

DON'T AUTOMATE WHAT MAKES YOU DIFFERENT

Executive Briefings

Key Takeaways

- Automate work that consumes human attention without benefiting from it.
- Deliberately distinguish interactions where convenience creates value from moments where personal attention creates more.
- Use technology to remove obstacles between employees and members, not to add distance between them.

Estimated Reading Time: 4 minutes

Efficiency is appealing.

A process takes five steps. Technology can reduce it to two.

An employee spends time completing repetitive work. Automation can handle much of it.

A member needs information. A digital tool can provide it immediately.

Those can all be meaningful improvements.

But for a credit union, there's another question worth asking before deciding what should become faster, more automated, or more self-service:

Where does human involvement create value precisely because it is human?

The answer deserves protection.

Not Every Interaction Is a Relationship

Personal service doesn't require a person to perform every task.

Members don't necessarily experience greater care because an employee must manually transfer information, search multiple systems, process routine transactions, or answer questions that could have been resolved instantly.

Those activities consume human attention.

They do not always benefit from it.

The distinction matters because employees have finite time.

Every minute spent performing work that doesn't require judgment, empathy, expertise, or conversation is a minute unavailable for work that does.

The goal should not be ***removing people from member service***.

It should be removing ***unnecessary work*** from the people providing it.

Know Where the Human Moment Matters

Some member interactions are transactional.

Others are consequential.

A routine balance question and a conversation about financial difficulty aren't the same experience.

Neither are checking a payment status and helping someone understand a significant borrowing decision.

Technology can make many ordinary interactions faster and easier.

That can create more room for the extraordinary ones.

The challenge is identifying where convenience creates value and where personal attention creates more.

That line won't be identical for every credit union or every member.

But it should be drawn deliberately.

Convenience Can Strengthen Relationships

Digital service and personal service are sometimes presented as opposites.

They don't have to be.

A member who can complete a simple task quickly may appreciate the institution more, not less.

An employee who has immediate access to accurate information can spend a conversation understanding the member rather than searching for answers.

A process that requires fewer handoffs can reduce frustration for everyone involved.

Technology becomes valuable when it removes the things that interfere with a good relationship.

In that sense, convenience is not necessarily the alternative to personal service.

Done well, it can protect it.

Do Not Make Members Earn Your Help

There is another kind of friction worth examining.

How much effort does a member have to expend before reaching the help they actually need?

How many menus?

How many transfers?

How many times must information be repeated?

How many channels must be tried before the right person or answer appears?

Efficiency designed from the institution's perspective can sometimes create effort for the member.

That's not efficiency.

It's transferred work.

A process should not become easier for the organization by becoming harder for the person it exists to serve.

Closing Thought

Credit unions don't need to choose between technology and relationships.

They need to decide where each creates the greatest value.

Automate the repetitive work that consumes attention without benefiting from it.

Simplify the interactions members should be able to complete easily.

Give employees better information and fewer obstacles.

And preserve human attention for moments when judgment, reassurance, understanding, or trust actually matter.

That's not resisting modernization.

It's deciding what modernization is for.

Finish strong by using technology to remove the distance between your people and your members — not to put more of it there.

Start the Conversation

- Every successful modernization initiative begins with a shared understanding of where you are today and where you want to go next.
- If your leadership team is evaluating modernization priorities, Anchor Bridge Innovations would welcome the opportunity to start that conversation.