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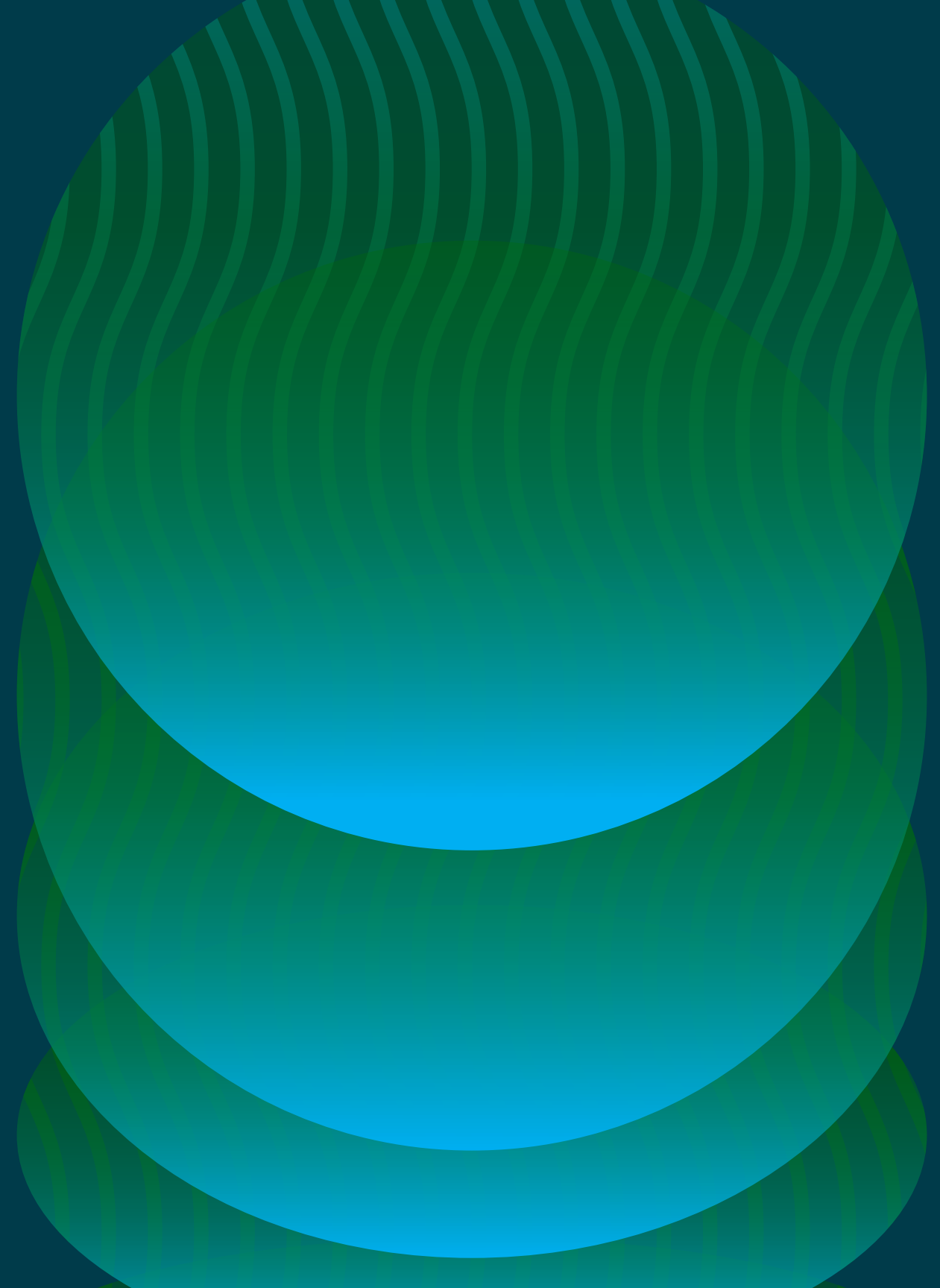**IBM Cloudability**

Guide

How to Mature Your FinOps Capabilities

4 steps to align FinOps investments
to strategic outcomes

Your guide to maturing FinOps capabilities

FinOps is evolving fast — and it's increasingly important to business success. The discipline's unique combination of systems, best practices, and culture offers insight into cloud usage that can help organizations balance speed, quality, and cost. That translates to tighter alignment across functions and more agility for IT and beyond.

This guide outlines how to use the FinOps Foundation's Maturity Model to assess your FinOps capabilities and optimize them in alignment with business and operational goals. While this content focuses on the public cloud scope of the FinOps Framework, the principles and steps outlined can apply across scopes.

Current responses to cloud complexity

More cloud apps and cloud migrations mean a more complex IT environment — and more demand for FinOps to support investment decisions. Keeping complexity in check takes three main forms:

- **Establish the link between cloud costs and business outcomes**
  For precise control of allocation and profitability analysis — not to mention carbon emissions — you need a unified platform that can show and manage costs across cloud service providers, third-party vendors, and containerized infrastructure. You can then use this granular spend data to apply unit economics to your FinOps program, giving engineering, finance, and business stakeholders a common language for making decisions that tie cloud investments to measurable business outcomes.

- **Adopt modern workload management tools**
  Managing the cost of containers, AI-dependent workloads, and other deployments has become a pressing concern for cloud practitioners — and increasingly complex data sets demand new management tools. For example, the 2025 State of FinOps report from the FinOps Foundation revealed an increase in FinOps practitioners managing AI spend, up from 31% in 2024 to 63% in 2025.

- **Continuously optimize cloud usage**
  Early and ongoing optimization helps prevent waste before it can happen. Specialized tooling can automate infrastructure optimization actions and workflows, reducing manual effort, and can add guardrails and contextual cost insights to engineering/DevOps workflows before deployment — aka "Shift Left" FinOps initiatives.

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An introduction to the FinOps Maturity Model

FinOps is dynamic by definition, responding to industry innovation and evolving strategic goals. To make the best investment decisions, an organization's leaders need consensus on current FinOps capabilities, including priority and desired maturity levels.

This guide:

Uses the three-stage FinOps Foundation's Maturity Model as a foundation

Offers a four-step approach to assessing capability maturity and targeting investments

Puts FinOps maturity in the context of cloud financial management tools

The FinOps Foundation now identifies [22 core FinOps capabilities](#), with more on the horizon. These capabilities are arrayed across four domains (Figure 1). In a perfect world, organizations would have processes and skills in all of the 22, though in reality most have some capabilities covered but not all, relying on a mix of internal and external talent to manage those that are most important.

Understand usage & cost	Quantify business value	Optimize usage & cost
▪ Data ingestion	▪ Planning & estimating	▪ Architecting for cloud
▪ Allocation	▪ Forecasting	▪ Workload optimization
▪ Reporting & analytics	▪ Budgeting	▪ Licensing & SaaS
▪ Anomaly management	▪ Benchmarking	▪ Rate optimization
	▪ Unit economics	▪ Cloud sustainability
Manage the FinOps practice		
▪ FinOps practice operations	▪ Policy & governance	▪ Onboarding workloads
▪ FinOps education & enablement	▪ Invoicing & chargeback	▪ FinOps tools & services
	▪ FinOps assessment	▪ Intersecting disciplines

Figure 1: Domains & Capabilities in the [FinOps Framework](#) by the [FinOps Foundation](#)

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Why maturity modeling is important

But how do you determine which FinOps capabilities are most important for your organization — and which will improve ROI for your cloud program? Some may seem essential, and others specialized nice-to-haves. Of course, few organizations are experts across all capabilities, and priorities change with shifting business goals and external pressures. The FinOps Foundation's Maturity Model provides a framework for benchmarking capabilities. Its three stages — Crawl, Walk, and Run — reflect the fact that there is a natural progression for each capability (Figure 2).

Phases

Maturity

- ■ Inform
- ■ Optimize
- ■ Operate

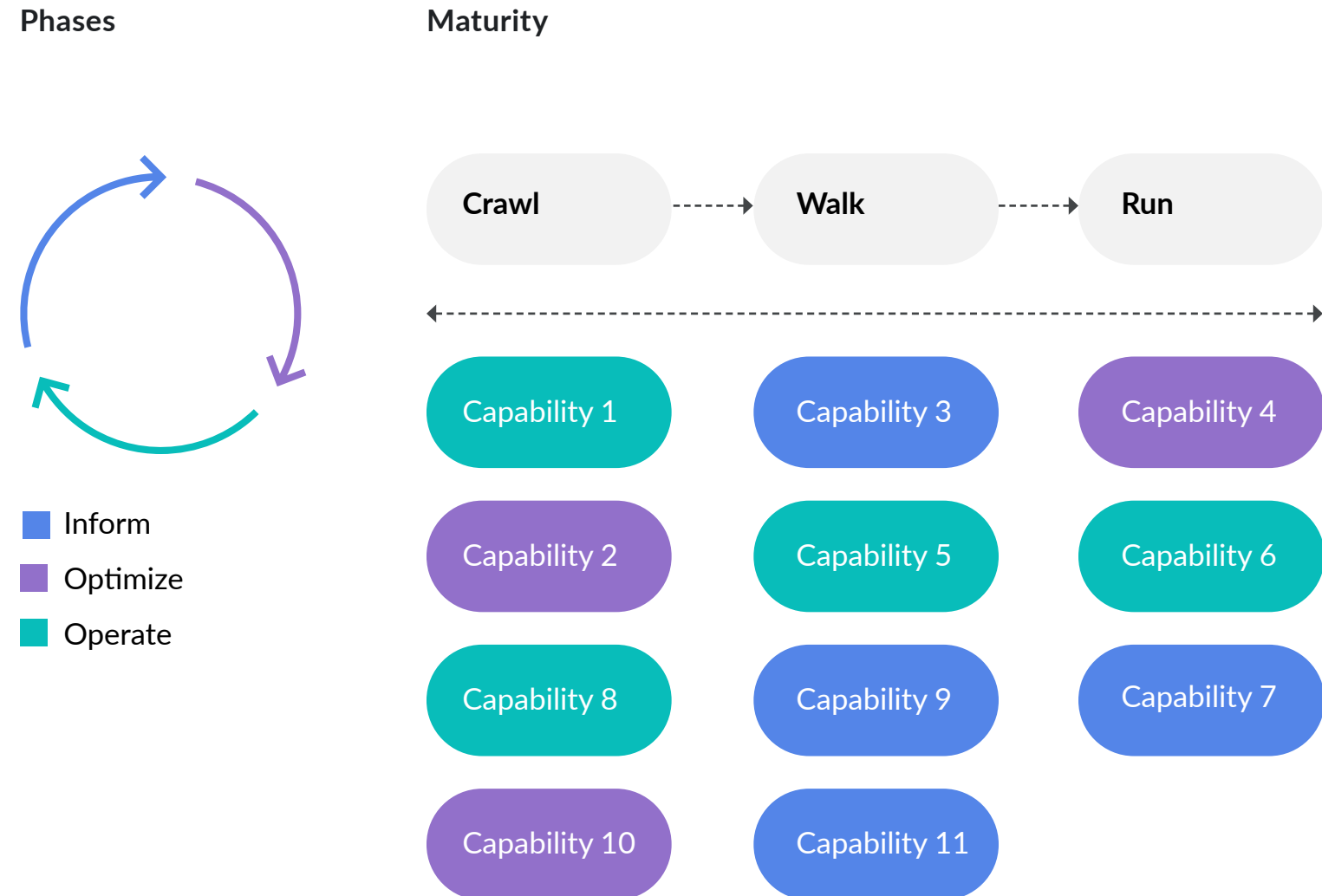| Crawl	Walk	Run
Capability 1	Capability 3	Capability 4
Capability 2	Capability 5	Capability 6
Capability 8	Capability 9	Capability 7
Capability 10	Capability 11	

Figure 2: Example of FinOps capabilities mapped to the Maturity Model and FinOps Phases by the FinOps Foundation

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Maturity stages: Aligning investments with strategic outcomes

The FinOps Foundation details maturity stages within each capability definition. Note that the goal is not to reach Run-level maturity for every capability; in fact, some capabilities might stay at Crawl indefinitely. If moving from Crawl to Walk, or Walk to Run, for a given capability generates no clear business value, it's wasted effort. This reflects a core principle of FinOps: Focus cloud spend on initiatives that generate adequate returns on investment. After all, investing in any capability takes resources — a decision that affects the potential development of other capabilities. Teams need to work together to determine whether such effort will pay off, and to define both expected value and potential outcomes for each capability.

Focus cloud spend on initiatives that generate adequate returns on investment

4 steps for evaluating and developing capabilities

The logic underpinning the maturity model is clear: Organizations need a framework that helps them understand the state of their FinOps capabilities, and how those capabilities relate to each other and to an organization's goals. But how can teams apply these high-level maturity definitions to their specific FinOps programs? Preparation is needed before each capability can be accurately assessed.

To get there, we recommend this process:

1. **Evaluate** and reach a shared understanding of the state of all relevant capabilities

2. **Prioritize** investment based on evolving organizational goals

3. **Plan** investment in capabilities above the cutline

4. **Implement** your development plan

We recommend starting with foundational capabilities such as Allocation, then moving to those used by only some teams — e.g., Unit Economics and Sustainability. Figure 3 shows how the four-step process can be used to identify a clear maturity target for each capability, and its expected ROI.

Tip: To ensure shared understanding of capability- and domain-level maturity targets as strategic goals evolve, repeat this process quarterly or annually, or as needed in response to technology updates.
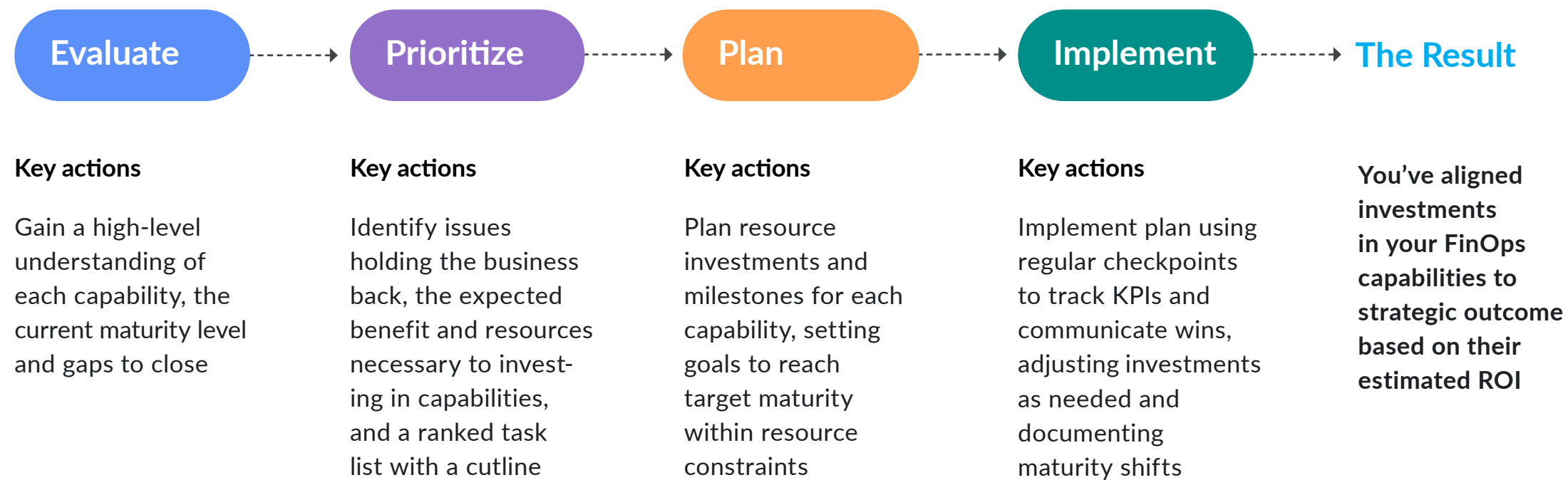
Evaluate	→	Prioritize	→	Plan	→	Implement	→	**The Result**

Key actions

Gain a high-level understanding of each capability, the current maturity level and gaps to close

Key actions

Identify issues holding the business back, the expected benefit and resources necessary to investing in capabilities, and a ranked task list with a cutline

Key actions

Plan resource investments and milestones for each capability, setting goals to reach target maturity within resource constraints

Key actions

Implement plan using regular checkpoints to track KPIs and communicate wins, adjusting investments as needed and documenting maturity shifts

You've aligned investments in your FinOps capabilities to strategic outcome based on their estimated ROI

Figure 3: 4-step FinOps capability maturity assessment and development process

1
Evaluate

The goal of evaluation is to understand each capability and how it's applied, often supported by surveying Finance, IT, and company leadership. Possible insights: why a capability was first developed, what benefits it delivers (and how those benefits are measured), and whether it's evolved or been enhanced over time.

- Review the definition of each relevant capability from the dedicated FinOps Foundation page (example page for Allocation).

- Based on those definitions, assign a maturity stage (Crawl, Walk, or Run) to each capability.

- Identify obvious gaps that could have a major impact if closed, at any maturity level. For example, if you're in the Crawl stage for Allocation, assess how cost sharing could advance your goals.

2
Prioritize

At the end of the evaluation phase, you'll have a set of capabilities, each assigned a maturity level — and ideally a list of gaps to close. Now you'll rank those capabilities based on where investment will have the biggest impact.

- Use your evaluation surveys and research to identify obvious themes or issues holding the business back.

- Describe and quantify the expected benefit of investing in each capability and closing particular gaps — including whether doing so would change maturity level.

- Quantify the effort required to advance each capability.

- Identify which capabilities and gaps are likely to fall below the cutline or even slide in maturity.

3
Plan

Now you'll develop a plan for advancing high-priority capabilities in the short to medium term, through work and investment — and mitigating the risk of not investing in others. To get the most bang for your buck, look for synergies among high-priority capabilities.

- Designate a task force or FinOps lead to oversee investment and implementation.

- Confirm available internal and external resources, including champions and experts.

- Assess tooling that could fast-track or simplify implementation.

- Create a work plan, including milestones for delivery, adoption, and impact of high-priority capabilities. Clarify any expected changes that could shift capabilities above or below the investment cutline.

4
Implement

Successful implementation will deliver expected benefits and increase the ROI of high-priority capabilities. As designed within the FinOps Foundation's Maturity Model, KPIs become more aggressive as each capability gains traction throughout the company.

- Roll out improvements to capabilities above the cutline, closing gaps incrementally.

- Broadcast changes as they're rolled out, including expected benefits.

- Begin measuring ROI or benefits as soon as possible.

- At regular checkpoints, assess whether milestones are being met, and whether specific efforts should be increased or deprioritized to meet expected returns.

- Document stage changes as capabilities move between Crawl, Walk, and Run.

Evolving your FinOps capabilities is an ongoing, often nonlinear process. Many organizations, including NRECA, see major impact by concentrating on two or three capabilities.

Cost awareness and reduction are just the beginning at NRECA

How one IBM Cloudability customer is moving up the value pyramid by refining its cloud capabilities

Moving from a hardware-based environment to cloud was a huge change for the National Rural Electric Cooperative Association (NRECA), a nonprofit organization representing more than 900 consumer-owned, nonprofit US electric cooperatives, public power districts, and public utility districts. After migrating a third of its applications to AWS, the association chose Cloudability to increase visibility into cloud use and improve its cost allocation and budgeting. A successful pilot showed that Cloudability could help the team allocate cloud costs, optimize workloads — and ultimately cut infrastructure costs by 30%. Next up: acting on reserved instance and savings plan recommendations to maximize commitment coverage, a key component of rate optimization.

Learn more

Completing these 4 steps for most or all of the 22 FinOps capabilities takes some time. Yet it's an important prerequisite for making data-driven investment decisions. The methodical approach helps teams identify links, and make conscious trade-offs, among capabilities and strategic goals. Once you build out your capability grid and workplans, you can add context to goals, including assumptions about your organization, or even competitive analysis. Some organizations find it useful to integrate the output of the process into a capability matrix. This has the benefit of providing a comprehensive view of each capability's stage and related development plans in one place, making potential synergies more visible and trade-offs easier.

Many capabilities overlap or are interdependent, making simultaneous improvements possible. This was the case at Securian Financial, a large Midwest-based insurer that used the company's commitment to improving customer experience as the impetus for a multi-year cloud migration. Securian targeted several capabilities, including data ingestion, allocation, reporting and analytics, and workload optimization, that supported this strategic vision while rearchitecting IT applications. Better visibility into workload provisioning led the company to choose a less expensive storage solution with more appropriate capacity, cutting the cost of running the workload by 90% — from $500 per day to about $50. Securian were also able to show stakeholders how specific changes to VPC deployment drove more than $200,000 in savings.

This methodical approach helps teams identify links, and make conscious tradeoffs, among capabilities and strategic goals

Evolving FinOps capabilities

The FinOps landscape is changing rapidly with the explosion of cloud data. And as both data and solutions continue to evolve, so will FinOps priorities — and the need for reassessment.

Luckily, you don't have to go it alone. While many companies can generate an initial assessment of capabilities, most will turn to cloud cost management solutions to advance capabilities and ensure alignment with strategies, expertise, and needs. IBM Cloudability can help you track, analyze, and optimize cloud spend, whether you're just getting started with FinOps fundamentals or looking to extend FinOps to cross-functional teams. Whatever paths you choose, using FinOps fundamentals, the FinOps Foundation's Maturity Model, and this 4-step capability development process to make data-driven investment decisions can position you to increase returns on cloud investments, enhance operational efficiency, and align cloud spend with business goals across the organization.

Ready to get started?   **Take our FinOps maturity quiz**

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