ICBAI AI Maturity Model

Maturity Level	Governance and Ethics	Strategy and Alignment	Technology and Infrastructure	People and Culture	Processes and Efficiency
Level 1: Initial	No formal AI governance structure. Ethical considerations are ad hoc. High risk of non-compliance with regulations.	No AI strategy. Decisions about AI are made on a case-by-case basis.	Fragmented AI tools and infrastructure. Basic technologies with no standardization.	No dedicated AI roles or training. Knowledge of AI is scattered and limited.	No standardized AI processes. AI usage is inconsistent and lacks measurable outcomes.
Level 2: Managed	Initial AI policies and ethical guidelines are established but inconsistently applied.	AI strategy is emerging, with some alignment to business goals. Initial AI projects are piloted.	Basic AI tools and infrastructure are in place. Investments in AI technologies begin.	Some AI roles are defined (e.g., data scientists). Basic AI training programs are introduced.	Initial AI processes are defined for specific projects. Some efficiency gains are observed.
Level 3: Defined	Formal AI governance structures are established, including ethical frameworks and compliance with regulations (e.g., ICBAI standards).	AI strategy is well-defined and aligned with business objectives. AI projects are prioritized based on value.	Standardized AI infrastructure and platforms are in use. Data pipelines are formalized.	Dedicated AI teams are established. Regular training and upskilling programs are in place.	AI processes are standardized and documented. AI drives efficiency in specific workflows.
Level 4: Quantitatively Managed	AI governance is robust, with regular audits and ethical reviews. Compliance with global standards (e.g., ICBAI certifications) is ensured.	AI is a core driver of business strategy, with clear KPIs and measurable outcomes.	Advanced AI infrastructure (e.g., scalable cloud platforms, MLOps) is fully integrated.	AI talent is well-distributed across the organization. A culture of innovation and continuous learning is fostered.	AI processes are optimized and measured for efficiency. Data-driven insights improve operations.
Level 5: Optimizing	The organization sets industry standards for ethical AI use and governance. Continuous improvement in compliance and fairness.	AI drives transformative business models and creates new revenue streams. The organization leads in AI innovation.	Cutting-edge AI technologies (e.g., generative AI, autonomous systems) are adopted. Infrastructure is fully optimized.	AI expertise is pervasive. The organization attracts top AI talent and fosters a culture of experimentation.	AI processes are continuously improved. AI drives transformative efficiency and innovation across all operations.