

# AI READINESS ASSESSMENT

## PRACTICAL SELF-ASSESSMENT FOR RTO BUSINESSES



# INTRODUCTION

Artificial intelligence (AI) is becoming increasingly common across the rent-to-own industry. Some companies are already using AI tools for customer communication, marketing, collections, reporting, or workflow support. Others are just beginning to explore what these technologies are and how they may fit into their business.

This assessment is designed to help APRO members evaluate their current level of AI readiness in a practical and non-technical way. It is not intended to be a compliance audit or a technology certification. Instead, it is a tool to help leadership and technology decision-makers identify:

- where they currently stand,
- what risks or gaps may exist,
- and what next steps may make sense for their organization.

Many businesses will discover they are earlier in the process than they expected. That is normal. AI adoption across the RTO industry is still evolving rapidly, and most companies are learning as they go.

The goal is not to “AI everything.” The goal is to approach these tools thoughtfully, responsibly, and in ways that support employees, customers, and long-term business success.

## HOW TO USE THIS ASSESSMENT

For each statement, select the response that best reflects your company’s current practices.

### Scoring:

- Yes / Mostly in Place = 2 points
- Partially / In Progress = 1 point
- No / Not Yet = 0 points

At the end of the assessment, total your score and compare it to the readiness categories provided.



# 01 Current AI Usage

## Which of the following is your company currently using?

(Check all that apply)

### General AI Tools

- ChatGPT
- Claude
- Microsoft Copilot
- Google Gemini
- Other AI writing or productivity tools

### Customer Communications

- AI-assisted email drafting
- AI chatbots or website chat tools
- AI-assisted phone systems
- Automated payment reminders
- AI-generated customer service responses

### Marketing and Operations

- AI-generated marketing content
- Social media content generation
- AI reporting or analytics tools
- AI-assisted inventory or routing tools
- AI transcription or summarization tools

### Collections and Account Management

- AI-assisted collections communications
- Automated outbound calls or texts
- AI-generated collections scripts or templates

### Overall Status

- We are actively using AI tools
- We are testing or exploring AI tools
- We are discussing AI internally but have not started
- We are not currently using AI

### Note:

Section 1 is intended to establish a baseline understanding of your company's current AI usage and does not contribute to the readiness score.

The readiness score is based on Sections 2 through 7, which focus on the policies, processes, training, oversight, and safeguards that support responsible AI adoption.

Companies with little or no AI use today may still score highly if they have established strong governance and planning practices. Likewise, companies using multiple AI tools may identify areas where additional oversight or preparation is needed.

## 02 Leadership and Strategy

Question	Yes	Partial/In Progress	No
Company leadership has discussed AI use and expectations			
We understand why we are using AI tools and what problems we are trying to solve			
We have identified low-risk areas for AI experimentation			
We have discussed potential risks associated with AI use			
Someone within the company is responsible for overseeing AI-related decisions			

## 03 Employee Awareness and Training

Question	Yes	Partial/In Progress	No
Employees understand that AI-generated content may be inaccurate			
Employees know what information should never be entered into AI tools			
Employees understand when human review is required			
Employees have received guidance or training on AI use			
Employees know when to escalate concerns or unusual AI behavior			
Employees understand that AI should support – not replace – judgment and customer service			

Total Points for Sections 2 & 3: \_\_\_\_\_

## 04 Customer Communication and Transparency

Question	Yes	Partial/In Progress	No
Customers can easily reach a live employee when needed			
AI-assisted communications are reviewed being sent			
We disclose AI use where appropriate in customer communications			
Automated calls or messages include proper disclosures where required			
We have reviewed AI customer communications for tone and professionalism			
Sensitive customer issues can be escalated to a human representative			

## 05 Data Privacy and Security

Question	Yes	Partial/In Progress	No
Employees are prohibited from entering customer information into public AI tools			
We use approved or company-authorized AI platforms			
We understand how our AI vendors store and handle data			
We have reviewed vendor privacy or security practices			
We limit access to sensitive customer information			
We have discussed AI-related data privacy risks internally			

Total Points for Sections 4 & 5: \_\_\_\_\_

## 06 Compliance and Risk Management

Question	Yes	Partial/In Progress	No
We understand that existing laws still apply to AI-assisted activities			
We review AI-generated customer communications before use			
We have considered TCPA requirements for automated calls or texts			
We have considered collections compliance risks related to AI use			
We avoid relying on AI for legal or compliance advice			
We have identified high-risk AI uses that require additional oversight			

## 07 Monitoring and Oversight

Question	Yes	Partial/In Progress	No
We periodically review AI-generated content for accuracy			
Employees can report AI mistakes or concerns			
We monitor customer complaints related to AI-assisted interactions			
We review AI tools periodically to determine whether they are actually helping operations			
We adjust or discontinue AI tools that create operational or compliance concerns			

Total Points for Sections 6 & 7: \_\_\_\_\_

# SCORING YOUR RESULTS

Add your total score from Sections 2–7.

## 0–20 Points: Early Exploration

Your company is in the early stages of evaluating AI. Focus first on employee awareness, approved uses, and low-risk experimentation.

## 21–40 Points: Foundational Adoption

Your company has begun integrating AI into operations but may still need stronger policies, training, and oversight procedures.

## 41–60 Points: Operational Integration

AI is becoming part of your operational workflows. Your focus should now shift toward monitoring, consistency, vendor management, and long-term governance.

## 61+ Points: Advanced Readiness

Your company has established many foundational practices for responsible AI use. Continue refining oversight, training, and operational review processes as technology evolves.

# SUGGESTED NEXT STEPS

## If You Are in the Early Exploration Stage

### Focus on:

- employee education
- identifying approved tools
- understanding data privacy risks
- experimenting in low-risk workflows

### Examples:

- email drafting
- meeting summaries
- internal brainstorming
- marketing support

## If You Are in the Foundational Adoption Stage

### Focus on:

- creating written AI guidelines
- improving oversight and review processes
- reviewing customer communications carefully
- evaluating vendor practices

### Examples:

- AI-assisted customer service
- payment reminder workflows
- operational reporting
- marketing automation

## If You Are in the Operational Integration Stage

### Focus on:

- formalizing oversight responsibilities
- monitoring performance and accuracy
- improving employee training
- reviewing compliance and customer experience risks

### Examples:

- AI voice systems
- collections communications
- workflow automation
- integrated customer engagement tools

## If You Are in the Advanced Readiness Stage

Your company has established the foundational elements for responsible AI adoption. The focus now shifts to continuous improvement, oversight, and strategic use of AI.

### Focus on:

- regularly reviewing AI workflows and vendors
- monitoring customer feedback and operational outcomes
- refining employee training and usage guidelines
- evaluating new AI tools and capabilities
- documenting lessons learned
- strengthening governance and oversight
- sharing successful approaches across departments and locations

### Examples:

- advanced customer communication systems
- AI-assisted analytics and reporting
- workflow automation across multiple business functions
- structured vendor management and review processes
- formal AI governance and oversight programs

# FINAL THOUGHTS

AI adoption across the rent-to-own industry is still evolving, and no company has everything fully figured out yet. Businesses do not need to move faster than they are comfortable moving. In many cases, a practical and measured approach will lead to better long-term results than rapid implementation without oversight.

The companies that benefit most from AI will likely be the ones that:

- remain thoughtful about customer trust,
- keep employees involved in decision-making,
- protect customer information carefully,
- and use technology to strengthen operations rather than replace relationships.

### ACCESS MORE AI RESOURCES:



APRO will continue developing resources, education, and best practices to support members as AI adoption across the industry continues to grow.