

Key Takeaways

- **Look for shared friction where one improvement can make life better for both members and employees.**
- **Follow employee effort to find internal complexity that eventually reaches members as delay, repetition, or inconvenience.**
- **Prioritize the problem before the department, and favor improvements that create value in more than one place.**

Estimated Reading Time: 4 minutes

A credit union can have many legitimate priorities.

Improve the member experience.

Strengthen security.

Reduce operating friction.

Give employees better tools.

Improve access to information.

Control costs.

Address aging technology.

The difficulty is rarely finding something worth improving.

It's deciding which improvement deserves to move first.

One useful answer may be hiding in the overlap:

Where would one improvement make life better for both the member and the people serving them?

Find the Friction They Share

Members and employees often experience the same operating problem from opposite sides.

A member waits while an employee searches several systems.

A member repeats information because an employee cannot see what was already provided elsewhere.

A request takes several days because the employee must move it manually through disconnected processes.

From the member's perspective, the experience feels slow or cumbersome.

From the employee's perspective, the work feels unnecessarily difficult.

The cause may be the same.

That makes shared friction particularly valuable to find.

Solve it once, and two experiences can improve.

Follow the Employee Effort

When employees consistently need extra effort to provide ordinary service, pay attention.

What are they compensating for?

Where are they searching instead of serving?

Where are they re-entering, reconciling, checking, or transferring information?

Where does answering a simple member question require expertise in navigating internal complexity? That effort is not merely an internal efficiency issue.

Eventually, some portion of it reaches the member as waiting, repetition, inconsistency, or inconvenience.

Improving the employee experience can therefore be one of the most direct ways to improve the member experience.

The connection is worth making visible.

Prioritize the Problem, Not the Department

Operating problems do not always respect organizational boundaries.

A member-service issue may originate in technology.

A technology problem may actually begin with a process.

A process problem may persist because information is owned or managed differently elsewhere.

If priorities are defined too narrowly by department, the organization can end up treating the place where the problem appears rather than the place where it begins.

Ask who experiences the problem.

Then ask what creates it.

Those may produce different answers.

Find the problem first. Decide who owns the solution second.

Look for More Than One Return

When resources are limited, improvements that produce several kinds of value deserve attention.

Can one change reduce employee effort while improving member responsiveness?

Can better access to information improve service while reducing errors?

Can simplifying a process make it easier to use and easier to control?

Can addressing an integration gap reduce manual work while improving visibility?

Not every priority needs multiple benefits to be worthwhile.

Some problems deserve action because one consequence is important enough.

But when several priorities compete closely, the ability to create value in more than one place can help distinguish what should move first.

That is leverage.

Closing Thought

Credit unions depend heavily upon people who care about serving members well.

Technology and process should make that commitment easier to fulfill.

When employees must overcome the institution's own operating environment to deliver good service, their effort can conceal problems leadership needs to see.

Don't mistake employee dedication for process effectiveness.

Look for the places where better tools, cleaner processes, or more accessible information would allow good people to spend less time overcoming obstacles and more time creating value.

The strongest first priority may not be the improvement members notice most.

It may be the improvement that helps your people serve them better every time.

Finish strong by understanding that when one improvement makes it easier to serve and easier to be served, it deserves a hard look at the top of the list.

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.