

# Tennessee Credit Union League CRO Highlights Strategic Tech Integration as Key to Credit Union Success

*Credit union leader David Griffiths shares how unified digital platforms drive growth while cutting costs and complexity*

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EINPresswire.com/ -- As credit unions face mounting pressure to modernize while controlling costs, [Tennessee Credit Union League](#) Chief Revenue Officer [David Griffiths](#) offers a practical solution: strategic tech integration. In a detailed discussion with Eltropy, Griffiths shared how credit unions are moving beyond fragmented systems to create more efficient, member-focused operations.



"Many credit unions were initially influenced by the fintech buzz, leading to fragmented technology stacks," said Griffiths. "One part of the organization would buy something, and then another would buy something else. Suddenly, they've got five pieces of software that cost them money for integrations into the core."

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*David Griffiths, CRO,  
Tennessee Credit Union  
League*

Griffiths pointed to several key areas where credit unions can improve operations:

**Digital Integration:** Tennessee credit unions using unified systems have successfully expanded their presence, particularly in grocery store branches with limited staff, improving both operational efficiency and member convenience.

Member Communication: "People are much more likely to respond to a text message than to

answer a phone call or reply to an email," Griffiths noted, highlighting the effectiveness of text messaging in sensitive situations like delinquency management.

AI Implementation: While acknowledging initial hesitation about artificial intelligence, Griffiths emphasized its role in supporting staff: "AI can handle basic queries, freeing staff to focus on complex issues requiring human expertise and empathy."

Looking ahead, Griffiths stressed the importance of comprehensive digital solutions, particularly for attracting younger members. "If credit unions want to stay relevant, they must also get younger. They have to have all digital channels. This isn't just a preference anymore; it's becoming necessary to meet evolving consumer expectations."

The discussion was part of Eltropy's new "[Voices from the League](#)" initiative, connecting credit union leaders with practical solutions for current industry challenges.

#### About Eltropy

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