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Measuring NMLS User Satisfaction to Inform System Enhancements

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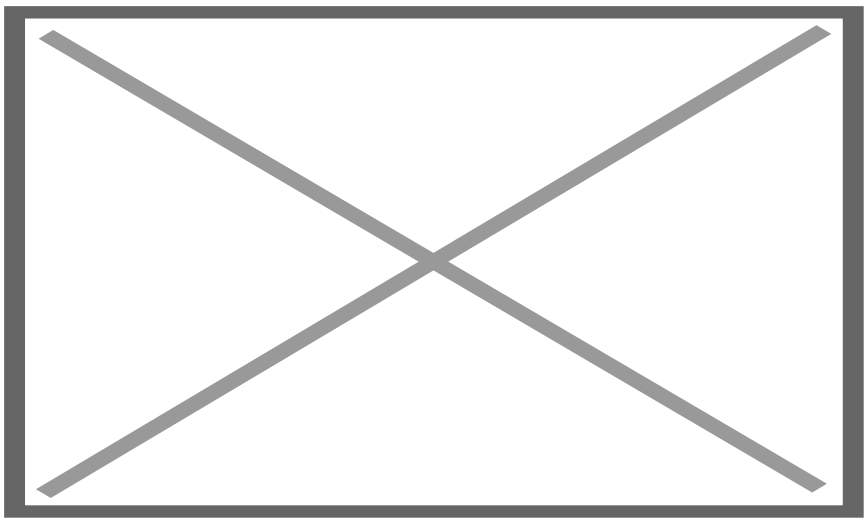
In November 2023, we invited more than 60,000 NMLS users to participate in a survey to measure their satisfaction with the system and over 1,400 responded. The survey consisted of two parts: customer satisfaction and system usability. Survey results suggested that, on average, 85% of users are satisfied with their NMLS experience. However, survey comments indicated there are aspects of the system where the user experience can be improved. This feedback is driving upcoming NMLS enhancements.

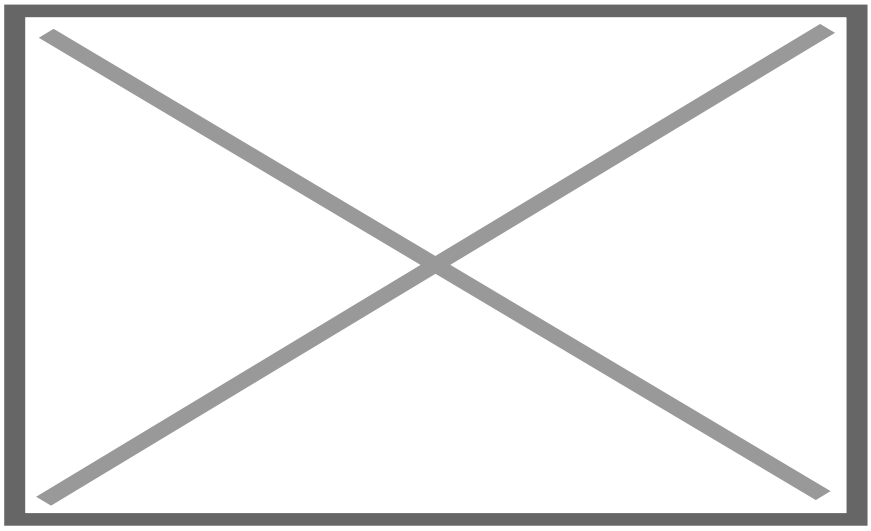
Part 1: Customer Satisfaction Results

The overall Customer Satisfaction ("CSAT") score was 85% for the NMLS experience survey. This suggests that, on average, 85% of customers surveyed expressed satisfaction with NMLS. The highest CSAT scores were from mortgage loan originators (MLOs), and the lowest were from company users. This is expected since MLOs generally spend less time completing tasks and activities in NMLS than company users. An analysis of qualitative feedback revealed users feel NMLS is not user friendly or intuitive, difficult to navigate, and the password process is frustrating.



Part 2: System Usability Results

After completing the CSAT survey, respondents were given the option to complete the System Usability Scale ("SUS") Survey, a 10-question survey for measuring NMLS usability. There were 981 respondents who completed this section. The total SUS score for the surveyed group was 61.64. This score falls within the "OK to Good" range, suggesting that on average, users find the system to be reasonably usable, but there is room for improvement. The highest scores were recorded for federal MLOs, whose score of 71.71 is slightly above the industry average. There were several ratings below a 20, which, along with the average score itself, should be a key metric to improve in the new system.



Survey results are a vital tool for helping us shape the future of NMLS. We will continue to conduct user surveys as we enhance NMLS. Engaging with NMLS users and receiving direct feedback will lead to an improved system and a better NMLS experience.

Interested in joining the NMLS User Experience Group? Sign up here!

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