



# FinTellec AI Finance Maturity Model™ & Assessment

## Assessing the Evolution of Finance from Reporting to Decision Intelligence

FinTellec AI Growth Hub™

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### Executive Summary

Finance organizations are under increasing pressure to deliver faster insights, improve forecasting accuracy and support strategic decision-making.

However, organizations operate at different levels of finance maturity.

Some still rely heavily on spreadsheets and manual reporting processes, while others leverage automation, predictive analytics and artificial intelligence.

The FinTellec AI Finance Maturity Model™ provides a practical framework for evaluating the current state of a finance function and identifying opportunities for advancement.

The framework consists of five maturity levels:

- Level 1 – Manual Finance
  - Level 2 – Digital Finance
  - Level 3 – Automated Finance
  - Level 4 – Predictive Finance
  - Level 5 – Decision Intelligence
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### Why Finance Maturity Matters

Finance transformation is not simply about technology.

Organizations must also develop:

- Data quality
- Process maturity
- Governance
- Automation



- Forecasting capabilities
- Decision support capabilities

Higher maturity organizations typically achieve:

- Faster reporting
  - Better visibility
  - Stronger forecasting
  - Improved resource allocation
  - Better strategic decisions
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## **The Five Levels of Finance Maturity**

### **Level 1 – Manual Finance**

#### **Characteristics**

- Spreadsheet-driven reporting
- Manual reconciliations
- Email-based workflows
- Limited visibility
- High dependency on key employees

#### **Primary Goal**

Standardization

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### **Level 2 – Digital Finance**

#### **Characteristics**

- ERP and accounting systems
- Centralized information
- Standardized reporting
- Basic dashboards



## **Primary Goal**

Digitalization

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### **Level 3 – Automated Finance**

#### **Characteristics**

- Automated workflows
- Automated reporting
- Reduced manual effort
- Improved scalability

## **Primary Goal**

Efficiency

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### **Level 4 – Predictive Finance**

#### **Characteristics**

- Forecasting
- Scenario planning
- Risk analysis
- Forward-looking planning

## **Primary Goal**

Prediction

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### **Level 5 – Decision Intelligence**

#### **Characteristics**

- Explainable AI
- Decision-support systems
- Dynamic simulations



- Human-in-the-loop governance

### **Primary Goal**

Strategic decision-making

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### **Finance Maturity Pyramid**

Level 5 – Decision Intelligence

Level 4 – Predictive Finance

Level 3 – Automated Finance

Level 2 – Digital Finance

Level 1 – Manual Finance

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### **Finance Maturity Assessment™**

#### **Instructions**

Rate each statement from 1 to 5.

1 = Strongly Disagree

2 = Disagree

3 = Partially True

4 = Mostly True

5 = Fully True

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#### **Section A – Data & Visibility**

Our financial data is centralized.

We have a single source of truth.

Management can access financial information quickly.

Financial reports are consistent.

Conflicting datasets are rare.



Maximum Score: 25

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### **Section B – Reporting & Processes**

Reporting follows a standardized process.

Reports are generated on time.

Manual reporting effort is limited.

Finance spends more time analyzing than preparing data.

Closing activities are well structured.

Maximum Score: 25

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### **Section C – Automation**

Routine processes are automated.

Data validation is automated.

Manual data entry is minimized.

Approval workflows are digitized.

Systems exchange information efficiently.

Maximum Score: 25

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### **Section D – Forecasting & Planning**

Forecasts are updated regularly.

Cash flow forecasting is actively monitored.

Scenario planning is performed.

Management uses forecasts in decision-making.

Forecast assumptions are documented.

Maximum Score: 25

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## **Section E – Strategic Decision Support**

Finance participates in strategic decisions.

Financial insights influence resource allocation.

Risk analysis supports planning.

Business leaders rely on finance recommendations.

Predictive insights are used regularly.

Maximum Score: 25

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### **Scoring Framework**

#### **Total Possible Score**

125

#### **0–40 Points**

Level 1 – Manual Finance

#### **41–70 Points**

Level 2 – Digital Finance

#### **71–95 Points**

Level 3 – Automated Finance

#### **96–115 Points**

Level 4 – Predictive Finance

#### **116–125 Points**

Level 5 – Decision Intelligence

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### **Recommended KPIs by Maturity Level**

#### **Level 1**

- Reporting Cycle Time
- Spreadsheet Count



- Manual Adjustments

**Level 2**

- Data Availability
- Reporting Accuracy
- Closing Cycle Duration

**Level 3**

- Automation Rate
- Processing Cost
- Finance Productivity

**Level 4**

- Forecast Accuracy
- Scenario Coverage
- Cash Flow Visibility Horizon

**Level 5**

- Decision Cycle Time
- Resource Allocation Efficiency
- Strategic KPI Achievement

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**Finance Transformation Roadmap**

<b>Current Level</b>	<b>Next Priority</b>
Manual Finance	Standardization
Digital Finance	Automation
Automated Finance	Predictive Analytics
Predictive Finance	Decision Intelligence
Decision Intelligence	Continuous Optimization



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### **Final Thought**

The objective is not to reach Level 5 immediately.

The objective is continuous improvement.

Organizations that systematically improve data quality, process maturity, automation and decision support capabilities are better positioned to navigate uncertainty and achieve sustainable growth.

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### **FinTellec AI Growth Hub™**

*Turning financial data into decisions.*