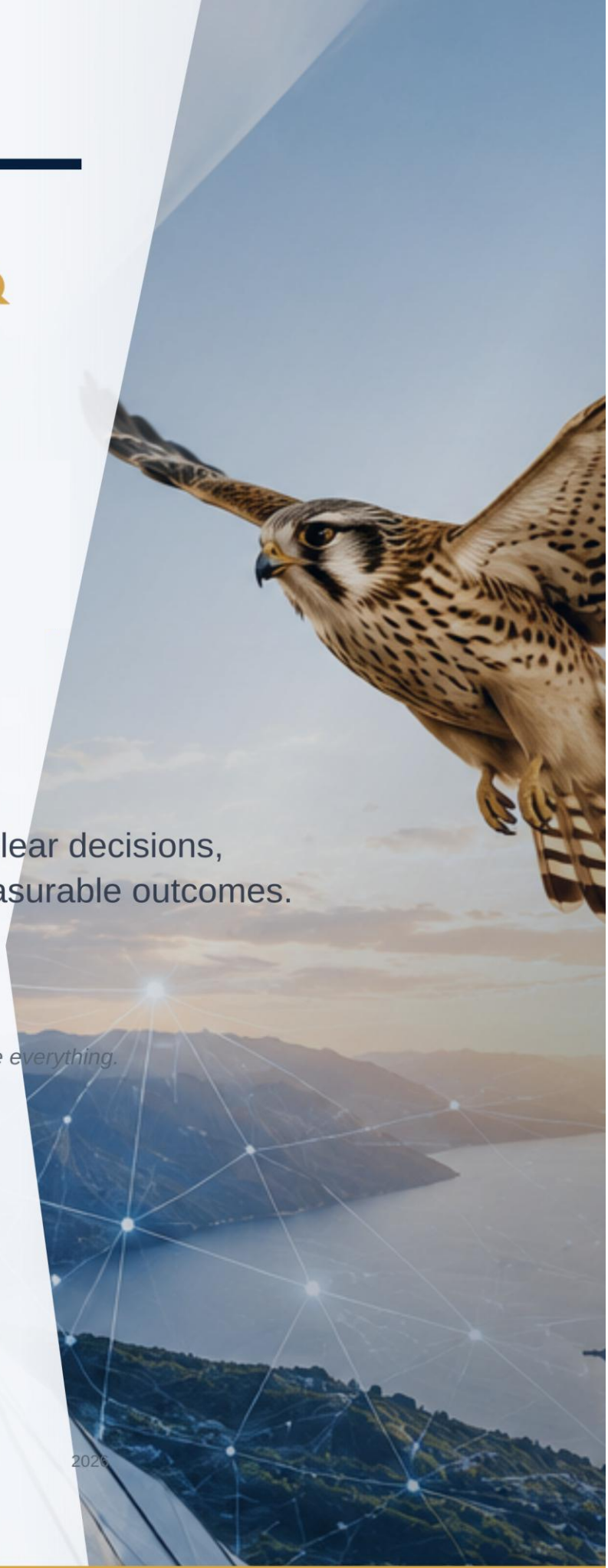
KESTREL IQ

Guide to Data Maturity 2026



Turning complex data into clear decisions, practical execution and measurable outcomes.

Because one moment of clarity can change everything.

Prepared by Kestrel IQ

2026

Most organisations don't need more data.

They need to get more value from the data they already have.

Today, information sits almost everywhere — in financial systems, operational platforms, CRMs, spreadsheets, reports, customer interactions, emails, assets, sensors and increasingly AI-enabled tools.

Yet having more information does not automatically make decisions easier. You can have sophisticated dashboards and still spend hours agreeing on whether a number is right. You can invest in a new platform while critical processes remain dependent on spreadsheets and the knowledge of a few key people. You can automate reporting without fixing the quality issues underneath it. And you can introduce AI without being entirely certain whether you trust the information it is using.

That is where data maturity becomes useful — not as another score, not as a race to become "Level 5", and definitely not as a reason to replace every spreadsheet in the business.

How well does our information support the decisions we are trying to make — and what should we improve next?

Better data maturity is associated with better business performance.

Deloitte Access Economics' Demystifying Data research reported that Australian and New Zealand organisations were realising benefits from data and analytics across productivity, customer experience, operating expenditure, revenue, risk and streamlined business processes. It's modelling also found that, among Australian and New Zealand organisations with more than 100 employees, a one-point increase in data maturity score was associated with approximately 9.5% higher annual revenue.

Source: Deloitte Access Economics, Demystifying Data 2022, Australia and New Zealand edition.

THE CEREARC™ FRAMEWORK

A different way to think about data maturity

Traditional maturity assessments can quickly become assessments of technology, tools and technical capability. CereArc™ starts somewhere different: with the organisation's ability to make confident decisions.

The CereArc™ Data Maturity Framework looks at five interconnected capabilities that shape how effectively information becomes action.

	CEREARC™ DIMENSION	THE QUESTION
01	**CLARITY**	Do we understand what matters and what our information means?
02	**OWNERSHIP**	Is accountability for important information clear?
03	**INTEGRITY**	Can we trust the information we are using?
04	**KNOWLEDGE**	Can information and understanding move across the organisation?
05	**PREDICTIVE READINESS**	Are our foundations ready for automation, forecasting and AI?

Your data maturity journey

01 AWARE	02 BUILD	03 EMBED	04 CONNECT	05 EVOLVE
We know there is more we could be getting from our data.	We are creating the foundations.	Good practice is becoming how we work.	We are seeing the bigger picture.	Our information helps us anticipate what is next.

MATURITY STAGE 01

01 AWARE

“We have plenty of data. We’re just not getting enough from it.”

WHAT IT CAN FEEL LIKE

“Which spreadsheet is the latest?”

“Why doesn’t this match Finance?”

“Can someone validate that number?”

“It takes us three days to produce this report.”

“We have the data somewhere…”

Reporting is often manual. Different teams maintain their own information. Important processes may rely on individual knowledge, and answering a new question can require information from several places.

This does not necessarily mean something is broken. Often it means the organisation has outgrown the way it used to work. Growth brings more customers, systems, employees, reporting, scrutiny and decisions — and processes that worked perfectly well when the organisation was smaller become harder to sustain.

YOUR FOCUS NOW

Find the friction.

Identify the decisions where uncertainty, manual effort or inconsistent information is creating the greatest impact.

PAUSE TO ASK

Would everyone in the business define our five most important measures the same way?

MATURITY STAGE 02

02 BUILD

“We understand the pain points. Now we need stronger foundations.”

At Build, the organisation starts putting structure around what it has learned. Important measures become clearer. Sources are identified. Ownership begins to emerge. Data quality problems are made visible. Processes start being documented. Reporting is rationalised.

This is also where an important decision appears: do we actually need new technology? Not every spreadsheet needs replacing. Sometimes a spreadsheet is exactly the right environment to test a process, understand requirements and prove what works before investing in something bigger.

The problem is not that a spreadsheet exists. The questions are whether its purpose is understood, whether the process is controlled, whether more than one person knows how it works, whether it can scale, and whether it is still the right tool for the job.

YOUR FOCUS NOW

Create repeatability.

Define what matters. Document critical logic. Establish ownership. Simplify. Test. Then automate or scale where it adds value.

PAUSE TO ASK

Before replacing a spreadsheet, ask why it exists. Sometimes the spreadsheet is not the problem — it is exposing a process that has not yet been properly designed.

MATURITY STAGE 03

03 EMBED

“Good data practices are becoming part of how we work.”

This is where maturity starts becoming less about initiatives and more about behaviour. Definitions are not simply documented — they are used. Ownership is not just shown on a governance chart — people understand what they are accountable for.

Quality is not something checked immediately before reporting. Controls increasingly exist where information is created and maintained. Important reporting is supported by understood sources, requirements and business logic.

Governance begins doing what good governance should do: providing guardrails, not roadblocks. Clear ownership means people know where to go. Simple standards reduce interpretation. Regular review keeps information relevant as the organisation changes.

YOUR FOCUS NOW

Build trust into the process.

Prevent recurring issues rather than continually correcting them.

PAUSE TO ASK

What do we manually check every month that the process itself could prevent?

MATURITY STAGE 04

04 CONNECT

“We’re beginning to see the whole organisation.”

This is where individual improvements start connecting. Information flows more easily between teams. Shared definitions reduce arguments about whose number is correct. Leaders can increasingly see relationships between financial performance, customers, operations, assets, people, suppliers, risk, energy, projects and service delivery.

Some of the most valuable insights do not sit inside one dataset — they exist between them. A revenue issue may actually be a retention problem. A customer issue may originate in operations. A cost increase may be linked to asset performance. Workforce capacity may be affecting service levels.

Data lineage and transparency become increasingly important too. When people trust the information, conversations stop revolving around validation and begin focusing on action.

YOUR FOCUS NOW

Connect information to business meaning.

Do not simply connect systems. Connect the right information to the questions that matter.

PAUSE TO ASK

A connected organisation is not one where every system talks to every other system. It is one where the right information can come together to answer the questions that matter.

MATURITY STAGE 05

05 EVOLVE

"Our information helps us anticipate what's next."

Strong foundations now create new possibilities: forecasting, scenario modelling, predictive analytics, process optimisation, machine learning, automation, artificial intelligence and decision support.

But AI does not create strong data foundations. It amplifies the foundations that already exist. When data is understood, definitions are consistent, ownership is clear and trust exists, AI can accelerate insight. When those foundations are weak, AI can scale uncertainty just as quickly.

At this stage the organisation increasingly moves from reporting what happened, to understanding why, to predicting what is likely to happen, and finally to deciding what should be done about it.

WHAT HAPPENED?	**Reporting**
WHY DID IT HAPPEN?	**Diagnostic analytics**
WHAT IS LIKELY TO HAPPEN?	**Predictive analytics**
WHAT SHOULD WE DO?	**Decision intelligence**

YOUR FOCUS NOW

Use advanced capability deliberately.

Apply AI, automation and forecasting where they genuinely change a decision or outcome. Keep human accountability visible.

PAUSE TO ASK

AI readiness is not measured by how many AI tools your organisation has. It is measured by whether you trust the information you are asking them to use.

A COMMON MISTAKE

The maturity trap

Modern technology ≠ mature organisation.

A modern technology stack can create incredible capability. But technology alone does not establish shared meaning, clear ownership, trusted information, business context, good decisions or accountability.

YOU CAN HAVE	AND STILL LACK
✓ Cloud	× Shared meaning
✓ Data platform	× Clear ownership
✓ Power BI	× Trusted information
✓ Automated pipelines	× Business context
✓ AI	× Decision confidence

KEY IDEA

Technology enables maturity. It does not replace it.

You're probably not at one maturity level

Real organisations do not fit neatly into five boxes. You might be Connected in financial reporting and Aware in customer information. Your technology might be Evolving while ownership is still being Built. One team may use sophisticated analytics while another relies on a spreadsheet understood by one person. That is normal.

CereArc™ is not designed simply to tell you "You are Level 3." It is designed to reveal where you are strong, where you are exposed, where friction is costing time or confidence, what your future ambitions depend on — and where improving maturity would create the greatest value.

TAKING THE NEXT STEP

Don’t try to improve everything

One of the biggest mistakes in maturity programs is trying to improve everything simultaneously. The result is often a huge roadmap, considerable effort and very little visible change.

A more practical approach is to find the intersection between business value, current friction and your ability to act.

BUSINESS VALUE	CURRENT FRICTION	ABILITY TO ACT
What matters?	**What is getting in the way?**	**What can realistically change?**
Revenue • Cost • Customer • Risk • Performance • Growth	Manual work • Poor quality • Conflicting definitions • Missing ownership • Disconnected information	Now — not in three years.

BUSINESS VALUE × CURRENT FRICTION × ABILITY TO ACT = YOUR NEXT BEST MOVE

Find that point. Start there. Prove value. Learn. Embed it. Then scale. This creates momentum because people can see the improvement rather than simply hearing about the transformation.

Five questions to take back to your team

You do not need a formal assessment to start thinking differently about data maturity. These five questions will tell you a lot about where your organisation is today.

01

What are the most important decisions we make using data?

If you cannot identify them, start there.

02

Do we agree on the measures used to make those decisions?

Ask three people to define the same KPI. You may be surprised.

03

Do we know where our critical information comes from — and who owns it?

If the answer is “Sarah normally sorts that out”, that is useful information too.

04

How much manual effort goes into making our information usable?

Include collection, reconciliation, checking, correction and explanation.

05

If we wanted to automate, predict or use AI tomorrow, would we trust the underlying information?

Do not ask “Could we technically do it?” Ask “Would we trust it enough to make a decision?”

THE KESTREL IQ PHILOSOPHY

Maturity isn't the destination

The goal is not to reach Level 5. It is to build the capability your organisation needs to make confident decisions today while creating foundations that support tomorrow.

Sometimes the next move is a new platform. Sometimes it is governance. Sometimes it is automation. Sometimes it is connecting two datasets. Sometimes it is agreeing on five KPIs. And sometimes it is simply bringing the right people together and asking:

What problem are we actually trying to solve?

That is why Kestrel IQ starts with clarity. Because once you understand where you are, what matters and what is getting in the way, the next move becomes much easier to see.

Where are you on your data maturity journey?

AWARE	BUILD	EMBED	CONNECT	EVOLVE

The CereArc™ Data Maturity Framework helps organisations understand their maturity across Clarity, Ownership, Integrity, Knowledge and Predictive Readiness — revealing strengths, gaps and the capabilities that will make the greatest difference next.

START HERE

Take the Kestrel IQ Data Maturity Check

Five minutes. Practical questions. A clearer view of where to focus next.

Clarity. Confidence. Momentum.

Because one moment of clarity can change everything.