

## Comparison of Servqual Versus Ghost Shopping Measurement Methods : An Internal Control Instrument for Regional Banking towards Good Corporate Governance

Jacika Pifi Nugraheni<sup>a,1,\*</sup>, Suwardi<sup>b,2</sup>

<sup>a</sup> Slamet Riyadi University, Jl. Sumpah Pemuda No.18, Kadipiro, Kec. Banjarsari, Kota Surakarta, Jawa Tengah 57136, Indonesia

<sup>b</sup> Slamet Riyadi University, Jl. Sumpah Pemuda No.18, Kadipiro, Kec. Banjarsari, Kota Surakarta, Jawa Tengah 57136, Indonesia

<sup>1</sup> jpn.fisipunisri@gmail.com\*; <sup>2</sup> dekan.fisip2023@gmail.com

\* corresponding author : Jacika Pifi Nugraheni

\*E-mail Coresponding-author: jpn.fisipunisri@gmail.com

### Abstrak

*Public Service is the main goal of governance. In the current era of globalization, people's needs and expectations are increasing and complex. This has fundamental consequences for business practices and public services, particularly the administration of Regional-Owned Enterprises, especially regional-owned banking. Regional-owned banking has a responsibility to contribute to increasing regional per capita income, and community self-reliance through products and services offered as a benchmark. success of regional autonomy. Therefore, professional regional-owned banking management must be carried out by referring to the principles of Good Corporate Governance. The role of service quality is an internal factor of support for the implementation of Good Corporate Governance. This research departs from the many studies that have been conducted and published on the issue of Good Corporate Governance, but only a few have discussed new approaches in measuring service quality that can be used as guidelines for company internal control instruments. This research method uses a mixed method which is more focused on aspects of the basic description of qualitative measurements and the meaning of data from quantitative research results. The results showed that there were findings of data anomalies and significant differences in data between the servqual method and the ghost shopping customer method. Both of these methods have their limitations and advantages. The use of a combination of these methods can provide a more comprehensive understanding of service quality.*

Keywords: Service Quality, Servqual, Ghost Shopping Customer, Good Corporate Governance

### A. Introduction

Globalization has become a multifaceted phenomenon that has given rise to increasingly diverse new needs of the public for public services (Ferlinda et al, 2013; Winarno, 2018; Taolin et al, 2019). These increasingly complex service needs demand changes in the delivery of public services to be of better quality, efficiency and competitiveness. One of the public service tasks carried out by the government is in the Regional Owned Enterprises (BUMD) business organization scheme which is oriented towards the local market (Nuryan, 2016; Kartika, R, et al. 2020).

The issue of strategies for implementing Regional Owned Enterprises (BUMD), especially regional banking, is currently something that needs to be intensively developed. This is because, regionally owned banking, which is a form of regionally owned enterprise (BUMD), has the task of contributing to regional economic development as a benchmark for the success of implementing regional autonomy in accordance with the mandate of Law Number 23 of 2014 concerning Regional Government and Republic of Indonesia Government Regulations. Indonesia Number 54 of 2017 concerning Regional Owned Enterprises (Faulina N, Hardianto WT, Dan Purwatiningsih A, 2020; Febrida, Evin et al, 2023). However, the fact is that currently, regionally owned banks still face many competition challenges and even those that exist have not been able to make a significant contribution to local original income (PAD), in fact they receive more injections of funds and become a burden on the APBD ( Muryanto, Yudho T & Djuwiyastuti, 2014).

Various studies state that the weakness of Regional Owned Enterprises (BUMD) occurs due to management errors, lack of ability to create excellence, and weak internal supervision and audit (Rauf, Senja et al. 2020; Febrida, Evin et al., 2023). Based on this condition, one of the popular strategies currently being developed is the implementation of *Good Corporate Governance*.

According to *the Forum for Corporate Governance in Indonesia* (FCGI), the definition of *Corporate Governance* is a set of regulations that regulate the relationship between shareholders, management, creditors, government, employees and internal and external stakeholders, in connection with their rights and obligations, or with in other words, a system that directs and controls the company (Nuryan, 2016). *Good Corporate Governance* can also be interpreted as a system that regulates, manages and supervises business control processes to improve company performance, as well as a form of attention to stakeholders, employees, creditors and the surrounding community (Ferlandia et al., 2013; Nuryan, 2016; Rauf, Senja et al. 2020). From this understanding, it can be understood that the aim of implementing *Good Corporate Governance* is to encourage transparency and accountability, as well as improving the quality of company services so that it can create added value for all stakeholders.

The principles of *Good Corporate Governance* according to the Decree of the Minister of State-Owned Enterprises Number PER-2/MBU/03 of 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises include: (i) the principle of transparency, namely openness in carrying out the decision-making process and openness in conveying material and relevant information about the company, (ii) the principle of accountability, namely the clarity of functions, implementation and accountability of the organization so that the management of the company is carried out effectively; (iii) the principle of responsibility, namely compliance in the management of the company with the applicable regulations and sound corporate principles; (iv) the principle of independence, namely the condition in which the company is managed professionally without conflict of interest and influence/pressure from any party; and (v) the principle of fairness, namely fairness and equality in fulfilling stakeholder rights that arise based on agreements and applicable laws and regulations.

While there are many studies regarding the implementation of *Good Corporate Governance* that have been published, it is still rare to find research that is able to recommend service quality measurement instruments as one of the company's internal control technical guidelines. The importance of the need for measuring service quality in the implementation of *Good Corporate Governance* includes: (i) The results of service quality surveys can be used as a basis for relevant information so that policy making is more transparent in accordance with the principles of transparency; (ii) Service quality survey results can be used as an accountability report for company performance in accordance with the principle of responsibility; (iii) The existence of a service quality measurement instrument that clearly shows that the company is managed professionally in accordance with the principle of independence. From this explanation, it can be understood that service quality is very important as internal support for the implementation of *Good Corporate Governance*.

Therefore, this research aims to: (i) Explain the basis for measuring the quality of regional banking services; (ii) Interpreting data from the results of quantitative research conducted using two methods, namely *Servqual* and *Ghost Shopping Customer (GSC)* and making no attempt at all to test the influence or relationship between existing data groups.

## B. Research Methods

This research includes a mix-method research typology. The first focus explains the basis for measuring service quality through literature studies. The types of data used are secondary data and qualitative data. The second focus is to make sense of data from quantitative research results, namely emphasizing the use of data in numerical form or numbers collected through measurement

procedures and processed using statistical analysis methods (Azwar, 2016). Data collection techniques are carried out through surveys, namely asking questions through questionnaires or interviews (Usman, 2011). The results of the inumerator observations are quantified in table form containing numerical figures and percentages. Data analysis was carried out in the aspects of description and meaning of data.

The focus of this research is 5 (five) banking service points belonging to the Sragen Regency area, namely PT. BPR Bank Djoko Tingkir is a form of Regionally Owned Enterprise (BUMD). Among them: 2 (two) Branch Offices; 2 (two) Cash Offices; and 1 (one) Operations Headquarters. The research methods used include:

1. Cross-Sectional Survey research method . The data source is from bank customers with 20 respondents at each service office. Thus the total research sample amounted to 100 respondents. The sample was determined randomly by taking into account the characteristics of 4 customers who made transactions on Monday; Tuesday 5 people; Wednesday 5 people; Thursday 4 people; Friday 2 people. The age of the sample respondents is 17 – 60 years.
2. Ghost Shopping Customer (GSC) method . Data collection technique at five (5) service location points. In this method, the data collection technique is by direct observation guided by questions. Before collecting data at five service points, the inumerator does the same thing at service offices of commercial banks that have a target market with the same characteristics as the target market of the research object.

**C. Results and Discussion**

**1. Basis for Measuring the Quality of Regional Banking Services**

Service is a process or activity carried out by an organization to meet the needs and desires of other beneficiaries by providing products or services effectively and efficiently and covering all accesses that affect customer satisfaction (Zeithaml & Bitner, 2003; Lovelock & Wirtz, 2011) . There are several models of measuring service quality, the most popular of which is the Servqual Model developed by Parasuraman et al in 1988 (Lukita C, Pranata S, Agustin K. 2019). This model is considered the most efficient and most widely used model for measuring the quality of public services in particular (Kusyana, Dewa NB & Pratiwi, Komang A, 2019)

*a. Servqual model*

Recent research by Parasuraman et al (1988) resulted in a simpler restructuring of the 10-dimensional servqual method resulting from previous research by Parasuman, Zeithaml, and Berry in 1985 into 5 dimensions. These dimensions include:

**Table 1 Dimensions of Service Quality**

Model	Dimensions	Quideline	General indicators
Servqual Parasuraman 1988	<i>Reliability</i>	Ease of access	<ul style="list-style-type: none"> <li>• When you promise to do something, you do it</li> <li>• Employees provide reliable service</li> <li>• Employees explain in a friendly manner</li> </ul>
	<i>Responsiveness</i>	Respond quickly to customer complaints	<ul style="list-style-type: none"> <li>• Employees are aware of customer difficulties in getting service and help provide solutions</li> <li>• Employees master <i>product knowledge</i> quickly and precisely as needed</li> </ul>

		<ul style="list-style-type: none"> <li>• Employees inform when services will be carried out</li> <li>• Employees explain coherently and easily understood</li> </ul>
<i>Assurance</i>	Guaranteed transaction security	<ul style="list-style-type: none"> <li>• Employees behave politely</li> <li>• Adequate support from the company</li> <li>• Feel safe to transact with service providers</li> </ul>
<i>Empathy</i>	Willingness to help when customers experience access problems	<ul style="list-style-type: none"> <li>• Employees know the needs of customers</li> <li>• The services provided are able to captivate the hearts of customers</li> </ul>
<i>Tangibles</i>	The comfort of the physical facilities provided	<ul style="list-style-type: none"> <li>• Has the latest equipment</li> <li>• Modern building</li> <li>• Waiting Room/Comfortable chairs</li> <li>• There is adequate parking available</li> </ul>

( Source: Sutinah & Simamora, 2018; Kusyana, Dewa NB & Pratiwi, Komang A, 2019)

Customer perception Servqual Model Indicator Instruments for Regional Banking: (i) Ease of access to services; (ii) Trustworthiness of banking institutions; (iii) Friendly staff; (iv) Quickly respond to customer complaints; (v) comfortable physical facilities; (vi) Willingness to help when nasbag encounters access problems; (vii) Guarantee of security of customer funds; (viii) Conformity of service products with needs; (ix) Yields/prizes offered; (x) Credit Interest Rates. Whole indicators are measured with a *Likert scale* . Where respondents choose the degree of agreement / disagreement with statements regarding the delivery of service quality . The assessment criteria and scores from perceptions are: (i) 5 Stars = Very Good; (ii) 4 Stars=Good; (iii) 3 Stars = Fairly Good; (4) Star 2 = Not Good; (5) Star 1=Very Bad.

Model is built on a comparison of two main factors, namely the customer's perception of the actual service they receive ( *Perceived Service* ) with the actual service expected by the customer ( *Expected Service* ). Researchers measure the amount of hope and measure the amount of assessment of the services received. If the expectations of the assessment of the services received can at least meet the expectations of service users, then that's where the service quality occurs. Conversely, if customer expectations are not met or expectations are greater than the service received, then service quality fails to be created. The measure of whether quality service or not is customer assessment, according to the locus of this research the assessment is carried out by bank customers ( Fatah, Abdul & Aprianto, Teguh. 2011; Sutinah & Simamora, 2018 ; Kusyana, Dewa NB & Pratiwi, Komang A, 2019 ).

Although the ServQual model is not comprehensively applicable in various fields, such as retail service products, this model has been empirically tested to be relevant for measuring the quality of pure services such as banking (Brady and Cronin, 2001; Kusyana, Dewa NB & Pratiwi, Komang A , 2019 ).

*b. Ghost Shopping Customer Method*

This method is one of four methods for measuring customer satisfaction developed by Kotler (1997), namely: (i) Complaint and Suggestion System; (ii) Customer satisfaction survey; (iii) Ghost Shopping Customers; (iv) Loss Customer Analysis. This method is carried out by employing

several people ( *ghost shoppers* ) to act as potential buyers/customers of the company's and competitors' products, then reporting their findings regarding the strengths and weaknesses of the company's and competitors' products based on their experience in purchasing these products. The uniqueness of this method is that the Ghost Shopper already has an assessment from service providers with the same service qualifications or target market. So that Ghost Shopper's assessment of service quality is based on certain predetermined benchmarks.

Ghost Shopping Customer method instruments for regional banking: (i). Officer's attitude when receiving visits; (ii) The ability of officers to explain service products; (iii) Easy access to information via telephone; (iv) Easy access to information via WhatsApp; (v) The friendliness of the officers; (vi) The impression of special treatment; (vii) The officer's patience when receiving complaints; (viii) Comfort of service space; (xi) Popularity of office locations from a distance of +-100 meters. The evaluation criteria and scores from the Ghost Shopper are: (i) 5 Stars = Very Better; (ii) 4 Star=Better; (iii) 3 stars = Same Good; (4) 2 Stars = Not Better; (5) 1 Star = Very Not Better.

**2. Servqual and Ghost Shopping Customer (GSC) Quantitative Research Results**

Survey results data on 100 customer respondents of PT. BPR Bank Djoko Tingkir is done by calculating the interval rating score and the average value of each element of the question.

Calculation of descriptive statistics produces an average score of answers and as a unit of service quality produces an average score of 403.9 with an average score of 4.039. Interpretation of the interval rating scores used in this study are: (i) 4.20 to 5.00 = Very Good; (ii) 3.40 to 4.19 = Good; (iii) 2.60 to 3.39 = Fairly Good; (iv) 1.80 to 2.59 = Not Good; (v) 1.00 to 1.79 = Very Bad. This shows the customer's perception of the service quality of PT. BPR Bank Djoko Tingkir in the "Good" category

**Table 2 Perceptions of Service Quality by Customers**

Indikator	frekuensi Nilai Jawaban Responden					Jumlah Score	Rerata Score	kategori	Rekomendasi
	1	2	3	4	5				
Kemudahan Akses Pelayanan	0	0	1	55	44	443	4,43	Sangat Baik	Dipertahankan
Keterpercayaan lembaga perbankan	0	0	1	66	33	430	4,3	Sangat Baik	Dipertahankan
Keramahan Petugas	0	0	3	67	30	421	4,21	Sangat Baik	Dipertahankan
Responsivitas: kecepatan merespon keluhan nasabah	0	0	16	66	18	402	4,02	Baik	Ditingkatkan
Kenyamanan Fasilitas Fisik	0	0	38	54	8	370	3,7	Baik	Ditingkatkan
Empati Terhadap Kesulitan Nasabah	0	0	14	68	18	404	4,04	Baik	Ditingkatkan
Jaminan Keamanan Dana Nasabah	0	0	2	45	53	451	4,51	Sangat Baik	Dipertahankan
Prosedur dan Persyaratan redit/Tabungan/ Deposito	0	0	25	66	9	384	3,84	Baik	Ditingkatkan
Imbah hasil Tabungan/Deposito	0	0	48	46	6	358	3,58	Baik	Ditingkatkan
Taris Bunga Kredit	0	0	30	64	6	376	3,76	Baik	Ditingkatkan
	Jumlah					4039	4,039	Baik	Ditingkatkan

(Source: Results of descriptive statistical tests)

It can be seen from the service quality indicators, customers of PT. BPR Bank Djoko Tingkir feels that the Leisure of physical facilities indicator has the lowest score, namely 451 with an average score of 3.7 in the "Good" category and the Customer Fund Security Guarantee indicator has the highest score, namely 451 with an average score of 4.51 in the "Very Good" category.

The savings/deposit yield (interest rate) indicator and the credit interest rate indicator are modified indicators adapted to research service products. These two indicators are the core of the bank's service business. The results of calculating each score, namely the yield (interest rate) on savings , received a score of 358 with an average score of 3.58 in the "good" category and credit interest rates received a score of 376 with an average score of 3.76 in the "Good" category. Thus, it can be interpreted that customers of PT. BPR Bank Djoko Tingkir perceives both GOOD.



This assessment can be concluded to be reasonable, because if customers perceive "not good" or "not good" then they do not choose to become customers of PT. BPR Bank Djoko Tingkir.  
 Results

Next, data analysis was carried out using the *Ghost Shopping Customer* (GSC) method. This method uses the BRI Bank benchmark. The choice of Bank BRI as a benchmark is because the market segment between Bank Djoko Tingkir and Bank BRI is more or less the same, namely the community group with micro or MSME businesses. The interpretation of the interval assessment scores used in this research is: (i) 4.20 to 5.00 = Very Better; (ii) 3.40 to 4.19 = Better; (iii) 2.60 to 3.39 = Equally Good; (iv) 1.80 to 2.59 = Not Better; (v) 1.00 to 1.79 = Very Not Better.

**Table 3 of GSC Method Observation Results**

No	Indicator	Pusat	Cabang 1	Kasus 1	Cabang 2	Kasus 2	Amount	Mean	Kategori	Rekomendasi
1	Officer's attitude when receiving visits	4	2	2	2	2	12	2,4	Not enough	Must improved
2	The officer's ability to explain service products	4	2	2	2	3	13	2,6	ENOUGH	Must improved
3	Easy access to information via telephone	4	3	1	3	4	15	3	Good	improved
4	Easy access to information via WhatsApp	4	3	1	3	4	15	3	Good	improved
5	Friendly staff serving customers	4	2	2	2	3	13	2,6	Enough	Must improved
6	The impression of special (special) treatment to customers	3	2	2	2	3	12	2,4	Not Enough	Must improved

7	Officer's patience when receiving customer complaints	3	2	2	3	3	13	2,6	Enough	Must improved
8	Comfort of service space	3	2	2	3	2	12	2,4	Not Enough	Must improved
9	Popularity Office location from a distance of ±100 meters	5	3	4	5	3	20	4	Not Enough	Must improved
<b>total index score</b>		<b>29</b>	<b>18</b>	<b>14</b>	<b>20</b>	<b>27</b>	<b>105</b>	<b>2,625</b>	<b>Enough</b>	Must improved

(Source: Results of descriptive statistical tests)

Based on the data above, it is known that the Bank DjokoTingkir Head Office has a service quality that exceeds BRI's service. Service score with an average of 3.625 in the “Better” category. From the data above it can also be seen that KPO made a significant contribution which made the average calculation score in the sufficient category or 2.625.

Meanwhile, Branch Office 2 received a score of 2.5 in the 'not better' category. Branch Office 1 received a score of 2.25 in the "not better" category. Cash Office 2 received a score of 3.375 in the "equally good" category, while Cash Office 2 received a score of 1.75 in the "Very not better" category.

Cash office 2 has the lowest score, from this data it can be seen that the indicators that contribute to giving a low score to the cash office are the indicators of ease of access to information via telephone and ease of access to information via WhatsApp. Further information was obtained from the Ghost Shopper's field notes that the one-star award was due to the Ghost Shopper's telephone number that had been given to *the customer service* who served at that time not being contacted by the salesperson.

Another finding in the data is that there is an anomaly where theoretically a branch office which is in a higher position than the cash office should be a good *role model* and the hope is to get an average score that is at least better than the average score obtained by the cash office (it is said to be fair ). However, from this data, the average score for Cash Office 2 received a higher score, namely that of Branch Office 2. From this data it is also known that the indicators that contribute to the ranking score of Branch Office 2 are indicators of the friendliness and attitude of the officers.

The research results above contain other interesting findings, namely differences in conclusions, where the Servqual Model from customer perceptions is concluded well with an average score of 4.047, while the *Ghost Shopper Method* as data angulation only gets a score of 2.602.

**Table 4 Comparison of customer perception data analysis vs observation  
*Ghost Shopper***

Titik Lokasi Survey	Serqual		GSC	
	Total Score	Rerata	Rerata	TSc
KPO Pusat	830	4,15	3,63	29
Sambungmacan	797	3,985	2,25	18
Masaran	823	4,115	1,25	14
Tanon	794	3,97	2,5	20
Tangen	803	4,015	3,38	27
Total Rerata Score				
Persepsi Kualitas Pelayanan		4,047		2,602
Kategori	dipsepsikan BAIK oleh Nasabah		Tidak lebih baik dibanding BRI	

(Source: Results of descriptive statistical tests)

**D. Conclusion**

1. Measuring service quality for regional banking can use the servqual model, with indicators that have been adapted to the service product. Measurements can be carried out using customer or client perception survey methods and can be analyzed using the *Ghost Shopping Customer method*.
2. There are differences in conclusions, where the Servqual Model from customer perceptions is concluded well with an average score of 4.047, while the *Ghost Shopper Method* as data angulation only gets a score of 2.602, which means Not Better. Thus, the measurement of customer perception Servqual Model alone is not able to provide a comprehensive picture of service quality. Data angulation using the *Ghost Shopping Customer Method* provides more complete results. The use of these two methods (Customer Perception Survey and Ghost Shopping Customer Survey) is ideal and the results can be used to become a more accurate information basis for decision making in maintaining or improving the quality of regionally owned banking services as an effort to realize Good Corporate *Governance*.



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