

		Stage 1 – Fragmented / Distrusted	Stage 2 – Data Discovery	Stage 3 – Cross-Team Collaboration	Stage 4 – Enterprise Taxonomy	Stage 5 – Data-Driven Institution
Capability	Description	Siloed data, no shared truth. Different teams produce conflicting numbers and no one fully trusts them.	Tactical analytics efforts start to show value – first dashboards emerge but limited to specific use cases.	Shared pipelines and a centre of excellence begin to standardise MI; reporting becomes a shared function.	A unified data language and reconciled definitions allow consistent reporting and trust across teams.	Data is audited and fully integrated into key processes and decisions, using APIs and automation to drive everything.
	People & Culture	Analysts work in silos with little collaboration. Trust in data is low.	A few individuals start championing better data use. Culture starts to shift towards insight-led thinking.	Teams are restructured into cross-functional groups working together on shared problems.	Everyone gets trained on the same language, tools, and techniques – creating a baseline level of data literacy.	Data-driven thinking becomes business-as-usual. People instinctively look to data before acting.
	Typical Processes	Processes are manual, inconsistent, and dependent on individual judgement.	Some paths are documented, with clear steps starting to replace informal workarounds.	Tasks like case closures are automated using RPA and scripts; efficiency improves.	Standardised process maps (BPMN) are built and enforced. Decisions are increasingly system-driven.	Processes run automatically based on real-time data events, with minimal manual intervention.
	Technology & Tools	Heavy use of spreadsheets and manual workarounds; firefighting is the norm.	A prototype dashboard or system provides a single view for certain data sets or use cases.	A more stable MI platform supports wider use of reporting and insights across teams.	APIs connect systems, and an audit trail allows for traceability and compliance.	A real-time data mesh underpins operations; data is accessible and actionable across the business.
	Governance & Data Management	No clear ownership of data, definitions vary widely, and governance is mostly absent.	Key gaps in data ownership and quality are mapped, giving visibility to where improvements are needed.	Thresholds and monitoring are in place to catch variances early; some governance starts to be enforced.	A formal taxonomy defines how data is structured and governed across the organisation.	Governance is embedded in code – rules, access, and quality are enforced automatically.

Data Maturity Model: From Fragmented to Data-Driven

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