

WealthGrid Maturity Matrix

Stage	WATERFALL	AGILE	CLOUD NATIVE	NEXT
CULTURE	Predictive	Iterative	Collaborative	Experimental
PROD/SERVICE DESIGN	Long-term plan	Feature driven	Data driven	All driven
TEAM	Hierarchy	Cross-functional teams	DevOps / SRE	Internal supply chains
PROCESS	Waterfall	Agile (Scrum/Kanban)	Design Thinking + Agile + Lean	Distributed, self-organized
ARCHITECTURE	Tightly coupled monolith	Client server	Microservices	Functions
MAINTENANCE	Ad-hoc monitoring	Alerting	Full observability & self-healing	Preventive ML, AI
DELIVERY	Periodic releases	Continuous Integration	Continuous Delivery	Continuous Deployment
PROVISIONING	Scripted	Config. management (Puppet/Chef/Ansible)	Orchestration (Kubernetes)	Serverless
INFRASTRUCTURE	Multiple servers	VMs (pets)	Containers/ hybrid cloud (cattle)	Edge computing



GOAL