

# innovating while maintaining the human touch

## Staying Connected with Members in the Age of AI

In the ever-changing world of financial services, the ability to retain strong member relationships remains paramount. Despite the rapid evolution from manual processes to digital solutions and technologies like artificial intelligence, maintaining a human touch is still crucial for delivering exceptional service.

The challenge: How do you retain your credit union's human touch in an increasingly AI-driven world?

The financial sector has undergone a significant transformation, shifting from traditional manual processes to sophisticated digital solutions. This evolution has streamlined operations and introduced new efficiencies, but it also raises questions about how you can maintain the personal touch that members appreciate.

As AI technology advances, credit unions will encounter challenges in balancing automation with personal interactions. While AI enhances operational efficiency and offers innovative solutions, it can sometimes create a disconnect. Addressing these challenges is crucial for maintaining strong member relationships and ensuring that technology complements rather than replaces human interaction.

To remain future-ready, it's important to embrace continuous learning and innovative initiatives as well as stay up to date on how [cutting-edge technology can transform your business](#).



## collaboration and continuous learning

A prime example of this collaboration in action is CU Build, a build-a-thon created for the Symitar® community. This annual event not only embodies the credit union community's commitment to human connection but also highlights a genuine dedication to innovation.

This year's (4th annual) CU Build helped exemplify how ongoing education and problem-solving with AI can drive long-term success. Participants represented 29 different credit unions, across 26 states, along with 10 integrator partners.

Among the solutions created by the 2024 CU Build teams included AI-teller assist, an option that provides a teller with suggestions based on a member's previous engagement and past activity. Built with the apprehension of interacting directly with AI in mind, this tool helps equip a teller with insights on member behavior and aids targeted engagements.

## tailor member experiences

And that is just one example of an approach that seeks to bring the best of AI and live human intelligence together.

Going forward, AI and automation technologies are likely to continue to be at the forefront of transforming member experiences. By leveraging AI-driven personalization, you can tailor services and recommendations based on individual member data. This level of customization helps improve efficiencies and create a more engaging and relevant member experience.

Chatbots and virtual assistants can also play a crucial role in providing instant, accurate responses to member inquiries. By handling routine queries, these AI-driven tools free up human agents to focus on more complex and personalized interactions.



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AI-powered workflow management systems can further help prioritize tasks and manage member interactions more effectively. By streamlining processes, these systems ensure members receive timely and personalized attention, further strengthening the human connection.

## enhancing employee efficiency

Today, there are also advanced collaboration tools that can help facilitate better collaboration among credit union staff. AI-enhanced training programs can provide employees with personalized learning experiences, helping them acquire new skills and knowledge relevant to their roles.

Continuous learning and development backed by innovative technology ensures that employees remain competent and confident in their abilities. [Jack Henry's Resource Center](#) also offers valuable resources your institution can leverage.

## prioritizing data privacy and security

Ensuring the responsible and ethical handling of member data is crucial in the digital age. The good news is that there are advanced tools that continue to emerge to help make that possible.

For example, a \$2.5 billion credit union with both U.S. and European presence discovered a path to enhancing their security and improving member satisfaction. By integrating new data privacy and security tools into their technology lineup, [Andrews Federal Credit Union](#) has been able to improve control, costs, and usability.

While integrating any new AI, automation tool, or other advanced technology, it's critical to prioritize data privacy and security to maintain member trust and comply with regulatory requirements.



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# innovative solutions in practice

The theme at this year's CU Build was "Pioneering Progress," which is fitting. The credit union movement has long prided itself on being pioneers within the industry, while continuing to maintain a community-based focus.

The advent of new technologies is reshaping the financial industry, driving efficiency and transforming member interactions. AI-driven algorithms can analyze vast amounts of data to provide personalized financial advice, while blockchain technology ensures secure and transparent transactions.

Looking ahead, credit unions must be proactive in preparing for the future. By investing in innovative solutions now, you'll be able to handle future challenges and opportunities with greater agility. However, the key to long-term success lies in balancing technological advancements with a personal touch. Credit unions should continuously seek feedback to ensure evolving member needs and expectations are being met.

Embracing innovation while remaining attuned to the human side of member relationships will be critical in shaping the future. By striking the right balance, you can create a dynamic and responsive environment that fosters both efficiencies as well as meaningful connections with today's members.

## connect with modernized technology

[Learn more](#) about solutions that help you innovate while maintaining the human touch with members.

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).



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