

Operational Debt™ Self-Assessment

Identify Hidden Operational Fragility Before It Becomes a Crisis

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Introduction

Operational Debt is the accumulation of unresolved process gaps, governance shortcuts, undocumented workarounds, fragmented systems, reporting distortions, and accountability failures that quietly degrade performance over time. Like financial debt, Operational Debt compounds. Organizations rarely notice it until the cost becomes impossible to ignore.

Instructions

Score each statement from 0–5:

0 = Never

1 = Rarely

2 = Sometimes

3 = Frequently

4 = Almost Always

5 = Constantly

Governance Health

- Executive participation in governance meetings has declined over the last 12 months.
- Action items frequently roll over from one meeting to the next.
- Root Cause Analyses (RCAs) are often delayed.
- Governance meetings focus more on reporting than problem-solving.
- Escalations are discussed repeatedly without permanent resolution.

Section Score: _____

Process Stability

- Teams rely on spreadsheets outside official systems.
- Critical processes depend on tribal knowledge.
- Employees regularly create manual workarounds.
- SOPs are outdated or incomplete.
- Process ownership is unclear.

Section Score: _____

Reporting Integrity

- Dashboards consistently show positive performance despite operational concerns.
- Customer complaints conflict with reported performance.
- Leadership focuses heavily on SLA attainment.
- Performance metrics are rarely audited.

Section Score: _____

Escalation & Accountability

- The same issues continue appearing month after month.
- Escalations frequently require executive intervention.
- Ownership of operational issues is unclear.
- Operational risks are not consistently documented.

Section Score: _____

Technology & AI Readiness

- Manual effort remains high despite technology investments.
- AI or automation has been deployed without standardized workflows.
- Data quality issues impact decision-making.
- Teams trust technology outputs without validation.

Section Score: _____

Leadership & Organizational Alignment

- Operational issues are discussed more than they are resolved.
- Initiatives are launched faster than they are completed.
- Teams experience change fatigue.
- Leadership receives heavily curated operational updates.

Section Score: _____

Outsourcing & Vendor Oversight

- Visibility depends primarily on vendor reporting.
- Vendor turnover is not closely monitored.
- Operational concerns emerge after customer complaints.
- Time zone differences routinely delay issue resolution.

Section Score: _____

Interpretation Guide

0–40: Operationally Healthy

41–80: Early Operational Debt

81–120: Governance Risk

121–160: High Operational Fragility

161–210: Operational Crisis Zone

Final Operator Observation

Operational Debt rarely appears all at once. It accumulates quietly. The organizations that manage it best are not the ones that avoid mistakes. They are the ones that recognize patterns early, challenge assumptions often, and refuse to normalize workarounds.