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Perspective · Measure

Measure AI by the growth it advances

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A leadership framework for connecting AI activity to observable frontline action, institutional outcomes, and informed growth decisions.

What leaders should take away

- Usage shows that a tool was touched; it does not show that the institution improved.
- Connect the chain from signal to recommendation, action, and outcome.
- Use evidence to decide what to reinforce, refine, expand, or stop.

Adoption is necessary, but it is not the outcome

AI programs often begin by measuring what is easiest to count: users, sessions, prompts, summaries, or hours saved. Those signals can help leaders understand adoption, but they do not answer the strategic question.

Did the institution become better at serving members and growing the relationships it is responsible for?

An AI initiative can produce significant activity without changing a meaningful outcome. It can also create localized value that never becomes visible to leadership. A governed measurement approach connects the two.

Build an evidence chain

Start with the institutional outcome and work backward. A useful evidence chain contains four levels:

1. **Signal.** What condition or opportunity required attention?
2. **Recommendation.** What governed guidance was presented, and why?
3. **Action.** What did the team member or workflow actually do?
4. **Outcome.** What changed for the member, the work, or the institution?

This chain makes it possible to distinguish an AI problem from a workflow, policy, data, or adoption problem. If recommendations are relevant but actions do not occur, the barrier may be frontline fit. If actions occur but outcomes do not move, the strategy or offer may need refinement. If the signal itself is weak, no amount of activation will create reliable value.

Use a small leadership scorecard

Leaders do not need every available metric. They need a shared view that supports a decision.

A focused scorecard can include:

- the volume and quality of eligible opportunities;

- the share that received governed guidance;
- the share that resulted in the intended action;
- the change in the targeted member or institutional outcome; and
- the exceptions, risks, or friction discovered along the way.

Segment the measures where operating context matters, such as by branch, team, workflow, or member need. Keep the scorecard focused on the decision.

Separate learning from proof

Early evidence is directional. It should help the institution refine assumptions and operating conditions. Later evidence should be strong enough to support an expand, hold, or stop decision.

This distinction prevents teams from presenting every early positive signal as proof. It also prevents leaders from ending useful work before the institution has had a fair opportunity to learn.

Make measurement an operating discipline

Measurement should not happen only at the end of a pilot. Review the evidence at planned decision points. Ask what is working, where it is working, what is creating friction, and whether broader exposure is justified.

The purpose is not to prove that AI is valuable in the abstract. It is to determine whether this governed capability advances the institution's growth strategy. The evidence should also show leadership what to do next.

Use the proof-of-value guide to define those decision gates before activation begins.

Define a lending scorecard before comparing results

Use this metric-definition worksheet for one agreed cohort and observation window:

- **Opportunity:** Count eligible, matched opportunities once; record the source and exclusions.
- **Staff engagement:** Divide reviewed or contacted opportunities by eligible opportunities in the same cohort. Define each status and owner.
- **Application:** Track pending native applications, external LOS receipts, and credit approvals as separate stages, with a stated denominator for each rate.
- **Funding:** Use the agreed funded or booked record from the source system. Record its refresh delay and unresolved matches; engagement status is not funding evidence.
- **Contribution:** Separate funded principal from revenue, margin, incremental financial contribution, and estimated labor value. State costs, assumptions, and attribution limits.

Compare against a defined baseline or comparable cohort over the same observation window. Account for changes in offers, staffing, source quality, seasonality, and member mix before attributing movement to the workflow. These are evaluation definitions, not promised ShiftMate results.

Define how you will measure lending progress: Discuss your lending workflow.