



# Mystery Shopping in the Coronavirus Age

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## Introduction

From Zoom happy hours to wearing masks into bank branches, the novel coronavirus (SARS-CoV-2) - its resulting COVID-19 disease, and the public health social distancing requirements - are dramatically changing the ways we interact with each other. Mystery shopping in the age of coronavirus is no exception. This white paper represents an early attempt to understand some of the implications of the coronavirus pandemic on the practice of mystery shopping.

First of all, I am a market researcher who specializes in evaluating the customer experience. I am not a doctor, epidemiologist, or public health professional. In this white paper I will refrain from expressing medical or scientific opinions, theories or conclusions of my own. If at any point it appears I am drawing medical or scientific conclusions of my own, it is unintentional, and should not be regarded as such. Where virus related opinions or conclusions are expressed, they will be sourced from credible sources and cited in footnotes.

Mystery shopping is a market research methodology designed to monitor for the presence of specific customer service behaviors or attributes. Best-in-class mystery shop programs link these observations to measures of efficacy of the customer experience to determine the link between service attributes and customer experience efficacy. The majority of mystery shop programs measure in-person experiences, although an increasing number of programs measure the customer experience within alternative channels, such as contact centers, websites, and mobile apps.

As of the date of this writing, it appears the United States of America is migrating from a virus suppression strategy to a mitigation strategy. Given the preponderance of in-person mystery shopping, legitimate questions exist about mystery shopping in this coronavirus pandemic and mitigating the dangers of infection. This white paper is an attempt to understand the implications of, and issues surrounding, this radically changed customer experience environment on the practice of mystery shopping.

## Mechanism of Infection

The virus is currently thought to spread primarily through person-to-person contact, via the following:

- Between people who are in close contact with one another (within about 6 feet).
- Through respiratory droplets produced when an infected person coughs, sneezes, or talks - these droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.<sup>1</sup>

In order to make informed choices about how we mitigate the dangers of the SARS-CoV-2 virus, it is important to understand the mechanism of infection. The infectious dose of a virus is the amount of virus a person needs to be exposed to in order to establish an infection. This infectious dose varies depending on the virus. For influenza viruses, people need to be exposed to as few as ten virus particles.<sup>2</sup> For other viruses the infectious dose may be in the thousands of particles.<sup>3</sup> We do not yet know the SARS-CoV-2's infectious dose, yet some experts estimate it at a few hundred to a few thousand virus particles.<sup>4</sup>

The most likely source of infection is through person-to-person transmission.

The most up-to-date guidance suggests the most likely source of infection is through person-to-person transmission. In fact, it appears to spread very easily between people in certain circumstances.<sup>5</sup>

Different activities by infected people release different amounts of virus particles into the environment. An infected person's cough or sneeze releases about 200-million virus particles, many of which can hang in the air and travel across a room in seconds. Breathing normally releases about 20 virus particles per minute, but with less force than a cough or sneeze. So the particles will tend to not travel as fast or as far. Speaking releases about 200 viral particles per minute.<sup>6</sup>

<sup>1</sup> ["How COVID-19 Spreads."](#) CDC.gov, May 21, 2020. Web. May 21, 2020.

<sup>2</sup> Lakdawala Seema and Gaglia, Marta. ["What We Do and Do Not Know About COVID-19's Infectious Dose and Viral Load."](#) Discovermagazine.com, April 18, 2020. Web. May 18, 2020.

<sup>3</sup> Schiffer, Joshua, et al. ["Herpes simplex virus-2 transmission probability estimates based on quantity of viral shedding."](#) royalsocietypublishing.org, June 6, 2014. Web May 18 2020.

<sup>4</sup> Geddes, Linda. ["Does a high viral load or infectious dose make covid-19 worse?"](#) newscientist.com, March 27, 2020. Web May 14, 2020.

<sup>5</sup> CDC [\(n 1\)](#).

<sup>6</sup> Bromage, Eric. ["The Risks – Know Them – Avoid Them."](#) Erinbromage.com, May 6, 2020. Web. May 13 2020.

Now that we know the rate of exposure of various events, we can calculate the amount of time to receive an infectious dose. This can be expressed with the following formula:

$$\textit{Time to be Infected} = \frac{\textit{Infectious Dose}}{\textit{Rate of Exposure}}$$

So, assuming an infectious dose of 1,000 virus particles, being in close enough proximity to someone speaking where one would inhale all the particles released by the speaker, one would cross the 1,000 particle threshold in 5 minutes:

Speaking releases about 200 particles per minute.

$$5 \textit{ Minutes} = \frac{1,000 \textit{ Virus Particles}}{200 \textit{ Virus Particles Per Minute}}$$

Similarly, very close proximity to someone breathing normally would require a ten-fold increase in exposure (50 minutes):

Breathing releases about 20 particles per minute.

$$50 \textit{ Minutes} = \frac{1,000 \textit{ Virus Particles}}{20 \textit{ Virus Particles Per Minute}}$$

One cough or sneeze releases about 200-million particles.

Obviously, a single cough or sneeze with 200-million virus particles will instantly exceed the 1,000 particle threshold.

This coronavirus survives on most surfaces for a time, touching an infected surface and touching eye, nose or mouth represents a risk of infection by transfer.<sup>7</sup> Although, recent guidance from the CDC suggests transfer is not a significant mode of transmission.<sup>8</sup> That being said, high touch surfaces such as door handles, elevator buttons, POS machines, and bathroom surfaces, should still be considered a potential risk for transfer infection.

Again, as of the time of this writing, we do not know the infectious dose (estimates range from a few hundred to a few thousand virus particles). Therefore, the data is insufficient to determine the exact duration of time to acquire an infection. However, public health authorities do provide guidance.

<sup>7</sup> Skinner, Michael. ["Expert reaction to questions about COVID-19 and viral load"](https://www.sciencemediacentre.org/expert-reaction-to-questions-about-covid-19-and-viral-load) sciencemediacentre.org, March 26, 2020. Web. May 13, 2020.

<sup>8</sup> ["How COVID-19 Spreads."](https://www.cdc.gov/media/releases/2020/s110520-covid-19-spreads.html) CDC.gov, May 21, 2020. Web. May 21, 2020.

## Risk of Infection

For close contact, the CDC advises 15 minutes can be used as a threshold of the time to acquire an infectious dose.

The Centers for Disease Control and Prevention (CDC) advises, that for close contact with an individual in a non-healthcare setting, 15 minutes can be used as a threshold for the time to acquire an infectious dose (note: subsequent to the date of this whitepaper, the CDC's guidance has been updated from 15 consecutive minutes to 15 non-consecutive minutes in total over a 24-hour period).<sup>9</sup>

Given we do not know the infectious dose, the point to remember is an individual is not going to be infected by a single virus particle. This does not mean we are without risk. As our society moves from a viral suppression strategy to a viral mitigation strategy, we are going to have to weigh the risks – everyday people making everyday decisions about the risks they are willing to accept –both to themselves personally, and to society as a whole. As Dr. William Petri a professor of infectious disease at the University of Virginia Medical School told the Washington Post recently, “Nothing is without risk, but you can weigh the risks. . . . It’s going to be a series of judgment calls people will make every day.”<sup>10</sup>

Some points to consider as we weigh these risks include:

- Indoor activities as opposed to outdoor activities - outdoor activities are safer due to ventilation;
- While we are on the subject of ventilation, indoor activities should be well ventilated;
- Proximity to other people – a minimum of 6 feet separation should be available;
- Mask wearing by employees and customers (the CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies<sup>11</sup>);
- Hand washing to protect against transfer infections;
- Availability of hand sanitizer or other means of disinfecting hands; and
- The length of exposure – shorter exposure times are safer.<sup>12</sup>

<sup>9</sup> [“Public Health Recommendations for Community-Related Exposure.”](#) CDC.gov, March 30, 2020. Web. May 15 2020.

<sup>10</sup> Shaver, Katherine. [“Wondering what’s safe as states start to reopen? Here’s what some public health experts say.”](#) Washingtonpost.com, May 15, 2020. Web. May 15, 2020.

<sup>11</sup> [“Use of Cloth Face Coverings to Help Slow the Spread of COVID-19.”](#) CDC.gov, April 13, 2020. Web. May 22 2020.

<sup>12</sup> Shaver [\(n 10\)](#).

# Customer Experience Implications of the Pandemic

## *In-Person Channel*

Applying these risks to the customer experience, it is clear there are several implications for managers of the customer experience. These precautions are not only for customers and guests, but customer facing staff; among them: occupancy/spacing, ventilation, cleaning, masks, length of exposure, and hand sanitizer.

**Spacing/Occupancy:** In-person delivery channels will need to implement social distancing strategies to ensure guests and customers maintain at least 6 feet from each other (customers to customers, customers to employees, and employees to each other). This will be accomplished by a combination of reduced occupancy, limiting the number of people per square foot, and design considerations promoting traffic flow and distance between customers.

**Ventilation:** Indoor spaces will need to be properly ventilated to reduce airborne transmission through small particles, which may stay airborne for hours.

**Masks:** The CDC recommends the use of cloth face masks in public spaces where physical distancing measures are difficult, such as retail settings. Face masks become even more important in areas where the risk of community-based transmission is “significant” such as grocery stores or pharmacies.<sup>13</sup>

**Length of Exposure:** As we discussed earlier, a SARS-CoV-2 infection requires an infectious dose of the virus. Some exposures (certain contact transfers, coughs or sneezes) may put an individual over the infectious dose threshold immediately, other exposures (breathing or talking) require an exposure over a period of time. Customer experience managers should design customer experiences within an appropriate exposure interval. The CDC advises, that for close contact with an individual in a non-healthcare setting, 15 minutes can be used as a threshold of the time to acquire an infectious dose.<sup>14</sup> Designing experiences with both physical distancing and short durations increases the prophylactic nature of the customer experience.



<sup>13</sup> [“CDC on Homemade Cloth Face Coverings.”](#) CDC.gov, April 13, 2020. Web. May 19 2020.

<sup>14</sup> [“Public Health Recommendations for Community-Related Exposure.”](#) CDC.gov, March 30, 2020. Web. May 15 2020.

**Cleaning:** The CDC recommends cleaning surfaces with soap and water, followed by disinfectant. Surfaces and objects in public places, such as shopping carts and point of sale keypads should be cleaned and disinfected before each use. Additionally, high touch areas, such as, tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, sinks, etc. should be cleaned and disinfected frequently.<sup>15</sup>

**Hand Sanitizer:** As we have observed, certain contact transfers can put an individual over the infectious dose for SARS-CoV-2. To protect against contact transfers, the CDC recommends making hand sanitizer available.<sup>16</sup>

### *Industry Variation*

Obviously, different service industries have different customer or guest-experience requirements, and different economics. For some industries, occupancy and spacing requirements will be difficult to make the economics work out.

### *Banking Industry*

Kinesis' largest practice is in the banking and financial services industry. Recently the American Bankers Association (ABA) released the results of an industry survey regarding publically announced responses of US banks to the pandemic.<sup>17</sup>

Many banks are applying some of the concepts discussed above in creative ways. A review of a random selection of banks reveals the following responses ranked from most common to least common:

1. Enhanced deep cleaning and disinfecting of work spaces;
2. Implementing social distancing in work spaces, including branches;
3. Encouraging use of alternative delivery channels, such as mobile and internet banking;
4. Personalized assistance to customers negatively impacted by the pandemic;
5. Increased donations to charity/ partnering with the local community to mitigate the effects of the pandemic;
6. Allowing employees to work remotely if possible;

<sup>15</sup> ["Cleaning and Disinfecting Your Facility."](#) CDC.gov, April 14, 2020. Web. May 19 2020.

<sup>16</sup> ["Reopening Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools, and Homes."](#) CDC.gov, May 7, 2020. Web. May 15 2020.

<sup>17</sup> ["America's Banks Are Here to Help: The Industry Responds to the Coronavirus."](#) ABA.com, April 29, 2020. Web. May 19 2020.

7. Limiting access to branches (closing branch lobbies, limiting hours, appointment only banking);
8. Paid time off for employees to self-quarantine or to care of school age children;
9. Rotating schedules of customer facing staff to reduce risk (one institution has applied a 10 days on 10 days off policy); and
10. Educating customers of pandemic related fraud/scams.

### *Alternative Channels*

One aspect of the customer experience with relevance during the pandemic, particularly in the industry banking industry we serve, is the use of alternative delivery channels – meeting customer needs via phone, online and mobile channels. Not only have we seen a continued migration away from in-person channels in banks, we are seeing it across multiple industries. Amazon has practically become indispensable during the forced social distancing this spring.

As this trend toward alternative delivery channels continues, retailers are going to need to follow the lessons banks are still in the process of learning in terms of providing a consistent cross-channel experience. Consistency in cross-channel delivery helps protect the brand against cognitive dissonance and the resulting confusion and frustration among customers.

## Customer Experience Measurement Implications of the Pandemic

The American economy  
is driven by consumer  
confidence.

### Measurement of Customer Confidence:

- 1) Customer perceptions about the safety of the in-person channel in general.
- 2) Customer perceptions regarding the safety relative to other brands they interact with during the pandemic.

### So....what does all this mean in terms of customer experience measurement?

First, fundamentally, the American economy is a consumer confidence driven economy. Consumers need to feel confident in public spaces to participate in public commerce. Customer experience researchers would be well served by testing for the presence of mitigation strategies expected within the in-person channel. These mitigation strategies are quickly becoming consumer requirements in terms of confidence in public commerce.

Along the same lines, given the centrality of consumer confidence in our economy, measuring how customers feel about the mitigation strategies put in place by the brand are extremely important to measure. Such measurements would include measures of appropriateness, effectiveness, and confidence in the mitigation strategies employed. We recommend two measurements: how customers feel about the safety of the brand's in-person channel in general, and how they feel about the safety relative to other brands they interact with during the pandemic. The first is an absolute

measure of comfort, the other attempts to isolate the variable of the pandemic, just measuring the brand's response.

The pandemic is changing consumer behavior. This much is clear. As such, customer experience researchers should endeavor to identify and understand how consumer behavior is changing so they can adjust the customer experience delivery mix to align with these changes.

Finally, as more customers migrate to less in-person channels, it is incumbent on customer experience researchers to measure the customer experience within each channel. As more late adopters are forced by the pandemic to migrate to these channels, they may bring with them a completely different set of expectations relative to early adopters, therefore managers would be well served to understand the expectations of these new comers to the alternative channels so they can adjust the customer experience to meet these new customers' expectations.

## Mystery Shopping Implications of the Pandemic

Drilling down from broader research issues to mystery shopping specifically, there are several research design issues that should be continued in response to the COVID-19 pandemic.

Build measures of comfort  
or confidence into the  
mystery shop.

**Measure Customer Confidence:** First, as economic activity waxes and wanes through this coronavirus mitigation effort, consumer confidence will drive economic activity both on a macro and micro-economic level. Broadly, consumers as a whole will not participate in the in-person economy until they are confident the risk of infection is contained. Pointedly, at the individual business level customers will not return to a business if they feel unsafe. Therefore, market researchers should build measures of comfort or confidence into the mystery shop to measure how the shopper felt as a result of the experience. This will alert managers to potential unsafe practices which must be addressed. It will also serve as a means of directly measuring the return on investment (ROI) of customer confidence and safety initiatives in terms of the customer experience.

**Test for the Presence of Mitigation Strategies:** All in-person channels across all industries will require the adoption of coronavirus mitigation strategies. Mystery shopping is the perfect tool to test for the presence of mitigation strategies – evaluating such strategies as: designed physical distancing, physical barriers between POS personnel and customers, mask compliance, sanitization, and duration of contact.

**Customer Perception of Mitigation Strategies:** Coronavirus mitigation strategies will become typical attributes of the customer experience.

Beyond simply testing for the presence of these mitigation strategies customer experience managers should test for measures of customer perceptions of their appropriateness, efficacy, and perhaps most importantly, confidence in these mitigation strategies.

**Mystery Shop Alternative Channels:** As commerce migrates away from conventional in-person channels to alternative delivery channels. The importance of these channels will increase, and as a result, the quality and consistency of delivery in these channels will need to be measured through the use of mystery shoppers. Some industries are going to be problematic, as their current economics do not currently support alternative delivery. With time however, economic models will evolve to support alternative channels.

**Alternative Research Sources for Behavioral Observations:** Some customer experience managers may not want unnecessary people within their in-person channel. So the question arises, how can employee behaviors be measured without the use of mystery shoppers? One solution is to solicit behavioral observations directly from actual customers shortly after the in-person service interaction. Customers can be recruited onsite to provide their observations through the use of QR codes, or in certain industries after the event via e-mail. The purpose of these surveys is behavioral – asking the customers to recall if a specific behavior or service attribute was present during the encounter. From a research design standpoint, this practice is a little suspect, as asking people to recall the specifics about an event after the fact, without prior knowledge, is problematic. Customers are not prepared or prompted to look for and recall specific events. However, given the unique nature of the circumstances we are under, in some cases there is an argument that the benefits of this approach outweigh the research limitations.

In our view, any evaluation of the safety of mystery shopping should be driven by the guidance of public health authorities, as well as the consensus opinion of experts qualified to evaluate the relative safety of specific events.

We know a coronavirus infection requires an infectious dose, and at the time of this writing the infectious dose is unknown. However, current estimates place it at a few hundred to a few thousand virus particles.<sup>18</sup> Some exposures, such as coughs or sneezes risk putting an individual over the infectious dose immediately. Other exposures - such as from breathing,

<sup>18</sup> Geddes, Linda. [“Does a high viral load or infectious dose make covid-19 worse?”](https://www.newscientist.com/article/2205711-does-a-high-viral-load-or-infectious-dose-make-covid-19-worse/) newscientist.com, March 27, 2020. Web May 14, 2020.

How can employee behaviors be measured without the use of mystery shoppers?

## Safety of Mystery Shopping & Mystery Shopper Precautions

speaking, singing, etc. - require an exposure over a period of time at a close distance. The specific exposure time for close personal exposures is unknown, however, current CDC guidance for close personal contact is 15 minutes.<sup>19</sup> Transfer exposures from touching objects, are no longer considered a significant vector for the infection, but still should be managed.<sup>20</sup>

Kinesis believes mystery shopping can be relatively safe if followed within CDC and public health guidance outlined previously in this article:



- **Physical Distancing:** Estimates of exposure time all assume close personal contact. Physical distancing decreases the likelihood of receiving an infectious dose by putting space between ourselves and others – current recommendations are 6 feet.
- **Masks:** Masks are another tool to provide physical distancing between individuals.
- **Ventilation:** Well ventilated areas disperse virus particles making it less likely a dose exceeds the infectious limits. Brands should endeavor to provide well ventilated spaces for employees and customers to interact – not only to protect mystery shoppers, but customers and employees as well.
- **Length of Exposure:** Finally, mystery shoppers should avoid prolonged exposures to the service personnel they are observing. The CDC advises a 15 minute exposure limit for close personal contact. Social distancing through physical distance, masks, and ventilation used by the shopper should increase this safe exposure limit. However a specific rule assuming physical distance, masks and ventilation, as of the date of this paper, has not been published.
- **Hand Washing & Sanitizer:** Hand washing and sanitization is the primary defense against transfer infections.

<sup>19</sup> [“Public Health Recommendations for Community-Related Exposure.”](#) CDC.gov, March 30, 2020. Web. May 15 2020.

<sup>20</sup> [“How COVID-19 Spreads.”](#) CDC.gov, May 21, 2020. Web. May 21, 2020.

**Conclusion** This is a difficult time. It will most likely be the defining event of our generation.

The pandemic, and our reaction to it, is dramatically changing how humans interact with each other, and mystery shopping is no exception. As we migrate from a virus suppression strategy to a mitigation strategy, we are going to need to figure out how to conduct commerce in a way that mitigates the dangers of the virus. There is theoretical evidence that social distancing is helping mitigate the virus as the in-person economy opens up. A key coronavirus model published by the University of Washington's Institute for Health Metrics and Evaluation (IHME) has recently revised its death projection downward based on an increased incidence of mask wearing despite increased mobility across the United States.

Observational research, be it mystery shopping or other methodologies, has a role to play in helping managers of the customer experience monitor the customer experience. Whether monitoring mitigation strategies at the business level, measuring consumer confidence as a result of mitigation efforts, evaluating the customer experience within alternative channels, or measuring customers' recall of service attributes after the service interaction, there is role for observational research in this challenging environment.

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