



# Modernizing Quality Assurance to Strengthen Coaching and Client Experience



**A Case Study:**

American Consumer Credit Counseling & MiaRec



# Executive Summary

American Consumer Credit Counseling (ACCC) is a nonprofit credit counseling agency dedicated to helping individuals and families achieve long-term financial stability through financial education, certified credit counseling, and debt management programs.

As part of a broader organizational initiative to strengthen service quality, coaching effectiveness, and the client experience, ACCC partnered with MiaRec to modernize its quality assurance (QA) program. The objective was not simply to review more calls, but to better understand counselor behaviors, improve coaching consistency, and support continuous improvement across the organization.

By combining AI-assisted call analytics with manager expertise and an evolving coaching strategy, ACCC expanded visibility into recorded client interactions, streamlined its QA process, and equipped managers with more objective, data-informed insights for coaching discussions. This broader performance analysis also increased visibility into counseling trends, enabled faster refinement of QA criteria, and supported more consistent coaching across counseling teams.

During the implementation period, ACCC's broader operational improvement initiatives contributed to meaningful business outcomes, including a **13% increase in active clients** and an approximately **29% reduction in client attrition**. MiaRec served as an important component of these efforts by supporting ACCC's quality assurance, coaching, and continuous improvement strategy.

**13%**

Increase in  
Active Clients

**~29%**

Lower  
Client Attrition

**100%**

Visibility into  
Customer  
Conversations

“MiaRec has been an unbelievable partner.  
Always available, always responsive.”

Tracey Macomber,  
Chief Risk & Compliance Officer, Treasurer, ACCC

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# Business Challenge

Prior to implementing MiaRec, ACCC's quality assurance program relied primarily on manual reviews of a limited sample of recorded client calls.

While this approach effectively supported regulatory compliance and procedural consistency, it provided only a limited view of overall client interactions. Without visibility across all recorded conversations, the organization was unable to consistently identify behavioral trends, validate coaching opportunities, or measure performance across both the Counseling and Client Management teams. The organization identified several opportunities to strengthen its quality assurance program:

- **Expand visibility into recorded client interactions.**
- **Improve consistency and objectivity in coaching.**
- **Better identify communication behaviors associated with successful client outcomes.**
- **Reduce the time required to review lengthy client interactions.**
- **Enable faster refinement of quality assurance scorecards as coaching priorities and business needs evolved.**
- **Better align quality assurance with organizational performance objectives while maintaining strong compliance oversight.**

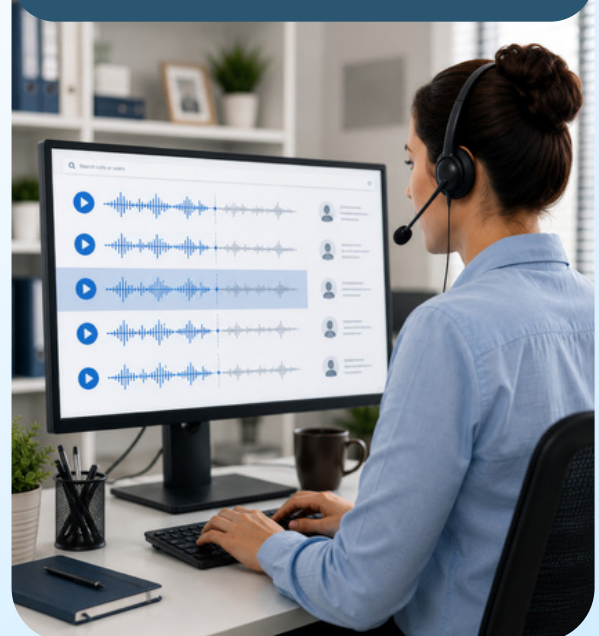
Rather than replacing its existing compliance-focused QA program, ACCC sought to build upon that strong foundation by integrating broader coaching and performance insights into its quality assurance process.

## About American Consumer Credit Counseling

**American Consumer Credit Counseling (ACCC)** is a nonprofit credit counseling agency that has helped more than two million consumers improve their financial well-being since 1991.

Through certified credit counseling, financial education, budgeting assistance, and debt management programs, ACCC empowers individuals and families to regain control of their finances and build long-term financial stability.

Because ACCC counselors regularly discuss sensitive personal and financial information with consumers, maintaining consistently high-quality client interactions is essential to building trust, delivering exceptional service, and supporting positive client outcomes.



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# Why ACCC Selected MiaRec

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After evaluating available solutions, ACCC selected MiaRec because it provided the flexibility to configure AI-assisted quality evaluations around ACCC's own counseling and client service models, operational priorities, strategies, and coaching objectives.

## Key factors influencing the decision included:



Configurable AI-assisted QA scorecards



Rapid refinement of evaluation criteria



Comprehensive reporting and trend analysis



Scalable call review capabilities



Strong implementation partnership



Ongoing responsiveness to customer feedback



The flexibility to tailor evaluations to ACCC's unique counseling approach—rather than adopting a generic quality framework—was an important differentiator.

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# Implementation Approach

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Implementation focused on strengthening ACCC's existing quality assurance program while supporting managers with comprehensive performance visibility.

Working collaboratively, ACCC and MiaRec configured quality scorecards around ACCC's established operational methodology and organizational objectives.

Rather than increasing the number of evaluation criteria, ACCC simplified its quality program by concentrating on communication behaviors that support positive client engagement, effective counseling conversations, and consistent service delivery.

Managers gained the ability to review performance trends across larger groups of recorded interactions instead of relying solely on isolated call samples. This perspective enabled more objective coaching discussions and helped distinguish recurring opportunities from one-time events.

AI-assisted reporting also enabled ACCC to refine quality scorecards much more quickly as coaching priorities and business objectives evolved.

Throughout the implementation, AI served as a decision-support tool that enhanced manager visibility and coaching effectiveness. Human managers continued to evaluate performance, provide coaching, and make all personnel decisions.

**“ We used MiaRec to identify the core principles and behaviors that strong representatives use to keep clients motivated, engaged, and active in the program. From those insights, we refined our scorecards to reinforce those behaviors and strengthen our coaching approach.”**

Christopher White  
Quality Assurance Manager, ACCC

## Governance, Privacy & Responsible AI

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Because ACCC serves consumers who share highly sensitive financial information, governance considerations were an important component of implementation.

The implementation included collaboration among Quality Assurance, Operations, Compliance, Technology, and Information Security to ensure the solution aligned with ACCC's operational, privacy, security, and regulatory requirements.

AI-assisted call analysis was implemented to support ACCC's quality assurance objectives while operating within the organization's established governance framework. Human judgment remains central to coaching, performance management, and operational decision-making.

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# Results

During the implementation period, ACCC advanced several organizational initiatives designed to improve client experience, operational effectiveness, and coaching consistency. As part of these broader efforts, the organization experienced:

## Measurable Business Outcomes:

- A 13% increase in active client count.
- Approximately a 29% reduction in client attrition.

## Organization Impact and Process Improvements:



Greater visibility into counseling trends.



More consistent coaching across counseling teams.



Faster refinement of quality assurance criteria



Improved manager confidence in coaching discussions through broader performance analysis.

| Group        | Counseling  | 2026/04/05 - 2026/05/04 | <input checked="" type="checkbox"/> Compare to previous period |
|--------------|-------------|-------------------------|----------------------------------------------------------------|
| User         | Evaluations | Avg score               | % change                                                       |
| Lori         | 61          | 85                      | ↑+5.4 (6.8%)                                                   |
| Joseph       | 52          | 84.8                    | ↑+4.3 (5.3%)                                                   |
| Melissa      | 91          | 83.9                    | ↑+5.3 (6.7%)                                                   |
| Jarfrederick | 61          | 83.3                    | ↑+3.3 (4.1%)                                                   |
| Amanda       | 66          | 83.1                    | ↑+6 (7.8%)                                                     |
| Tavia        | 82          | 82.5                    | ↑+3.5 (4.4%)                                                   |

These results reflect ACCC’s overall operational improvement initiatives, with MiaRec supporting the organization’s quality assurance, coaching, and continuous improvement efforts.

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# Strengthening Coaching Through Better Insights



One of the most meaningful outcomes was the evolution of ACCC's quality assurance program. Historically, quality assurance focused primarily on confirming procedural compliance and reviewing individual client interactions. With broader visibility into recorded conversations, managers were able to identify recurring communication patterns and use those insights to support more consistent coaching conversations.

Rather than relying on isolated examples, managers could review performance trends across larger groups of interactions, helping coaching discussions become more objective, collaborative, and data-informed.

The result was a quality assurance program that continues to support regulatory compliance while also contributing to employee development, coaching consistency, and continuous organizational improvement.



“With a small sample size, a representative can always say, ‘That was just one difficult call.’ Looking at trends over time provides greater confidence that coaching discussions are based on consistent patterns rather than isolated events.”

Christopher White  
Quality Assurance Manager, ACCC

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# Lessons Learned

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-  AI is most effective when it supports— not replaces— experienced managers.
-  Broader performance visibility creates more objective coaching conversations.
-  Simplified quality scorecards can produce more meaningful coaching than lengthy evaluation forms.
-  Quality assurance is most valuable when it supports compliance, employee development, operational excellence, and the client experience simultaneously.
-  Strong collaboration between technology providers and organizational stakeholders contributes significantly to successful implementation.

# Bottom Line

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As part of ACCC's broader operational improvement strategy, MiaRec helped strengthen the organization's quality assurance and coaching capabilities.

By expanding visibility into recorded client interactions, supporting more consistent coaching, and enabling faster refinement of quality assurance processes, MiaRec became an important component of ACCC's continuous improvement efforts.

Today, ACCC's quality assurance program continues to support regulatory compliance while also providing managers with meaningful insights that help strengthen coaching, improve client interactions, and advance the organization's mission of helping consumers achieve lasting financial stability.

## Disclaimer

This case study describes American Consumer Credit Counseling's experience implementing MiaRec as one component of a broader organizational improvement initiative. Reported business outcomes reflect the combined impact of multiple operational, leadership, technology, and process improvements. MiaRec supported ACCC's quality assurance and coaching strategy as part of these broader efforts. Results will vary based on each organization's size, implementation approach, business environment, operational practices, and strategic initiatives.

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