Contact Center FCR Best Practice Award Winner

Award for CSR Coaching:

Nationstar Mortgage

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CSR Coaching – Best Practice Success Story

Company Description

Nationstar is one of the largest and fastest growing mortgage servicers in the United States with a servicing portfolio in excess of $400 billion and more than 2.4 million customers. Nationstar offers servicing, origination, and transaction-based real estate services to all of our customers, including: homeowners, homebuyers, home sellers, investors, and other real estate market participants.

Nationstar Mortgage Contact Center Description

Our contact centers have a relentless focus on providing quality service to our customers. Our primary call center is in Irving, TX with partner call centers across the U.S. and in Manila.

Locations

Throughout the U.S. and in Manila

Call Types

Escrow, payment inquiries, refinance opportunities

Customer Types

Homeowners, homebuyers, home sellers, investors, and other real estate market participants

CSR Headcount

600+ CSRs

Contact Channels

Call Center, website, IVR

Operating Hours

Monday to Thursday 8:00 am to 8:00 pm CT, Friday 8:00 am to 6:00 pm CT and Saturday 8:00 am to 2:00 pm CT

Contact Volume

400,000 monthly

With the rapid growth at Nationstar over the past few years, and the high number of new hires on our roster, the need for an effective coaching program is essential to our continued success. The coaching culture in our company has never been stronger, and it's become a way of life for us. The amount of time that we have our supervisor, AVP and VP's in coaching sessions or call listening sessions has increased over the past two years and that really helps us have a consistent coaching process from the top down.

Coach-the-Coach

In 2015, we developed a coaching feedback grading form that's used to evaluate and score our coaches' effectiveness by rating them on very specific criteria. The coaches are observed by their VP, weekly, and given a score 0%-100%. Below are the steps that must be followed in every coaching session, and the VP checks Yes or No for each one:

1. Facilitator was prepared for coaching
2. Stated purpose of discussion
3. Recap of previous session and update on progress of action plan
4. Played the call and then let the agent summarize the call
5. Determined strengths
6. Reinforced strengths
7. Reassessed opportunities from previous session
8. Identified areas for improvement (new or same)
9. Shared customer feedback (Using SQM Surveys/Verbatims)
10. Gathered assessment of possible results of the behavior
11. Formulated action plan
12. Facilitated identification of needed resources and/or support
13. Checked for understanding and confidence
14. Determined measure of success
15. Facilitated identification of follow-up dates & immediate next steps
16. Documented agreed action plan

In addition to the required steps, there are also overall effectiveness qualities that the VP must assess:

17. Did the coach display full control of the coaching session?
18. Was the coach able to enhance or maintain the agent's self-esteem during the coaching session?
19. Was the coach able to determine the root cause of the behavior?
20. Was the coach able to lead the agent to generating a sound action plan?
21. Did the coach and representative come up with the most impactful action plan?
22. Was the coach successful in getting the commitment of the representative?

Once the agent has been dismissed, the VP and supervisor walk through the form and agree on the final score of the session. During this discussion, opportunities from the prior session will be revisited, and updated action plans will be agreed upon. The coach is always held accountable to improve their technique, no matter how good they are.

All of these activities are logged into a database and reporting is used by the leadership which details the scores, strengths, weaknesses, and action plans for each supervisor/coach. The coaching score combined with the manager's overall SQM CSAT determines their ranking. (i.e., The supervisor with the best SQM results and the highest Coaching Effectiveness rating is considered our most valuable supervisor.)

Call Listening Sessions

We conduct routine call listening sessions at all of our sites that follow a prescribed formula. There are 3 different versions:

- Agents listening to themselves & coached by their supervisor (led by VP) – Twice a week
- Supervisors listening to their own escalated calls (led by VP) – Weekly
- Agents listening to themselves (led by their Supervisor) - Weekly

In these sessions, we have a rotation to make sure every agent and supervisor gets their turn, no matter what their performance is. We pull a call that's been surveyed by SQM, and we listen to and critique it in sections:

1. Greeting and authentication process
2. Customer's problem and the agent/supervisor's confirmation of understanding
3. The information given, solution provided and expectation set with the customer
4. Closing of the call

Between each section we pause the call and give it a rating of 1 - 4 (1 – Unacceptable, 2 - Needs Improvement, 3 - Meets Expectations, 4 - Outstanding) on the following metrics:

1. Voice Quality (Tone, confidence, call control, energy)
2. Language (Proper scripting, grammar, accent, sentence construction)
3. Accuracy (Did the agent do everything correctly? Did they provide complete and accurate info?)
4. CSAT (What did the customer have to say about the experience?)

The agent or supervisor will first grade themselves (or their agent). Then, the rest of the attendees are asked to share their observations if it differs. The final score is decided by the VP (or the highest ranked person in the session), and if it's anything lower than a 3, a follow-up session with that same person is scheduled for the following week. Upon giving a call a failing score, the top coaching opportunity is identified and agreed upon amongst all in attendance, and the agent or supervisor is expected to spend the next week working on an action plan to correct their biggest weakness. In the follow-up session, the coaching opportunity identified in the previous session is highlighted, and if there's still no improvement, additional follow-up sessions are scheduled. We do not move on until the agent or supervisor fixes the issue and achieves a passing score.

There are two reasons why these sessions are always effective:

1. Once we find a problem, we don't stop working on it until it is fixed; if that results in disciplinary action leading up to termination, so be it. We don't compromise our standards, and we provide ample support to the individuals to help them succeed in improving their performance.

2. These sessions are led by senior management (AVP/VP and sometimes SVP). The VP not only leads the discussion, but participates in grading the calls, demonstrating their own product knowledge to the people that report to them. By rolling up their sleeves and paying attention to the details of each call, they not only earn credibility with their staff, but they have direct influence on the things that move the needle for their area of responsibility. If you're a fresh manager and you don't know how to coach an agent, all you have to do is attend this session to watch your VP show you how it's done.

Process Improvement in Supervisor Calls

As stated above, we have a weekly session where supervisor calls are played in a meeting and the supervisors are coached on how to improve their escalation handling skills. In addition to coaching them on their technique, we also spend time addressing potential process improvement opportunities that become apparent while listening to these calls. In most cases, customers choose to escalate things because of a process failure (e.g., something went wrong, their expectations weren't met, etc.). So, we use these sessions to have an in-depth discussion about what processes we could change/fix in order to prevent these escalations from happening in the first place.

For example, one of our top escalation categories at the beginning of 2015 was our slow refund process. Often times, customers will end up making duplicate payments, and are in need of an immediate refund, but our turn-around time for returning the money back to them was 2-3 days.

This was unacceptable for most customers, and our managers were dealing with these escalations on a daily basis. Customer would follow up; refuse to hang up until the money was back in their account, etc. It was a major source of frustration for everyone involved. Then we implemented a new tool on the front lines that allowed our agents to execute an electronic refund, same day, and we've been able to resolve most of these with the first rep they spoke with. Now it's just as easy as taking a payment over the phone. Ever since this tool was implemented, the volume for those refund escalations dropped significantly.

These are the types of things we look for when listening to supervisor calls, and every week we come across something new to add to the list.

Coaching Sessions

Our agents are scheduled to meet with their supervisor for a 1-on-1 coaching session for one hour per week. The same prescribed formula from our Call Listening Sessions is used in our 1-on-1 sessions. The supervisor does the following in each session:

- Prepare – Reviews the Coaching Tracker for previous notes and listens to previous calls if needed. Makes sure that before the agent enters the room, they are up to speed on their strengths/weaknesses, they have a call prepared to play that they have taken time to preview, and that they have a clear understanding of exactly what they're going to be listening for and what they want to accomplish. The Coaching Tracker is an internally designed online tool that the supervisors use to track all coaching activity. This online tracker is a great tool to ensure any part of the management team has knowledge of the coaching and could pick up where the previous supervisor left off.

- Coach – They listen to the call together and grade it using the formula used in the Call Listening Sessions. Instead of telling the agent how they did, we ask the agent questions about their performance, letting them tell us how they think they did. We lead them to certain topics if they don't address it on their own and always spend extra time on whatever opportunity was identified in the previous session to decide together if it's improved, worsened, or stayed the same.

- Follow Up – Once a final score has been settled on, the supervisor asks themselves, "Is there follow up needed with a customer?", if poor information was given. If so, they call the customer with the agent to set things right, document the strengths/weaknesses of the call and the agreed upon action plan for improving the agent's performance in the

Coaching Tracker. This will be referenced in the follow-up sessions, and the process repeats forever. (There's always going to be coaching opportunities, no matter how good you are)

WOW Words

In 2014, we introduced WOW words into our call center soft skills. These WOW words are words like, Perfect, Fantastic, Definitely, Absolutely, Excellent, and others. WOW word cards are at every agent's desk, graded on QA forms, and reviewed on coaching forms. Agents receive real-time recognition from supervisors and management when heard on the floor, and in coaching sessions.

Onsite/Offsite Support

There is onsite support, either floor coaches or supervisors, available in each of our call centers. Agents will utilize the floor coach or supervisor, by requesting their assistance, when dealing with a particularly complex request or for any situation where a resolution cannot be provided without additional assistance. Assistance provided by our floor support includes, but is not limited to the following:

1. Provide resolution to the question while showing the agent where to obtain the answer for future reference
2. Provide on the spot assistance on how to de-escalate an upset customer by speaking to the customer at the agent's desk
3. Provide call support when the resolution will take a substantial amount of time. This allows the front line agent to transfer the call to the floor support for proper research/handling and allows the agent to move on to the next call.

Building on the Best/Targeted Training

Twice a week we conduct a meeting, with a rotation of supervisors and floor coaches, to discuss targeted training opportunities. These meetings are led by one of our Subject Matter Experts (SME). We identify these opportunities through items observed in Call Listening Sessions, SQM Dissatisfied Verbatims, Quality Monitors, and FAQs we're seeing on the floor. The supervisors and floor coaches are encouraged to bring their own topics to these meetings, and to expose their weaknesses. If there is a certain supervisor call they're afraid to take because they're not comfortable with the product or topic, this is the session where they confront this fear with their peers (who are likely struggling with the same thing), and they work on it together. The SME will walk them through these items step-by-step until everyone understands and is comfortable. The

SME also incorporates fun games, pop-quizzes with prizes, and role playing. Senior management is intentionally excluded from these meetings so that everyone feels like it's a safe place to learn and not be criticized for their knowledge gaps.

Performance Score Cards

Employees at all levels (agents, supervisors, trainers, AVPs, VPs, SVPs, etc.) are given a score card and held accountable for their metrics individually (SQM Metrics, AHT, attendance, adherence, sales leads, QA, etc.). Just like with our Coaching Sessions, everyone is expected to know their strengths and weaknesses, and they must commit to an action plan to constantly improve their performance. These performance reviews are held weekly, and if metrics don't meet expectations, no matter what level you're at, you'll be coached up to meet expectations, or you'll be coached out.

Calls of Fame Library

In 2014, we identified that while we coach the agent on how to improve, are we really providing them a real life example of how it should be handled. This led us to establish the "Calls of Fame Call Library". Agents are able to self nominate a call which they believe they have handled particularly well. This has allowed the agent to be involved in the process and feel they have a voice. The nominations allow us to highlight a particular aspect of a call and allow supervisors easy access to coaching examples for specific call behaviors. Examples of best practice call behaviors are Tone, WOW Words, empathy, active listening etc. The call of fame committee reviews the call and if the call is accepted into the call of fame the agent receives a call of fame certificate, call of fame announcement email, and the call is made available for coaching review with fellow agents and to upper management.

What Do Our Employees Think of It?

- "I remember my first few days and weeks of taking calls. I could not even construct a simple empathizing statement and I stumbled when the caller was already shouting, calling out names, cursing, or even crying. With the help of my Team Lead, I was given pointers on what things to avoid and what needs to be handled with due care. I learned to always give heart in every call, to give more than just my acknowledgment of understanding their situation, and be more empathetic; less talk and more action."

- "From being an agent receiving Action Alerts, now a World Class Customer Service Representative, and constantly receiving commendations from my customers – all thanks to the real-time coaching I constantly receive from my managers. I am willing to do what it takes to turn our dissatisfied customers to loving Nationstar."

- "The consistent coaching sessions I had with my supervisor helped my career considerably. The advice she has given has either dovetailed or reinforced what I am hearing internally about how I need to change my behaviors to change my role in the company and improve my calls. The coaching sessions have inspired me to give all the best that I can give to all the customers I interact with. It gives me an opportunity to understand my role and aim for more."

- "I took my first call last April. It has been 9 months and I still remember the feeling of being nervous because of the unfamiliar process and outcomes of the calls. I must admit that it was not an easy start but it became a door of opportunity to familiarize myself to the process. Since I became part of this team, I listened carefully to my team leader during our coaching sessions which helped me improve my confidence when taking calls. As a result, I was able to provide better customer service to my customers. Though I gave it my best, it wasn't easy to maintain good SQM scores. Like other representatives, I also have my ups and downs. Last month, I was surprised because it was the first time that I got 60% SQM rating. I had done the same thing that I did before but I guess something's missing. I realized that it is important to exert more effort, stay focused, and continuously look for ways to improve yourself. I'm grateful for the real-time surveys I get from SQM and the weekly coaching I receive to keep me on my feet and execute my action plan to address my opportunities. It's rewarding to get the incentive and be recognized to have World Class Calls month after month because that means that I am consistent in doing what's right for my customers."

Summary

In conclusion, the key to an effective coaching program simply is… hard work. If you want your numbers to improve, and if you want to move the needle, you have to be willing to put in the work to make it happen. There's no easy way to do it, and there's no magical change that a site can make that will cause their scores to improve overnight. We've kept our heads down, treated the SQM scores as the ultimate measurement, trusted in our strategy for the past 2 years, and have seen gradual improvement over time. It happened because we worked hard and we stuck to doing the right things, one day, one agent, one customer, one call, and one coaching session at a time.