

Article

# Operational excellence in credit unions: insights for COOs to lead with impact

Unlock growth while safeguarding operations



## Chief operating officers are navigating one of the most dynamic periods in the financial industry

Amid evolving member expectations and rising operational complexities, COOs are not only tasked with ensuring operational efficiency but also charged with enabling innovation and reinforcing security. Success lies in a COO's ability to bridge day-to-day resilience with long-term vision, integrating advanced technology with time-tested cooperative principles.

Today's challenges demand swift action. From addressing emerging cybersecurity risks to alleviating workforce challenges and staying competitive with fintech disruptors, COOs must implement actionable strategies that enhance agility without compromising operational integrity.

### The COO roadmap for modern credit unions

To succeed in this evolving landscape, COOs must focus on these key priorities critical to operational excellence and member satisfaction.

#### 1. Driving digital transformation while ensuring harmony

Members demand sophisticated, seamless digital experiences, especially younger generation members. COOs must lead their credit unions to modernize through digital transformation, enhancing processes and member engagement while avoiding disruptions to established operations.

##### What to do:



Invest in operations-focused core upgrades that emphasize intuitive, member-friendly interfaces.



Leverage AI-driven tools to drive process automation while equipping staff to deliver high-touch service.

#### 2. Hardwiring cybersecurity across operations

Compliance, cybersecurity and operational continuity are essential. Members rely on secure data and transactions, making it vital for COOs to build security into current workflows and future innovations.

##### What to do:



Implement compliance-by-design frameworks and operational workflows that bake security into every decision.



Stay ahead of threats with advanced fraud detection tools and frequent vulnerability assessments for layered protection.

#### 3. Investing in talent to bridge resource gaps

The talent war is a pressing challenge. COOs must rethink workflows, attract highly-skilled operational professionals, and reskill internal teams to adapt to changing technologies and processes.

##### What to do:



Design workforce models that pair operational automation with workforce adaptability, ensuring scalability.



Partner with providers offering training programs to upskill teams and future-proof operational excellence.

#### 4. Redefining metrics to prioritize member satisfaction

For COOs, operational success goes beyond efficiency measures. Modern metrics now emphasize tangible member benefits like affordable loans, personalized advisory services, and timely financial interventions.

##### What to do:



Break data silos with integrated platforms that gather, analyze, and contextualize actionable insights.





Track operational performance against member-focused outcomes such as financial security milestones.

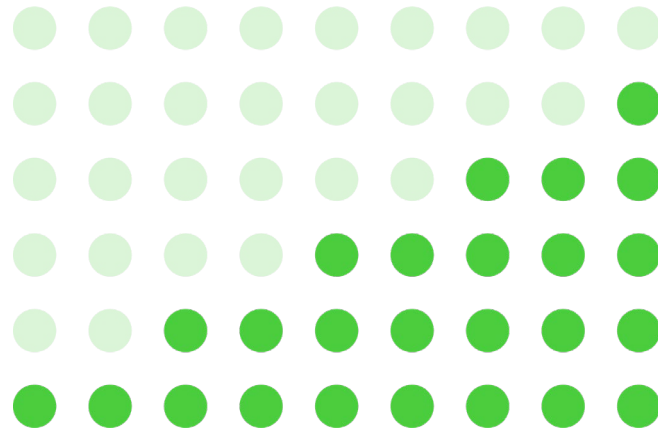


## 5. Partnering for sustainable operational agility

Building partnerships with fintechs and tech providers are essential for COOs to unlock scalable, agile solutions. The key lies in choosing the right collaborators.

### What to do:

-  Evaluate providers based on their ability to align with operational goals and credit union values.
-  Opt for performance clauses in contracts to ensure consistent support and ongoing operational impact.



## Architect your credit union's future

Navigating the complex responsibilities of credit union leadership requires trusted technology, strategic support, and a steadfast commitment to your members.

FIS® is your trusted partner that meets you where you are and advises you on what's next. We combine decades of leadership, business acumen and industry expertise with the most comprehensive, composable ecosystem to make financial technology drive value for you. That means we derisk your journey to power better experiences that deliver growth, differentiation and efficiency. Together, we can fuse reliability with innovation to architect your credit union's future.

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