić, Veljković & Đorđević, 2012).

Ključ uspešne prodaje u bankama

Ključ uspešne prodaje u bankarskom sektoru, na odličan način opisuje citat neimenovanog autora koji kaže: "Nije dovoljno samo znati, potrebno je znanje pretvoriti u praksu". Jedan od mnogobrojnih zadataka u okviru poslova menadžment tima jedne banke, svakako jeste i motivacija zaposlenih. Kako bi se postigli ciljevi bankarskog poslovanja nužno je pravilno upravljati svim raspoloživim resursima, među koje spadaju i ljudski resursi. Težnja svake banke je povećana produktivnost. Banka je specifična poslovna organizacija koja prodaje svoje usluge. Pružanje usluga u velikoj meri zavisi

od načina njenog pružanja što je u direktoj vezi sa umećem, motivisanošću zaposlenih radnika. (Stucker, 2005). Prema istraživanjima jedan od elemenata uspešne prodaje u bankama pored motivacije zaposlenog osoblja je i unakrsna prodaja u bankama. Unakrsnom prodajom banka saznaje dodatne potrebe i želje klijenata i njegove potrebe za određenim proizvodom tj. bankarskom uslugom. Tako je uspešan službenik onaj koji pored osnovnih usluga, klijentu ponudi mogućnost dodatnih usluga i proizvoda banke, ali isključivo na način da je prvo saznao potrebe klijenta u datom trenutku, kao i njegove potrebe i želje u budućnosti (Avkiran, 1994). Dalja istraživanja govore da je jedan od osnovnih ako ne i najvažnijih elemenata uspešne prodaje u bankama CRM. Ovaj savremeni koncept postavlja osnovno načelo u bankarstvu da je "klijent u centru pažnje" (www.rafi.edu.rs, 25.04.2014.). Upravljanje odnosima sa klijentima zauzima značajno mesto u poslovnim strategijama banaka njihovim uspešnim poslovanjem i povećanom prodajom. Ukoliko CRM posmatramo kao marketing koncept, onda možemo govoriti o konceptu koji je usmeren na razvoju dugoročnih odnosa sa klijentima, što i predstavlja ključ uspešne prodaje u finansijskim institucijama. Prema brojnim autorima ključ uspešne prodaje u bankama zavisi od mnoštva faktora. Osnovni su: pozdravljanje klijenta, aktivno slušanje, angažovanje oko klijenta, davanje rešenja za njihove probleme i preporuke (www.allbusiness.com, 2014). Prema analizi tajne kupovine u bankama, ima sedam koraka uspešne prodaje i to su: priprema za prodaju, izgradnja pozitivne atmosfere i odnosa sa klijentom, iznalaženje potreba klijenta, ponuda klijentu, argumentacija, zaključak razgovora i dogovaranje daljih koraka (www.mckinsey.com, 24.05.2014.). Svaki od navedenih koraka ima svoje specifičnosti. Priprema za prodaju je ključ uspešne prodaje, a ono što je od izuzetnog značaja u prvom koraku je da se izgradi pozitivan stav prema klijentu kao i prema proizvodima i uslugama banke. Potrebno je prikupiti što više informacija o klijentu i njegovim potrebama, a ono što je izuzetno važno je da je klijent "uvek u pravu". U drugom koraku potrebno je izgraditi pozitivnu atmosferu i dobar odnos sa klijentom. Veoma važna stavka ovog koraka je osmeh i srdačan pozdrav, atmosfera ugodna, odeća mora

demands. In time, cooperation grows strong, i.e. loyal consumers are created, becoming at the same time company partners. Consumers today are demanding more than just a simple product. They are asking for pleasure and satisfaction of their specific "emotional" needs, which leads to the growing demands for designing services according to their own experience and taste. "Mystery shopping measures client satisfaction with the staff employed in the bank. Mystery shopping points out at individual shortcomings of every particular employee in the process of delivering service, and gives an opportunity for education and training of the staff employed, in order to enhance quality of service and boost customer satisfaction.

The key factors in the formation of long-term relations with the aid of mystery shopping and boosting customer satisfaction and loyalty are the following: focus on the customer needs, establishment of a personal relationship, exceeding customer's expectations, successful contracting of the deal, positive attitude and interest in customer needs and problems (Michaud, 2000). In spite of all this, however, a satisfied customer is not always a guarantee for business success. What is certainly differentiating today successful banks from the failed ones is the customer loyalty phenomenon. The basic prerequisite for the formation of loyal clients is their satisfaction with the product, service and employees. If the customers are not satisfied along any of these grounds loyalty can not be achieved (www.ekapija.com, 2014) This is the reason why it is deemed that the customer satisfied beyond average, i.e. customer who is enchanted not only satisfied, is a prerequisite for the creation of the loyal and faithful client. It is a person who is not only using products and services of the financial institution, but is at the same time disseminating positive advertising for the bank bringing in new clients (Veljkovic, 2009). Author Veljkovic argued in 2009 that customer satisfaction is the prerequisite for creating loyalty, but also the main component of loyalty during the first encounter of the customer with the financial institution. It is supported also by the positive attitude of the environment. Research has shown that a great role in the building up of loyalty are having confidence and attachment of the customer to the brand, and an even greater

attachment is brought about by the attachment of the customer to the staff employed which is actually investigating the mystery shopping tool (Hoffman, G., 1993).

Further research shows that there are also certain benefits brought about by the customer loyalty to the servicing company. The key item is the profit as the basic target of all the financial institutions, i.e. the banks. As a result of tendency to achieve higher profit what ensued was also the concept of long-term relationships along the line customer-bank, and along the line loyalty-profitability. Customer investigation is being conducted in the function of finding solution for the creation of satisfied and loyal clients. Satisfied clients will bring profit for the bank. A client is satisfied if he is happy with the quality of service which he is offered by the staff employed. However, in order to make long-term profit client satisfaction must lead to loyalty. It is important for companies to create marketing strategies that will offer to the consumer/client the highest level of satisfaction, that level of satisfaction which will lead to the enchantment of the client (Maricic, 2005).

Process of measuring client satisfaction is of extreme importance for the banking business, as the results obtained offer useful information for improvement of the marketing strategies, which can help in boosting the existing level of client satisfaction. In measuring client satisfaction, the mystery shopper must be aware of the fact that satisfaction is a latent and changeable category which cannot be promptly changed as it includes a subjective perception that the client has of the staff employed, of products and service rendered. Mystery shoppers are not measuring satisfaction of any given client with some employee or service, but with attributes of that particular employee or service, and the importance that they have for the client in question, i.e. the mystery shopper (Karlsson, 2004). Client satisfaction measurement is something that the mystery shoppers are trying to objectively discern. In order to achieve client satisfaction it is necessary for satisfaction to be present with the employees in banks. Employees in banks are the internal clients of the bank and without their own satisfaction in executing their daily jobs it is impossible to create and deliver to the external clients that superior value. This

da odiše profesionalnošću, kod zaposlenog mora postojati stav "ja sam savetnik, a ne prodavač", pozitivan stav, kontakt očima i vođenje beleški. Korak tri je analiza - iznalaženje potreba klijenta, kod kog je ključni element sledeći: o klijentu se uči postavljanjem pitanja (otvorenih i zatvorenih) i aktivnim slušanjem. Analiza je pravi početak prodajnog razgovora. Ponuda je četvrti korak uspešne prodaje. Najvažnije je klijentove potrebe povezati sa proizvodom/uslugom banke i istaći lične koristi za datog klijenta. Argumentacija je peti korak, koji ima za cilj dodatu vrednost za klijenta u slučaju da se klijent premišlja. Šesti korak je zaključak razgovora i odluka klijenta o kupovini. Ovaj korak predstavlja vrhunac prodajnog razgovora iz razloga što jedan zadovoljn klijent donosi u proseku između šest i osam novih klijenata. Ono što je od izuzetne važnosti je rezimiranje podataka i dogovora i davanje mogućnosti klijentu oko izbora. U ovom koraku važno je pohvaliti klijenta za donetu odluku i čestitati kako bi se klijent osećao važnim. Nakon prodaje sledi korak sedam koji pojačava dobar osećaj kod klijenta i ovo je upravo moment za unakrsnu prodaju. Od izuzetnog je značaja da se klijentu na početku ili kraju prodajnog razgovora ponudi kontakt telefon kao i da se zatraži isti kako bi se na najbolji način gradili dugoročni odnosi sa klijentom i pojačavala lojalnost klijenta prema banci. (Morrall, 1994). Marketing odnos se ogleda putem ličnih mreža, kao i marketinškim pristupima koji odgovaraju specifičnim karakteristikama i koji se relizuju kroz stvaranje i održavanje odnosa, kroz mrežu poznanstava u kojima nije bitna formalnost nego međusobno poverenje i bliskost sa potrošačima a koja dovode do većeg zadovoljstva, lojalnosti i profita (Mihčić, Andrejević & Mihajlović, 2012.)

Prikaz tajne kupovine u bankama u Novom Sadu

Urađeno je istraživanje u najpoznatijim bankama na teritoriji Novog Sada u oblasti bankarskih usluga i zaposlenih u bankama, kako bi se ukazalo na značaj i aktuelnost problema, vezano za kvalitet usluga u bankama merenog instrumentom tajne kupovine. Sve izraženi konkurencija na bankarskom tržištu regiona Novog Sada u prvi plan stavlja kvalitet usluga i merenje kvaliteta, a time ukazuje i na značaj

ove problematike. Cilj istraživanja je bio da se ukaže na značaj veze između zaposlenog osoblja u bankama i zadovoljstva uslugom, kako i lojalnosti i satisfakcije klijenata i ostvarivanja profita banaka. Predmet istraživanja su bile 15 najpoznatijih banka na teritoriji Novog Sada i to: Hipo-Alpe Adria banka, Marfin banka, ProCredit banka, Intesa banka, AIK Banka, Societe Generale banka, Vojvođanska banka, Komercijalna banka, Raiffeisen banka, Alpha banka, Credit-Agricole banka, Opportunity banka, UniCredit banka, OTP banka i Erste banka. Istraživanje je sprovedeno u Narodnoj banci Srbije i u svih 15 banaka gde su dobijeni detaljni podaci o rezultatima svih banaka u delu tajne kupovine. Svih 15 banka se ocenjuju po istom principu, sa istim upitnicima i svaka od njih ima obavezu da dostavi podatke nadležnoj službi u NBS kao i da te podatke čuvaju minimu deset godina u sektoru marketinga. S obzirom da je tajna kupovina jedna od glavnih alata merenja kvaliteta usluga u bankama a sam i tim i uspešnim marketingom banaka. Kod svih 15 banaka se tajna kupovina obavlja u svim filijalama i ekspozaturama. Poseta tajnog kupca se isključivo radi radnim danima i danima kada nisu isplate penzija. Pored navedenog, uređeno je istraživanje putem anketiranja zaposlenih u navedenim bankama. Na osnovu rezultata ove dve vrste istraživanja dobili smo podatke koji će nam pomoći u rešavanju postavljenog problema. Sve navedene banke na teritoriji Novog Sada imaju jedinstven standardizovan sistem ocenjivanja usluga primenom tajne kupovine i svaka od njih ima obavezu sačinjavanja godišnjih izveštaj o rezultatima tajne kupovine. Ovi izveštaji treba da sadrže kao pozitivna tako i negativna zapažanja tajnog kupca u jednoj banci. Istraživanje je rađeno za tri prethodne godine kako bi se rezultati predstavili detaljnije. Ukrštani su rezultati svake banke sa upitnikom tajnog kupca prilikom analize i rešavanja problema. Za ovaj vid ocene kvaliteta usluga se banke odlučuju iz više razloga: radi se o standardizovanom instrumentu koji se koristi u većini banaka, radi ih za navedene banke ista agencija kako bi rezultati bili što objektivniji, ovakav način daje osnovu za promene kod zaposlenih, kao i mogućnost razvoja i edukacije zaposlenih. Ono što je izuzetno važno je da postoji skala vrednovanja koja je za poslednje

popular concept which speaks of the connection between satisfaction of employees, satisfaction and loyalty of clients was developed by the group of professors from Harvard (Hasket, Schlesing & Sasser, 1997). It is necessary to provide satisfaction of employees which will in turn allow for the retention of the staff employed, boosting of the productivity level and creation of a superior value of services. As a consequence, what will result is client satisfaction which leads towards loyalty. Only with the base of loyal clients the bank can count on growth of income and inflow of profit over a longer period of time (Buttle, 2004). In the contemporary business environment client satisfaction is one of the basic marketing targets, but also the means for enhancing other business objectives, such as profit, market share, and level of loyalty (Maricic, Veljkovic & Djordjevic, 2012).

Key to successful sale in banks

The key to successful sale in the banking sector is described in an excellent way by the quote of an anonymous author who says: "It is not enough to know, it is necessary to transform knowledge into practice". One of many tasks within the duties of the management team of a bank is certainly motivation of staff employed. In order to reach objectives of banking business it is necessary to manage properly all of the available resources, among them human resources as well. The tendency to be found in every bank is to increase its productivity. Bank is a specific business organisation which is selling its services. Offering services to a great extent depends on the manner in which it is being delivered which is directly connected with the skill and motivation of staff employed (Stucker, 2005). According to research, one of the elements of a successful sale in banks, in addition to motivation of employees, is also the cross-sale in banks. Through the cross-sale bank gains knowledge of the additional needs and desires of the client and his need for certain product i.e. banking service. Hence the successful employee is the one who, in addition to the main service, offers to the client also the option of additional services and products of the bank, but only in the manner in which he had previously gained knowledge of the client's need at the given moment, and also his needs

and aspiration in the future (Avkiran, 1994). Further research show that one of the basic, if not the most important elements of successful sale in banks is the CRM (Client Relationship Management). This contemporary concept stands as the basic principle in banking, and it designates that "client is the focus of attention" (www.raf.edu.rs, 25.04.2014). Client relationship management occupies an important place in the business strategies of banks, their successful business operation and growth of sales. If we are to perceive the CRM as a marketing concept, then we can speak of a concept aimed at the development of long-term relationship with clients, which is a key of successful sale in financial institutions. According to many authors, the key to successful sale in banks depends on many factors. Some of the five basic ones are the following: welcoming the client, active listening, and engagement regarding client's requests, offering solution to the client's problem, and recommendation (www.allbusiness.com, 2014). According to the mystery shopping in banks analysis, there are seven steps to the successful sale in banks, and they are the following: preparation for sale, building up of a positive atmosphere and client relationship, finding out client needs, offer given to the client, argumentation, conclusion of the conversation, and agreement on further steps to be taken (www.mckinsey.com, 24.05.2014). Each one of the stated steps has its own specific features. Preparation for sale is the key to successful sale, but what is of an extreme significance is to construct a positive attitude towards the client, but also towards products and services that the bank offers. It is necessary to gather as much information about the client as possible and his needs, and especially what is extremely important is to know that "the client is always right". In the second step it is necessary to build up a positive atmosphere and a good relationship with the client. An extremely important item in this procedure is the smile and the wholehearted welcome, a pleasant atmosphere, official outfit that is an image of professionalism, an attitude with the employee that says "I am a consultant, not a seller", a positive stance, eye contact, and keeping notes. Step number three is an analysis - finding out the client's needs, where the key element is the following: learning about the

tri godine ista ali je dolazilo do promena tokom predhodnih godina. U prilogu (slika 4.) je predstavljena skalu vrednovanja koja prikazuje procenite ostvarenja kao i opise istih. Ukoliko su rezultati tajne kupovine jedne banke ispod 70% one su daleko ispod proseka, kada su između 70%-74,99% su ispod proseka, vrednosti između 75%-84,99% prikazuju rezultate u okviru prosečnih vrednosti, nadprosečni rezultati su između 85%-89,99 %, daleko iznad proseka su banke koje imaju rezultate od 90%-94,99, a izuzetna dostignuća imaju banke kojima je ocena tajne kupovine između 95%- 100%.

Dobijeni rezultati tajne kupovine u 2011. godini u filijalama banaka na teritoriji Novog Sada jasno govore o tome koje od navedenih 15 banaka imaju visok nivo kvaliteta usluge. I koje su to banke koje ulažu značajan deo novčanih sredstva u obuku svojih zaposlenih kako bi kvalitet pružene usluge bio iznad prosečnih rezultata. Neke od banaka u Novom Sadu koji imaju visok nivo kvaliteta usluga su Erste banka sa rezultatom tajne kupovine od 95,15%, OTP banka sa 90,18% i UniCredit banka sa 85,14 %. Banka koja ima prosečne vrednosti kvaliteta pružene usluge prema oceni

tajnog kupca u 2011 godini je Opportunity banka sa 78,13 % takođe odličan rezultat što ukazuje da navedena banka treba samo malo da uloži u edukaciju svojih zaposlenih kako bi poboljšala rezultate. Ostale banke od navedenih 15 su u 2011. godini imale veoma slabe rezultate i morale su uložiti mnogo truda i vremena u poboljšanja kvaliteta pruženih usluga. Iako su neke od navedenih banaka, upravo banke koje su i 2011. godini i danas bile u vrhu bankarskih listi u Srbiji ipak kvalitet

usluga u njima nije bio zadovoljavajućiu toku navedene godine (www.kamatica.com, 02.05.2014.)

Slika 1. Skala vrednovanja tajne kupovine u bankama Novog Sada od 2011-2013. godine

Izvor: NBS

U narednom delu prikazaćemo rezultate tajne kupovine u 15 banaka u Novom Sadu u periodu prethodne tri godine i to počevši od 2011. godine. Postignuća se odnose na sve elemente tajne kupovine počevši od prvog utiska, preko blagajničkog i savetničkog poslovanja kao i telefonskog kontakta sa tajnim kupcem.

Grafikon 1: Postignuća banaka u Novom Sadu u 2011. godini analizirana tajnom kupovinom

client is acquired through asking questions (open or closed ones) and an active listening attitude. The analysis is the true beginning of the sales interview. The offer is the fourth step of successful sale. The most important point is to link client's needs with the product/service of the bank, and point out at the personal benefit that the client may have from the same. Argumentation is the fifth step, which is aimed at giving an added value for the client in case the client is hesitant. The sixth step is the conclusion of the interview and the decision of the client on buying. This step is the apex of the sales conversation for the reason that one satisfied client is bringing, on an average, six to eight new clients to the bank. What is of extreme importance is the summarizing of the data and the agreement, and giving the client the option of choice. In this step it is important to praise the client for the decision that he has made and to congratulate him so that the client will feel important. After the sale, what follows is step number seven which is strengthening the good feeling with the client, and this is actually the moment to make a cross-sale. It is of utmost importance for the client, at the beginning or end of the sales interview, to be offered the telephone contact but also to ask for the same in order to be able in the best possible way to build up a long-term relationship with the client and reinforce client's loyalty towards the bank (Morrall, 1994). Marketing of the client relationship is reflected through the personal networks, and also through the marketing approach which is suitable for specific characteristics and which are implemented through the creation and maintenance of client relationship, through the network of acquaintances in which the formal attitude is not important but rather mutual trust and closeness to the consumers, which leads to a greater satisfaction, loyalty and profit (Mihic, Andrejevic & Mihajlovic, 2012).

Presentation of the mystery shopping in banks in Novi Sad

Research was carried out in the most reputable banks in the territory of Novi Sad in the field of banking services and staff employed in those banks, that was aimed at pointing out at the importance and actuality at the problem related to the quality of customer service

offered in banks measured through the mystery shopping instrument. Intensified competition on the banking market in the region of Novi Sad is placing at the forefront the quality of service and quality measurement, and thus points out at the importance of this particular matter. The objective of the research was to point out at the importance of the connection that it has on the staff employed in banks and the service satisfaction, but also loyalty and satisfaction of clients and achievement of profit for banks. Subject of research were 15 of the most reputable banks in the territory of Novi Sad, as follows: Hypo-Alpe Adria Bank, Marffin Bank, Pro Credit Bank, Intesa Bank, AIK Bank, Societe Generale Bank, Vojvodjanska Bank, Komercijalna Bank, Raiffeisen Bank, Alpha Bank, Credit Agricole Bank, Opportunity Bank, UniCredit Bank, OTP Bank, and Erste Bank. The research was conducted at the National Bank of Serbia, and in all of the 15 banks mentioned where detailed data was obtained on the result of all of those banks on the mystery shopping. All of the 15 banks were being evaluated along the same principle, on the basis of the same questionnaires and every one of them had the obligation to submit the relevant data to the competent services at the National Bank of Serbia, as well as preserve such data for a period of a minimum of ten years in its sector of marketing service, in view of the fact that mystery shopping is one of the main tools in measuring quality of services offered in banks, and thus successful marketing in banks. In all of the 15 banks, mystery shopping was taking place in all the branch offices. The visit by the mystery shopper was exclusively conducted on working days and days when retirement pensions were not being paid out. In addition, research was carried out by interviewing staff employed in banks. Results obtained from these two types of research have yielded data that will help us in the solution of the problem at hand. All the above mentioned banks in the territory of Novi Sad are having a single standardized system of customer service quality measurement by the application of the mystery shopping method, and each one of them is having an obligation to prepare an annual report on the findings resulting from mystery shopping. These reports should contain both the positive and the negative findings of the mystery shopper in any

Grafikon 2: Postignuća banaka u Novom Sadu u 2012. godini analizirana tajnom kupovinom

Dobijeni rezultati tajne kupovine u 2012. godini u filijalama banaka u Novom Sadu prikazuju nešto bolje rezultate nego u 2011. godini. Više od 50% analiziranih banaka ima zadovoljavajuće rezultate. A i dalje sedam banaka ima rezultate ispod zadovoljavajućih. Kako u 2011. tako i u 2012. godini najslabije rezultate imaju ProCredit banka, Marfin banka i Hipo-Alpe Adria banka. Međutim, pozitivna je činjenica da su rezultati i ovih tri banaka u 2012. daleko bolji nego u 2011. godini, što ukazuje na to da su i ove tri banke tokom 2012. godine itekako ulagale u svoj kvalitet ali da ipak nisu dostigle željeni nivo kvaliteta usluga.

Grafikon 3: Postignuća banaka u Novom Sadu u 2013. godini analizirana tajnom kupovinom

Dobijeni rezultati prikazuju da su u 2013. godini sve analizirane banke u Novom Sadu uložile velike napore u povećanje kvaliteta usluge. Samo jedna banka je i dalje ispod proseka zadovoljavajućih vrednosti a to je Hipo-Alpe-Adria banka sa rezultatom od 69,99 % iako je naveden rezultat skok od 2011. godine. Ova banka ipak nije uspela da podigne nivo usluga na zadovoljavajući nivo iako je ulagala

ogromne napore. S obzirom na veliku konkurenciju banke ulažu mnogo u kvalitet usluge i u obuku svojih zaposlenih jer su oni prvi kontakt klijenta sa bankom. Neke od glavnih slabosti prilikom prodajnog razgovora koje su uočili tajni kupci su: pozdravljanje prilikom ulaska od zaposlenih, predugo čekanje u redu, dužina trajanja usluge na blagajni, nedostatak brošura i flajera, vođenje beleški

savetnika, davanje kontakt telefona. Ovo su neke od glavnih slabosti koje tajni kupci ističu u svojim izveštajima. Dalja istraživanja su sprovedena anketiranjem zaposlenih u filijalama navedenih banaka u Novom Sadu. Anketirano je 1.000 zaposlenih. Dat je prikaz nekih pitanja iz istraživanja koje govore o tajnoj kupovini u bankama Novog Sada. Na postavljeno pitanje: "Koliko puta se vrši tajna kupovina u vašoj banci?" svi zaposleni iz svih navedenih banaka dali su identičan odgovor. Ispitivanje putem tajne kupovine u bankama u Novom Sadu se obavlja u četiri talasa tj. četiri puta godišnje. Na pitanje: "Koji zaposleni se ocenjuju od tajnog kupca?" istaživanje daje sledeće rezultate: 5% je reklo "svi zaposleni u banci"; 15% je odgovorilo "samo zaposleni u back-office-u", a čak 80 % ispitanika je odgovorilo "samo zaposleni u front-office-u". Rezultati dobijeni kao odgovor na ovo pitanje, ukazuju na to da su zaposleni u analiziranim bankama u Novom Sadu upoznati sa činjenicom da se tajna kupovina bazira na ocenjivanju zaposlenih radnika u front-office-u, čak 80% njih.

Upravo su oni u direktnom kontaktu sa klijentima i ostvaruju prvi i presudan kontakt sa klijentima banke. Ukoliko je taj prvi utisak pozitivan i ukoliko je kvalitet usluge zadovoljavajući ili iznad očekivanja može se očekivati i satisfakcija klijenta uslugom, ustanovom i zaposlenima. Istraživanja pokazuju da 75 % anketiranih zaposlenih prepozna tajnog, a samo 25 % ispitanika ga ne

given bank. Research was conducted over the three previous years in order for the results to be presented in more detail. There were cross-referencing of the results of each bank with the questionnaire of the mystery shopper during the analysis and solution of the problem. For this type of measurement of the service quality banks are deciding in favour for several reasons: It is a question of a standardized instrument which is being used in the majority of banks, it is being prepared for the said banks by the same agency in order for the results to be as objective as possible, and such a manner offers basis for the changes in the staff employed, changes that are to be observed, but also the option for the development and education of the employees. What is extremely important is that there is a valuation scale which has remained the same over the last three years, but there were some changes observed over the last previous years. Further in this text is the Figure 4 representing the valuation scale with the percentages of achievement and their description. In case mystery shopping results of any given bank are to be below 70%, they are deemed to be far below the average, when they range between 70%-74.99% they are below average, values between 75%-84.99% present results within the mean values, above average results are those between 85%-89.99%, and far reaching beyond average of the bank are

the results of 90%-94.99%, with outstanding achievements reached by banks with the result of mystery shopping ranging between 95%-100%. In the part that follows we shall present results of the mystery shopping in 15 banks in Novi Sad in the period of the last three years, starting from 2011. The results achieved pertain to all the elements of the mystery shopping, starting from the first impression, through the cashier and consultative conduct measurement, and up to the telephone contacts with the mystery shopper.

Mystery shopping results obtain in 2011 in the branch offices of the Novi Sad located banks clearly show which one of the above stated 15 banks is having the highest quality of service. But it also points out at the banks that are investing significant part of their funds in the training of their employees in order to boost the quality of customer service offered above average results. Some of the banks in Novi Sad are having a high degree of customer service quality, and they are Erste Bank, with the result of mystery shopping of 95.15%, OTP Bank has 90.18% and UniCredit Bank with 85.14%. Bank that has average values of service quality according to the mystery shopper in 2011 is the Opportunity Bank with 78.13%, which is an excellent result as it shows that the said bank should only invest some modest funds in education of its employees in order to

prepozna je, što daje prostor bankama da porade na izboru tajnih kupaca. Ova činjenica može da ukaže na to da se zaposleni ponašaju na jedan način kada znaju da ih upravo neko ocenjuje a na sasvim drugačiji način kada su sigurni da nije u pitanju tajni kupac, što može dovesti do toga da rezultati koji govore o kvalitetu usluge nisu realni. Dalja istraživanja i rezultati ankete govore da se rezultati tajne kupovine prosleđuju pojedinačno svakoj filijali određene banke, kao i to da se spuštaju na nivo svakog pojedinačnog zaposlenog koga je tajni kupac ocenjivao o datom trenutku. Ovaj rezultat je od ključne važnosti kako za zaposlenog a tako i za banku, jer se precizno zna gde su nedostaci ocenjivanog zaposlenog i na kojim mestima je u uslužnom procesu napravljen propust. Banke koje u prvi plan budu stavile kvalitet usluge, obuku zaposlenih i satisfakciju klijenata mogu da računaju na komparativnu prednost na tržištu punom konkurencije, kao i rast tržišnog udela i profita.

Unapređenje tajne kupovine u bankama

Uzimajući u obzir sve relevantne činjenice i izvršena istraživanja možemo zaključiti da je unapređenje tajne kupovine u bankama izuzetno značajno. Ono direktno utiče na ponašanje zaposlenih, koji su ključna karika u uspostavljanju odnosa banke sa klijentom, a kao najvažnije kvalitetom usluge banke. Važno je

naglasiti da je tajna kupovina više od predrasuda koje zaposleni imaju, a to je da se njime nadzire i kontroliše rad ljudi (Jordan, 2006). Ona predstavlja moderan alat koji bankama pomaže da unaprede celokupno poslovanje. Od ključnog značaja su tajni kupci, odnosno osobe u ulozi korisnika bankarskih usluga, oni su pažljivo odabrani kako bi odgovarali profilu tipičnog korisnika bankarskih usluga (Radojević & Marjanović, 2011). Međutim, tu se pojavljuje i prva opasnost, jer će baš zbog toga njih veoma lako prepoznati zaposleno osoblje. Ova činjenica govori o opasnosti dobijanja realnih i validnih rezultata u domenu kvaliteta. Jer ukoliko se tajni kupci prepoznaju, zaposleni će uložiti sve potrebne napore da usluga bude što kvalitetnija. Mera unapređenja se odnosi na to da tajni kupci budu birani iz sredine samih filijala, da se takvi tajni kupci obuče za posao kao i to da bi tajni kupci trebali biti već postojeći klijenti banke kako ne bi bili prepoznati od osoblja u bankama. Dalje mere unapređenja tajne kupovine se odnose na to da se tajna kupovina ne obavlja u istom danu na svim radnim mestima u filijali banaka. Što bi značilo da tajni kupac oceni jedan dan blagajnika, pa za par dana savetnika u istoj organizacionoj jedinici banke. Na ovaj način se takođe može izbeći prepoznavanje tajnih kupaca koji trenutno rade po definisanim pravilima, a to je da se isti dan obavi tajna kupovina za sva radna mesta u front-office-u jednog organizacionog dela banke. Od ključnog značaja u unapređenju tajne kupovine u bankama je upravo tajni

improve its results. The other banks, from the total of 15 of them, in 2011 have had very poor results and had to invest much more effort and time in improving the quality of their services offered to the customers. Although some of the said banks, actually those that were in 2011 and even today ranking at the top of the banking lists in Serbia, nevertheless showed the customer service quality that was not satisfactory during that said year (www.kamatica.com, 02.05.2014).

The results obtained through mystery shopping in 2012, in the branch offices of banks operating in Novi Sad show slightly better results than those reached in 2011. More than 50% of analyzed banks have shown satisfactory results. Yet seven of the banks are still having results below satisfactory. Both in 2011 and 2012 the lowest results were reached by Pro Credit Bank, Marfin Bank, and Hypo-Alpe Adria Bank. However, the positive fact is that the results of these three banks have also been much better in 2012 than in 2011, which points out at the fact that even these three banks have invested substantial funds in their quality in 2012, yet have not succeeded in reaching the desired level of the customer service quality.

The results obtained show that in 2013 all of the banks analyzed in Novi Sad have invested great efforts in boosting service quality, and that only one of the banks still remained below the average of satisfactory values, and it is the Hypo-Alpe Adria Bank, with the result of 69.99%, although the said result is a step forward in respect to 2011. Yet this bank did not succeed in enhancing the level of services to the satisfactory level although it had invested great efforts to that effect. In view of robust competition banks are investing a lot in the quality of service and also in the training of their staff employed. Employees of a bank are the frontline for the contact with the client of the bank. Some of the main shortcomings during the sales interview that have been observed by the mystery shoppers are the following: welcome during the entrance by the employee, too long waiting in a queue, the length of duration for the service of the

teller to be delivered, the absence of brochures and flyers, minutes taken by the consultant during the interview, giving of the contact telephone number. These are some of the main weaknesses that the mystery shoppers have highlighted in their reports. Further research was conducted by the interviews conducted with the staff employed in the branch offices of the above mentioned banks in Novi Sad. There were 1000 of employees interviewed. Presentation was given of some of the questions in this research that speak of the mystery shopping in banks of Novi Sad. When the following question was asked: "How many times is the mystery shopping conducted in your bank?" all of the employed from all of the above stated banks gave an identical answer. Investigation by means of mystery shopping in the banks of Novi Sad is being conducted in four waves, i.e. four times a year. At the question: "Who are the employees that are being measured by the mystery shopper?" the research gives the following results: 5% said that "they are all of the employees in the bank"; 15% answered "only those employed in the back-office", and even 80% of the interviewed answered "only

kupac, njegova neprepoznatljivost, vreme poseta ne bi trebalo da bude po tačno utvrđenom principu, kao i ocena zaposlenih ne bi trebala da bude u istom danu za sve zaposlene jednog organizacionog dela. Unapređenje se odnosi i na same zaposlene u bankama. Da bi rezultati tajne kupovine i merenja kvaliteta usluga ovim alatom bilo što verodostojnije i uspešnije i zaposleni moraju da ulože određene napore (Koetting & Matza, 2010). Ponašanje službenika banke mora biti na najvišem nivou i mora imati notu poslovnosti. Službenik mora aktivno da sluša i da ispita klijentove potrebe jer će samo na taj način i kvalitet usluge biti zadovoljavajući za klijenta odnosno tajnog kupca. Prema tome, da bi rezultati tajne kupovine bili što objektivniji kao i što realniji i da bi se isti pristup koristio prema svim klijentima banke, a ne samo prema tajnim kupcima, moraju se uložiti naponi da se zaposleni obuče i motivišu a način tajne kupovine promeni u delu tajnih kupaca.

Zaključak

Konkurentska borba među bankama dostiže vrhunac u današnje vreme, a na globalnom nivou ističe značaj upravljanja odnosima u lancu

vrednosti. Dugoročni odnosi na relaciji banka-klijent su od ključnog značaja za profitabilnost banke. Upravo ti odnosi u prvi plan stavljaju kvalitet usluga i satisfakciju klijenata koji je od primarnog značaja u savremenom bankarstvu. Banke se mogu izdvojiti jedino ako se ponašaju drugačije od konkurencije. Kreiranje zadovoljnih i lojalnih klijenata je od primarnog značaja banci a kao najvažnije visok nivo kvaliteta usluge koji zavise na prvom mestu od zaposlenih u bankarskom sektoru. Kako bi zaposleni bili što uspešniji u pružanju usluga, banke su uvele tajnu kupovinu kao alat koji će im predstaviti rezultate usluge i kvaliteta. Tajna kupovina utiče na poboljšanje kvaliteta usluge, zadovoljstva klijenata i ona je osnov za povećanje prodaje. Ona na veoma objektivan način pruža informacije koje definišu kritične tačke u poslovanju zaposlenih u front-office-u finansijskih institucija. Zapaženo je da se tajnom kupovinom motivišu zaposleni, kao i da utiče na opštu svest zaposlenih o važnosti kvaliteta usluge za banku. Takođe, veoma važna činjenica je da se meri nivo kvaliteta usluge u odnosu na konkurentске banke i na taj način se omogućava sticanje prednosti. Osim za uočavanje propusta u radu po pitanju

employed at the front office". Results obtained in response to this question show that the staff employed in the analyzed banks in Novi Sad are knowledgeable of the fact that mystery shopping is based on measuring quality of service of the employees working at the front-office, as even as much as 80% of them have so responded. They are actually the staff in direct contact with the clients, and are establishing the first and decisive contact with the client of the bank. If that first impression is positive and if the quality of service rendered is satisfactory, or above expectations, it may be expected that the client will be satisfied with the service, with the institution and with the staff employed. Research shows that 75% of the employees interviewed can recognize the mystery shopper, while only 25% of the interviewed is not recognizing the same, which offers space to the banks to work on the selection of the mystery shoppers. This is a fact that can indicate that the employees are conducting themselves in a certain manner if they know that they are actually being appraised by someone, and in a completely different manner when they are sure that it is not the case of the mystery shopper that is facing them, which may cause the results speaking of the service quality to be less than real ones. Further research and surveying results show that the mystery shopping results are being submitted to every individual branch office of the given bank, and that they are distributed down to the level of every individual person employed who was evaluated by the mystery shopper at the given moment. This result is of crucial value both for the employee and for the bank, as it is precisely well known where the shortcomings of the evaluated employee are, and in which working posts in the servicing process the mistakes were made. Banks that will place at the forefront of the work customer service quality, training of the staff employed, client satisfaction, can count on gaining competitive advantages on the market full of competition, but also on the growth of their market share and profit.

Promotion of mystery shopping in banks

Bearing in mind all of the relevant facts and research work conducted it may be concluded that promotion of mystery shopping in banks

is of an extreme importance. It directly impacts the behaviour of the staff employed, those that are the key link in the chain of establishing relationship between the client and the bank, and most importantly the customer service quality of the bank. It is important to note that mystery shopping is more than a prejudice that the employees uphold, and that is that through mystery shopping supervision and control of the staff employed is being exercised (Jordan, 2006). It is a modern tool that is helping the banks to enhance their entire business. Those of crucial importance in this work are the mystery shoppers, i.e. persons playing the role of a customer using banking services, and they must be carefully selected in order to be adequate to the profile of a typical user of banking services (Radojevic & Marjanovic, 2011). However, there is the first danger looming here because they are actually for this reason very easily recognized by the staff employed. This fact speaks of the danger with respect to obtaining real and valid results in the field of quality. In case mystery shoppers are to be recognized, employees will invest all of their necessary efforts in order to provide the highest quality service possible. The promotion measure pertains to the intent to select mystery shoppers from the milieu of branch offices themselves, in order to train such mystery shoppers for the work, but also to the fact that mystery shoppers should be already existing clients of the bank in order to avoid their detection by the staff working in banks. Further measures in promoting mystery shopping pertain to the fact that the mystery shopping actions should not be conducted in one and the same day in all the working posts of the bank branch. This would imply that during one day the mystery shopper is measuring performances of a teller and after a few days those of the consultant in the same organisational unit of the bank. In this way it is also possible to avoid recognition of the mystery shoppers who are actually working along the rules defined, and it is that during one and the same day mystery shopping is conducted for all the front-office working posts of an organisational unit of the bank. What is of crucial importance for the promotion of mystery shopping in banks is actually the mystery shopper himself, his inscrutability and the time of visits should not be scheduled along any precisely defined principle,

kvaliteta usluga ova istraživanja mogu dati vredne i korisne informacije o učinku kako cele organizacione jedinice banke tako i pojedinaca u banci. Iz navedenih razloga, rezultati dobijeni tajnom kupovinom mogu se veoma kvalitetno iskoristiti u edukativne svrhe, gde će se svakom zaposlenom predočiti gde su napravljeni propusti i u kojem segmentu je potrebna

obuka i razvijanje kako bi pružena usluga bila još kvalitetnija i na višem nivou, a samim tim i satisfakcija klijenta bankom. U današnje vreme, kao i u godinama koje su pred nama istraživanje metodom, alatom tajne kupovine očekuje mnoštvo izazova kao što su očuvanje kvaliteta tajnih kupaca, brže i efikasnije dostavljanje izveštaja, objektivnije ocenjivanje, ono što je najvažnije povećanje poseta tajnih kupaca u finansijske institucije, kao i povećanje vrsta usluga koje ovaj metod daje.

Tajna kupovina je vaoma važan segment uspostavljanja kvaliteta usluge i konkurentske prednosti banaka koje u svom poslovanju posebnu pažnju posvećuju dugoročnim odnosima i zadovoljstvu klijenata uslugama banke. Ovaj metod primenjuju i promenjivaće sve banke kojima je cilj da su efikasniji i efektivniji u delu kvaliteta usluga od konkurencije.

but also the measurement of employees should not be done during one and a single day for all the staff employed in any given organisational unit. Promotion pertains also to the staff employed in banks. In order for the mystery shopping and the customer service quality measurement results with this tool to be as credible and successful as possible, staff employed must also invest some effort in this respect (Koetting & Matza, 2010). Conduct of bank employees must be on the highest possible level and must have the note of business acumen. Bank employee must listen actively and question the client's needs because only in this way the manner and quality of service rendered would be satisfactory for the client, i.e. mystery shopper. Therefore in order to obtain as objective as possible results of mystery shopping, and to make them as realistic as possible, and in order to exercise the same approach towards all the customers of the bank, and not only towards the mystery shoppers, it is necessary to invest efforts for the staff employed to be trained and motivated, and the manner of mystery shopping to be changed in the part pertaining to the mystery shoppers.

Conclusion

Competitive struggle amongst the banks is reaching its apex in our times, while on a global level underlining the importance of the client relationship management in the value chain. Long-term relationship along the bank-client lines are of a crucial importance for the banks' profitability. Actually this relationship is placing at the forefront the customer service quality and the client satisfaction, which is of primary importance in the modern-day banking. Banks can be distinguished only if they are behaving differently than their competitors. Creation of satisfied and loyal clients is of primary significance for the banks, and as most important stands the high level of quality of the customer service rendered, which primarily depends on the staff employed in the banking sector. In order for the bank employees to be as successful as possible in offering services, banks have introduced the institute of mystery shopping as a tool that will present them with results of services and quality offered to the clients. Mystery shopping is impacting the improvement of the customer

services quality, client satisfaction and it serves as basis for enhancement of sales. It offers in very objective manner information that defines the critical points in the services provided by the staff employed at the front office of financial institutions. It was observed that mystery shopping serves as motivation for the employees, and that it also impacts the general awareness of staff employed regarding the importance of the service quality for the bank itself. In addition, an important fact is that this is the manner in which level of customer service quality offer is being measured in respect to the competitive banks, thus allowing for the competitive advantages to be gained. In addition to the observation of the shortcoming in the work regarding the quality of the customer service quality, this research can also offer valuable and useful information on the global result obtained both by the entire organisational unit of a bank, and also by the individual employees of the bank. In view of the above stated reasons, results obtained through mystery shopping may be very usefully employed for educational purposes, where every one of the employees will be faced with the mistakes that have been made and in which segment further training is necessary and the development in order for the customer service offered to be as high in quality as possible, and thus the client satisfaction enhanced with the bank. In our present times, but also in the years to come, research work done through the mystery shopping method or tool will be faced with multiple challenges such as the preservation of the mystery shopping quality, faster and more efficient submission of reports, more objective measurement, and what is of utmost importance is the increase of mystery shoppers visits to the financial institutions, and a boost to the type of services that this method is offering.

Mystery shopping is a very important segment in establishing high quality of customer service rendered and in gaining competitive advantage by the banks which in their business operations are devoting special attention to the long-term relationships and satisfaction of clients with the bank services. This method is being applied and will continue to be applied by all the banks aiming at more efficient and effective customer service quality than the one offered by their competitors.

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