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Can Your Members Find Answers Online?

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Credit unions pride themselves on offering superior member service. A key element of an effective member service program is the provision of consistent, reliable, easily accessible information to both members and the employees who service them.

Providing consistent, reliable, useful information, however, can be a challenge for many credit unions. New product launches, product promotions, procedural changes, and other events require credit unions to constantly refresh their information and how they communicate the message to their members and employees alike.

To share such knowledge internally and externally, leading credit unions are investing in knowledge management capabilities that can not only capture knowledge, know-how, and intellectual capital, but also disseminate it easily to both members and employees. Such capabilities can benefit the credit union in two ways:

External Member Self-Service: Members who find answers to commonly-asked-questions online never require a phone call or branch visit.

Internal Efficiencies: Putting processes, information, and documents in a common digital interface creates staff efficiencies that directly impact member service.

Leverage the Online Self-Service Channel

Disseminating good, reliable information and knowledge via the online channel is a critical element of an effective member service strategy. An online self-service solution goes beyond simply posting FAQ information on one's website. First, it must provide a means for directing the member to their desired information, either through natural language search, an interactive decision tree, or a categorical listing. There must be also be an easy way for people who cannot find their answers to contact the credit union, either through a contact form, live chat, or a phone call. Finally, as member interactions highlight new types of information that should be made available online, the online solution needs to be easily updated to ensure that members always access correct, consistent, and up-to-date information.

Many credit unions are designing and implementing a knowledge base to enhance their online self-service capabilities. A knowledge base is effectively a central repository of information that is designed to be easily accessible by members and customers alike.

For instance, Kennedy Space Center Credit Union (\$385M, Merritt Island, FL) has a knowledge base on their website that allows members to search for answers before contacting the credit union. This extra information allows the members to find answers to their common questions, and has dramatically reduced the volume of e-mails that they need to respond to.

Another credit union using a knowledge base on their website to make information available to members is Wright-Patt Credit Union (\$1B, Fairborn, OH). They have hundreds of commonly-asked questions in their "Answer-Book" that allow members to quickly find information about accounts, products, and services.

Digital knowledge management benefits both the member and the credit union by reducing the amount of time spent on customer support and allowing members to find relevant information more easily. When used internally, digital knowledge management can create efficiencies and reduce training costs.

To learn more about how credit unions are effectively using knowledge management, view Callahan & Associates' webinar on [Strategies for Digital Knowledge Management](#).

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