

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.

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)

Total Score: ____ / 24

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.



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