

# Digital Maturity Record

**Where does your credit union stand — and where can you grow?**

Score yourself across 6 areas. Total up your points and see how you compare.

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## 1. Operations & Automation

**How automated and efficient are your internal processes?**

- Manual workflows dominate (1)
- Some automation, but inconsistent or unscalable (2)
- Automated where it matters; still optimizing (3)
- High automation, especially in service, lending, and QA (4)

## 2. Member Experience

**How seamless is the member experience across channels?**

- Inconsistent or manual across channels (1)
- Mobile and web experiences lag behind expectations (2)
- Most digital services work well; some friction remains (3)
- Fully optimized, omnichannel experience with strong adoption (4)

## 3. Data & Insights

**How well are you using data to make decisions and personalize service?**

- Data is fragmented and mostly reactive (1)
- Reporting exists, but insights are slow or siloed (2)
- Regular reporting with some predictive capability (3)
- Real-time dashboards, predictive models, and cross-functional data access (4)

## 4. Strategy & Leadership Alignment

**How well is your digital strategy understood and supported across leadership?**

- No formal strategy in place (1 point)
- Some digital goals, but not aligned across departments (2 points)
- Clear digital roadmap with leadership buy-in (3 points)
- Digital strategy is integrated, funded, and measured regularly (4 points)

## 5. Core Technology & Infrastructure

**How flexible and modern are your systems?**

- Legacy systems limit scalability and integration (1)
- Some modernization started; silos remain (2)
- Key systems upgraded; integrations in progress (3)
- Cloud-native, API-friendly systems with real-time data flow (4)

## 6. Culture & Agility

**How fast can your teams adapt, collaborate, and deliver change?**

- Change is slow, with siloed or misaligned teams (1)
- Some cross-functional work, but limited agility (2)
- Agile methods adopted in key areas (3)
- Organization-wide collaboration and agile delivery mindset (4)

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**Total Score: \_\_\_ / 24**

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### What Your Score Means

**6–11: Foundational** — Time to define priorities and kickstart transformation.

**12–17: Emerging** — You've started the journey — now it's time to align and scale.

**18–22: Advancing** — You're on solid ground. Next up: full integration and optimization.

**23–24: Leading** — You're setting the pace. Focus on innovation and continuous improvement.

The logo for ingage, featuring the word "ingage" in a lowercase, sans-serif font. The "i" is orange, the "n" is blue, and the rest of the letters are a darker blue.

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