Credit Union Times.

NOT FOR REPRINT

Expert Opinion

Technology Won't Fix a Bad Process

By Darius Wise

Expert Opinion November 04, 2026 at 09:00 AM

The fastest way to make a bad process worse is to add technology to it.

Financial institutions are under pressure to move faster on artificial intelligence, automation and digital transformation. That pressure is understandable. Member expectations are changing quickly, and institutions cannot afford to stand still.

But technology tends to amplify what is already there. When the underlying process works, technology can make it faster and easier. When the process is confusing or inefficient, technology allows the same problems to happen at greater speed and scale.

Start With the Friction, Not the Platform

I recently joined a FinovateFall panel about deposit competition and the changing ways financial institutions acquire and serve customers. We spent time discussing AI and the decision many institutions face when determining whether to build a capability internally, buy it or work with a partner.

Those conversations often begin with a product or platform. A more useful starting point is the friction people are already experiencing.

At Red Rocks Credit Union, we saw this in our digital account-opening process. Prospective members were interested in joining, but parts of the experience made it harder than necessary to finish. We looked closely at where people got stuck and what changes would make it easier to move forward.

Choosing to Partner, Not Build

From there, we evaluated outside providers and chose to partner. Building internally would have required time, talent and resources without creating a meaningful advantage for members. A partner could provide the capability more effectively while allowing our team to focus on the experience surrounding it.

That work is now reaching members. We are introducing a new digital banking experience designed to provide enhanced functionality, greater efficiency and a more intuitive user experience.

Choosing a platform, however, only addresses part of the problem. A financial institution can purchase excellent technology and still produce a frustrating experience if the policies, approvals and workflows underneath it remain unchanged.

Questions to Ask Before Any Major Tech Decision

That is why any major technology decision should begin with a clear review of the existing process. Where are members or employees losing time? Which steps are truly necessary? Which exist because no one has questioned them recently? What needs to change internally before a new tool can deliver value?

Leaders should also be realistic about what their institution is equipped to build and maintain. Building can make sense when a capability is central to the institution's strategy or creates a clear competitive advantage. In other cases, an experienced partner can offer better technology, faster implementation and access to expertise that would be difficult to develop internally.

The decision should reflect the institution's needs, resources and readiness. We invest selectively, focusing on capabilities that improve the member experience and make the institution stronger. Testing a capability before committing significant resources can also reveal whether the expected value is actually there.

Where AI Actually Helps

The same discipline applies to AI.

AI has clear potential in routine, repeatable and lower-risk interactions where speed matters. Members may want a quick answer, help locating information or a straightforward action completed without unnecessary delay. Employees can also benefit from tools that surface relevant information and reduce administrative work.

The value becomes tangible when an employee spends less time searching across systems and more time helping a member understand their options.

Where Human Judgment Still Matters

There are also situations where human judgment remains essential. Financial stress, major life decisions and complicated personal circumstances rarely fit neatly into a standardized interaction. A member navigating job loss, the death of a spouse, a divorce, identity theft, a declining

credit profile or the financial challenges of caring for an aging parent may need more than information. They often need context, empathy and someone willing to listen before offering guidance.

Human judgment is equally important when balancing risk and relationships. Determining the best path forward for a long-time member facing temporary hardship, evaluating an exception request, helping a first-time homebuyer understand available options or coaching a small business owner through a period of uncertainty requires nuance that technology alone cannot provide.

Credit unions should look for places where AI can give employees more capacity for those conversations. When routine tasks, documentation and research can be handled more efficiently, staff can spend more time doing what credit unions have always done best: building trust, understanding individual circumstances and helping members make confident financial decisions. That requires guardrails around governance, privacy, security and accountability from the beginning. Moving quickly without those foundations usually creates more work later. The goal is to amplify human judgment, ensuring technology strengthens the member experience rather than making it feel more transactional.

The Real Competitive Benchmark

The competitive environment makes this discipline even more important. Members compare their financial institution with every seamless digital experience they encounter. Slow processes and unnecessary friction are no longer judged against the experience at another credit union or bank. They are judged against the easiest interaction a person had anywhere else that day.

Meeting those expectations does not require chasing every new platform or capability. It requires understanding where the experience is falling short and making deliberate improvements.

Fix the Process First

Technology decisions reveal how clearly an institution understands its own operations. Before adding another platform, tool or AI capability, leaders should look closely at the process underneath it. Where are people getting stuck? Is the organization prepared to change the way it works? Can the value be tested before a major commitment is made?

Technology can create speed and capacity. It can give employees better information and make routine interactions easier for members. But it cannot provide the discipline, judgment or clarity that should guide its use.

Fix the process first. Then decide where technology can make it better.



Darius Wise

Darius Wise is President/CEO for the $341 million, Littleton, Colo.-based Red Rocks Credit Union.

NOT FOR REPRINT

© Arc, All Rights Reserved. Request academic re-use from www.copyright.com. All other uses, submit a request to TMSalesOperations@arc-network.com. For more information visit Asset & Logo Licensing.

Credit Union Times.
part of the Arc network

CUTimes' trusted and independent team of experts provides credit union leaders with the strategic and tactical information necessary to run their institutions and better serve members.
For questions about Credit Union Times, please call 646-978-9578 (9:00am-10:00pm ET, Monday through Friday, except holidays), or send an email to credituniontimes@Subscription-Team.com.

Copyright © 2026 Arc. All Rights Reserved. Terms of Service / Privacy Policy / Cookie Preferences