

Maturity level	People & culture	Process & workflow	Data & systems	Governance	Primary strategic risk	Core objective for next level
Level 1 Not started	Siloed knowledge; high dependency on individual memory.	Ad-hoc or manual execution; undocumented exceptions.	Disparate spreadsheets; fragmented legacy tools.	No AI policy or framework; individual tool use unmanaged.	Buying a tool before you know how the work actually runs.	Establish an operational baseline and document tacit knowledge.
Level 2 Awareness	Dedicated champion; curiosity without execution skills.	Inconsistent standardization; heavy reliance on workarounds.	Centralized but unstandardized data environments.	First guardrails agreed with IT, security and your DPO; use limited to approved tools.	Auditing the systems instead of naming who is going to work differently.	Launch an AI POC; establish a single trusted data source.
Level 3 Developing	Upskilled master users; active human-AI collaboration.	Standardized core processes; targeted automation.	Unified data architecture; API integrations.	An AI framework is in place: ownership, validation and an audit trail per use case.	Letting every recovered hour fill straight back up.	Reinvest freed capacity into strategic judgment & analysis.
Level 4 Leading	AI embedded in culture; focus on context and judgment.	Continuous process optimization; dynamic workflows.	AI-ready data foundation; automated pipelines.	Governance runs ahead of adoption, model behaviour is monitored and explainable.	Mistaking the leanest team for the strongest one.	Protect the time for human judgment; keep governance ahead of adoption.