AI-Enabled Business Capabilities for Target Operating Model Design

Designing AI-Enabled Capability Systems for Value-Aligned Target Operating Models

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Abstract

Business capabilities form the structural foundation of a Target Operating Model (TOM). In the era of agentic AI, these capabilities shift from static organizational constructs to adaptive systems that continuously sense, decide, act, and learn. This white paper presents a capability-realization–centric method for designing AI-enabled TOMs, integrating roles, processes, information/data, and technology into a coherent operating architecture. Linking capabilities to value streams and embedding intelligence into each realization component, enterprises transition from deterministic workflows to adaptive, intelligence-driven operations. The paper provides a structured, governance-aligned approach for designing and scaling AI-enabled Target Operating Models.

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Executive Summary

Business capabilities are the structural backbone of modern business architecture and the primary design unit of a Target Operating Model (TOM). In an era defined by agentic AI, capabilities no longer operate as static combinations of people, processes, data, and technology. Now, capabilities become adaptive, learning-driven systems that continuously sense, decide, act, and improve. AI transforms capabilities from organizational abstractions into **intelligent, semi-autonomous units of execution** that evolve in real time.

This white paper presents a capability-realization–centric approach to business architecture and TOM design. It focuses on the four components of capability realization – roles, processes, information/data, and technology – and demonstrates how agentic AI integrates into each component to elevate enterprise performance. In this model, AI is not an add-on to existing workflows, but the **operational fabric** that connects and amplifies every element of capability realization.

Building on the DEAA AI-enabled capability framework (available on the DEAA website for readers who wish to explore the foundational model in depth), this paper shows how business capabilities:

- anchor the Target Operating Model and provide the stable structure into which AI can be systematically embedded,
- connect directly to organizational value streams, enabling AI agents to act at the precise moments where value is created or lost,
- provide the structural foundation for capability-centric AI adoption—ensuring intelligence is reusable across the enterprise rather than fragmented across applications, and
- enable enterprises to shift from deterministic operations to **intelligence-driven operating models** where decisions, workflows, and interactions continuously adapt to context.

To make these concepts tangible, this paper includes real-world examples from industries such as financial services, healthcare, manufacturing, and public sector operations—illustrating how AI-enabled capabilities reshape value delivery, accelerate transformation, and redefine the design of the modern Target Operating Model.

1. Business Capabilities as the Foundation of the Target Operating Model

A Target Operating Model defines **how** an organization delivers value. Business capabilities define **what** the organization must be able to do to deliver that value. Therefore:

The TOM is the operating expression of the business capability model.

Capabilities are stable, strategy-anchored constructs. Their realization—roles, processes, information, and technology—changes as the enterprise evolves.

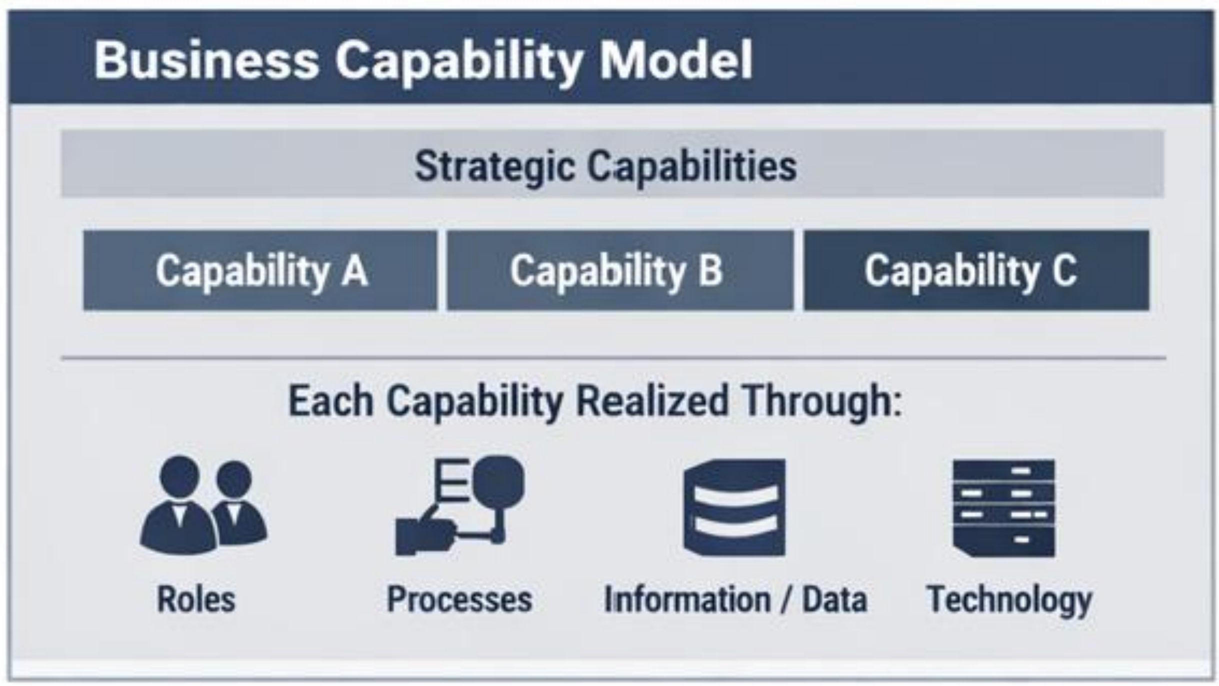
Real-World Example

A global insurer's "Claims Management" capability remains constant over decades. But its realization evolves:

- **Roles** shift from manual claims adjusters to AI-augmented adjusters supported by autonomous triage agents.
- **Processes** shift from sequential review to AI-triggered workflows with automated fraud detection.
- **Information** shifts from document repositories to vectorized knowledge stores.
- **Technology** shifts from legacy claims systems to agent-orchestrated platforms.

This illustrates how capabilities anchor the TOM while their realization modernizes.

Figure 1 — Business Capability Model: Each capability is realized through roles, processes, information/data, and technology.



Interpreting the Business Capability Model

The diagram above illustrates structural relationships and also defines the **architectural logic** that underpins every subsequent layer of the Target Operating Model.

1. Capabilities as Modular Design Units

Each capability functions as a **modular building block** of enterprise design. Rather than describing departments or systems, capabilities express *what* the organization must be able to do — independent of *how* it is currently done. This abstraction allows architects to:

- Reconfigure capabilities without disrupting the enterprise's strategic backbone.
- Align transformation initiatives to capability boundaries instead of organizational silos.
- Treat each capability as a reusable construct across multiple value streams.

2. Realization Components as Dynamic Interfaces

The four realization components – **Roles, Processes, Information/Data, and Technology** – act as **interfaces** between the capability and the operating model. They are not static layers but **adaptive connectors** that evolve as the enterprise modernizes. For example:

- Roles shift from manual execution to AI-augmented collaboration.

- Processes evolve from deterministic workflows to probabilistic, learning-enabled systems.
- Information transitions from structured repositories to semantic, vectorized knowledge fabrics.
- Technology moves from siloed applications to orchestrated platforms.

This dynamic interplay ensures that the capability remains stable while its realization continuously adapts to new business and technological contexts.

3. Architectural Implications

Embedding this model into enterprise architecture practice yields several advantages:

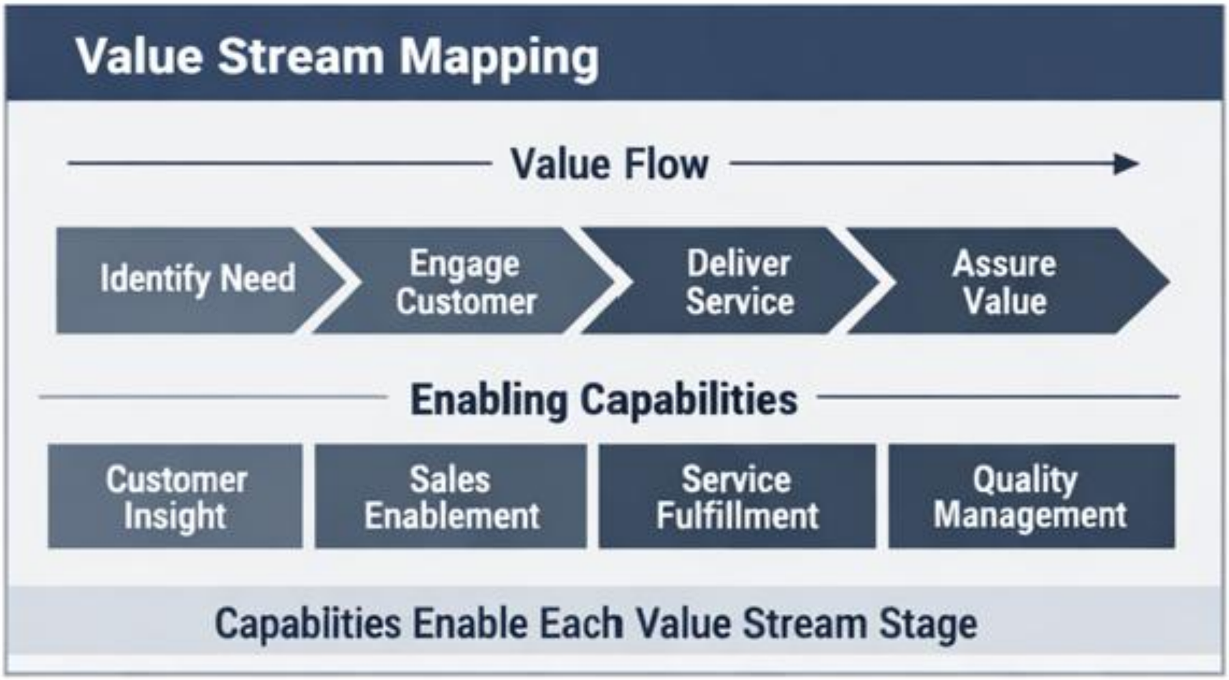
- **Traceability:** Every TOM component can be traced back to a capability realization element.
- **Governance:** Capability boundaries become natural governance domains for Responsible AI and continuous assurance.
- **Scalability:** Modular realization enables selective modernization — upgrading one component (e.g., technology) without destabilizing the others.
- **Strategic Alignment:** Capabilities provide a persistent link between strategy formulation and operational execution.

4. Transition to Value Streams

This capability-centric foundation sets the stage for **Section 2**, where value streams translate these modular capabilities into **flows of value creation**. By mapping capabilities to value stream stages, TOM becomes not just structurally sound as well as **value-aligned** – ensuring that every capability contributes directly to measurable outcomes.

2. Linking Business Capabilities to Value Streams

Figure 2 — Value Stream Mapping: Capabilities enable each stage of the value flow.



Interpreting the Value Stream Mapping Model

The Value Stream Mapping diagram shows a sequence of activities and reveals the **flow architecture** of the enterprise. It is the connective tissue that links strategic intent to operational execution.

a. **Value Streams as the Enterprise's Flow Fabric**

Value streams represent how value actually moves through the organization, independent of hierarchy or systems. They expose:

- Where decisions occur
- Where delays accumulate
- Where customer experience is shaped
- Where AI agents can intervene with the highest leverage

This makes value streams the **primary lens** for diagnosing operational friction and targeting AI-enabled improvements.

b. **Capabilities as Reusable Value Enablers**

Each stage of the value stream is powered not by departments, but by **capabilities**. This distinction is crucial because:

- Capabilities are **stable** even when processes or org structures change
- Capabilities are **reusable** across multiple value streams
- Capabilities provide **consistent execution** across channels and products
- Capabilities are the **natural insertion point** for AI agents

This is how enterprises avoid fragmented AI adoption – by ***embedding intelligence at the capability level***.

c. Revealing Cross-Capability Choreography

The diagram makes visible the **interdependencies** required to deliver value.

For example:

- "Identify Need" requires Customer Insight + Market Intelligence
- "Engage Customer" requires Omnichannel Interaction + Sales Enablement
- "Deliver Service" requires Account Opening + KYC/AML + Fulfillment
- "Assure Value" requires Customer Support + Quality Management

This mapping exposes:

- Capability bottlenecks
- Over-leveraged capabilities
- Data dependencies
- Opportunities for multi-agent orchestration

This is the architectural foundation for designing an AI-enabled TOM.

d. AI Turns Value Streams into Adaptive Systems

AI agents transform value streams from linear sequences into **adaptive, sensing, learning systems**.

Agents can:

- Detect customer intent

- Trigger workflows
- Personalize engagement
- Predict risk
- Optimize fulfillment
- Monitor service quality

This shifts the enterprise from deterministic execution to **continuous, intelligence-driven flow**.

e. **Architectural Implications for TOM Design**

The above diagram sets up the logic for the TOM design steps in Section 8:

- TOM design must begin with **value creation**, not organizational structure
- Capabilities must be architected to **serve value streams**, not internal silos
- AI integration must be **capability-centric**, not application-centric
- Governance must follow **value flow**, not reporting lines

Value streams describe **how value flows** from trigger to outcome. Capabilities describe **what abilities** are required at each stage of that flow.

A capability model becomes actionable only when mapped to value streams:

- **Value streams identify the moments where value is created.**
- **Capabilities provide the reusable abilities that enable those moments.**

Example: Retail Banking Value Stream

Value Stream Stage	Required Business Capabilities	Example of Agentic-AI Integration
Identify Need	Customer Insight, Market Intelligence	AI agents detect life events (e.g., home purchase intent) from interaction patterns
Engage Customer	Omnichannel Interaction, Sales Enablement	Conversational agents provide personalized product recommendations

Value Stream Stage	Required Business Capabilities	Example of Agentic-AI Integration
Deliver Service	Account Opening, KYC/AML, Fulfillment	Autonomous agents orchestrate document verification and compliance checks
Assure Value	Customer Support, Quality Management	AI monitors service quality and triggers remediation workflows

This mapping ensures the TOM is **value-aligned**, not system-aligned.

In an AI-enabled enterprise, value streams become the mechanism through which intelligence flows — but only when AI is embedded at the capability level rather than bolted onto individual applications. Application-centric AI creates isolated automations; capability-centric AI creates reusable, enterprise-wide intelligence that can be invoked at every stage of the value stream. By integrating AI agents, semantic data, and adaptive processes directly into the capabilities that power each value-creation moment, organizations ensure that intelligence is not fragmented across systems but woven into the structural fabric of the operating model. This capability-centric approach is what enables the TOM to scale AI consistently, govern it effectively, and evolve it continuously as business needs change.

3. The Four Components of Business Capability Realization

The DEAA capability framework defines capability realization as consisting of **roles, processes, information/data, and technology**. These four components form the **design blueprint** for the Target Operating Model.

Below, each component is reinterpreted through the lens of **agentic-AI integration**, with examples added for clarity.

4. Roles — Human + Machine Workforce Architecture

Modern enterprise architecture requires a hybrid workforce model combining human expertise with AI agents.

4.1 Human Roles in the TOM

Human roles evolve from task execution to:

- **Oversight** (AI Stewards, Model Owners)
- **Judgment** (Human-in-the-Loop decisioning)
- **Contextual expertise** (Domain Experts)
- **Augmented practitioners** using copilots and agents

4.2 Machine Roles in the TOM

Agentic-AI introduces machine roles that become first-class architectural citizens:

- **Autonomous Agents** → execute tasks, orchestrate workflows, escalate exceptions
- **Decision Engines** → provide predictions, recommendations, optimization
- **Knowledge Agents** → retrieve, summarize, contextualize enterprise knowledge

Real-World Example

In a pharmaceutical company:

- A **Regulatory Compliance Agent** monitors new FDA/EMA guidelines and alerts compliance officers.
- A **Clinical Trial Optimization Agent** analyzes patient recruitment patterns and recommends adjustments.
- Human experts validate decisions, but the agents perform continuous monitoring and analysis.

TOM Implications

- Every capability must define **human-machine RACI boundaries**.
- Organizational design must incorporate **AI-augmented job families**.
- Workforce planning must include **agent lifecycle management**.

5. Processes — Adaptive, Learning-Enabled Workflows

AI transforms processes from deterministic sequences into **probabilistic, adaptive systems**.

5.1 AI-Enabled Process Patterns

- **AI-Triggered Workflows** (e.g., anomaly → investigation)
- **Human-in-the-Loop (HITL)** checkpoints
- **Continuous Learning Loops** (feedback → retraining → redeployment)
- **Autonomous Orchestration** via multi-agent systems

Real-World Example

In supply chain operations:

- An **Inventory Optimization Agent** detects low stock and triggers replenishment.
- A **Supplier Risk Agent** flags geopolitical disruptions and recommends alternate suppliers.
- A **Logistics Agent** reroutes shipments based on weather or port congestion.

These agents coordinate autonomously, escalating only when confidence thresholds are not met.

TOM Implications

- Process models must include **AI decision points**, **confidence thresholds**, and **fallback paths**.
- End-to-end value stream flows must incorporate **agentic orchestration**.
- Process governance must include **explainability, drift monitoring, and bias controls**.

6. Information & Data — Semantic, Vectorized, Governed

AI requires contextual, high-quality, semantically linked data.

6.1 Core Data Components

- **Semantic Layer / Knowledge Graph** → enterprise meaning model
- **Vector Databases** → embedding-based retrieval
- **Data Fabric** → unified access, lineage, governance
- **Metadata & Trust Scores** → required for Responsible AI

Real-World Example

A global manufacturer builds a **semantic knowledge graph** linking:

- product specifications
- supplier data
- maintenance logs
- IoT sensor readings
- quality incidents

A **Knowledge Agent** uses this graph to answer questions like:

"Which suppliers contribute most to quality defects in Region A for Product Line B?"

TOM Implications

- Every capability must define its **semantic data requirements**.
- Value streams must be supported by **cross-capability knowledge flows**.
- Data governance must shift from application-centric to **capability-centric**.

7. Technology — Platforms, Infrastructure, Orchestration

AI technology spans four layers:

1. **Compute Layer** → GPU/TPU clusters, edge nodes, elastic scaling
2. **Model Layer** → foundation models, fine-tuned models, multimodel routing
3. **Orchestration Layer** → LLMOps, agent frameworks, API gateways
4. **Integration Layer** → event-driven architecture, observability, monitoring

Real-World Example

A logistics company deploys:

- **Edge AI** on delivery vehicles for route optimization
- **Cloud-based agent orchestration** for fleet management
- **Event-driven integration** with ERP and warehouse systems

- **Continuous assurance dashboards** monitoring model drift

TOM Implications

- Technology becomes a **shared enterprise capability**, not a project asset.
- AI platforms must support **multi-agent orchestration**.
- Observability and continuous assurance become **non-negotiable TOM components**.

7.1 Capability Realization View for a Single Capability

Purpose

The below diagram zooms in on a **single business capability** (e.g., *Customer Insight*) to show how it is realized through **four components**—
Roles, Processes, Information/Data, and Technology—with **AI Agents & Automation** woven through all of them.

Central Capability

- Represents *what* the organization must be able to do.
- Example: *Customer Insight*—the ability to understand customer behavior and intent.
- The surrounding components describe *how* that ability is achieved.

Roles (Human + Machine)

- Defines **who** performs the work.
- Human roles: AI Stewards, Data Analysts, Domain Experts.
- Machine roles: Insight Agents, Decision Engines, Knowledge Agents.
- Shows collaboration between people and AI agents.

Processes (Adaptive Workflows)

- Defines **how** work flows.
- AI-enabled patterns: Data Collection → Pattern Detection → Recommendation Loop.
- Processes evolve from deterministic sequences to adaptive, learning-enabled workflows.

Information / Data (Semantic Foundation)

- Defines **what** knowledge the capability relies on.
- Components: Semantic Layer, Vector Store, Knowledge Graph.
- Provides contextual, governed data for AI reasoning and insight generation.

Technology (Platform Infrastructure)

- Defines **where** the capability operates.
- Layers: LLMOps Platform, Agent Framework, Integration APIs.
- Enables scalable orchestration and continuous assurance.

AI Agents & Automation (Hub)

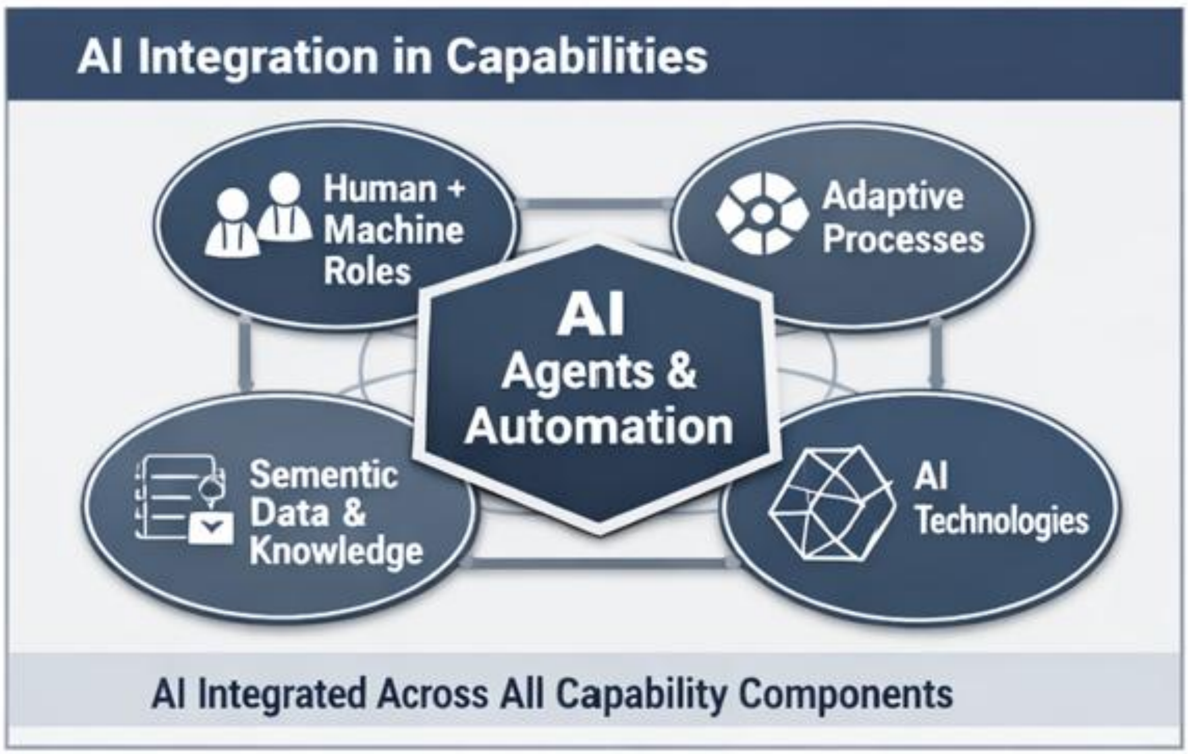
- Central hexagon connecting all four components.
- Represents the **AI nervous system** of the capability.
- Agents act across roles, processes, data, and technology to sense, decide, act, and learn.

Interpretation

- Arrows show bidirectional flow: components feed and use AI agents; together they realize the capability.
- Caption: "Integrated Roles, Processes, Information, and Technology Powered by Age ntic-AI."
- The view demonstrates that each capability is a **living system**, not a static construct.

A critical distinction in this view is the difference between AI Agents & Automation and AI Technologies. AI Agents & Automation represent the *operational intelligence* embedded within the capability — the actors that sense, decide, and act across roles, processes, and information. AI Technologies, by contrast, form the *platform substrate* that enables these agents to function: the orchestration frameworks, model-management systems, integration layers, and assurance mechanisms that support scalable, reliable agent behavior. Together, they illustrate that AI is both an execution force within the capability and an enabling foundation beneath it — a dual role essential for designing AI-enabled capabilities that are adaptive, governed, and enterprise-grade.

Figure 4 — AI Integration in Capabilities: AI agents, semantic data, adaptive processes, and AI technologies woven across all capability components.



Interpreting the AI Integration in Capabilities Model

This diagram represents the **AI operating fabric** of the enterprise – the cross-capability intelligence layer that transforms the organization from a collection of functional units into a coordinated, adaptive system.

It shows how AI becomes a **horizontal capability** that permeates every realization component, enabling the enterprise to sense, decide, act, and learn at scale.

1. AI Agents as the Enterprise's Distributed Workforce

At the center of the diagram is **AI Agents & Automation**, representing a shift from AI as a tool to AI as a **workforce construct**.

These agents:

- Monitor signals across capabilities
- Trigger workflows and decisions

- Collaborate with humans
- Escalate exceptions
- Learn from outcomes

This creates a **distributed mesh of autonomous and semi-autonomous agents** that augment every capability.

2. Human + Machine Roles as a Unified Workforce Architecture

The top-left domain – **Human + Machine Roles** – highlights a fundamental architectural shift:

Capabilities are no longer realized by humans alone, but by hybrid teams of people and AI agents.

This requires:

- New job families
- New RACIs
- New governance models
- New performance metrics
- New workforce planning practices

AI becomes a **first-class actor** in the operating model.

3. Adaptive Processes as Living, Learning Systems

The top-right domain – **Adaptive Processes** – reframes processes as **dynamic behavioral systems** rather than static sequences.

AI enables processes to:

- Adapt to context
- Respond to events
- Adjust based on confidence thresholds
- Optimize themselves over time
- Coordinate across capabilities

This turns the enterprise into a **continuously learning organism**.

4. Semantic Data & Knowledge as the Cognitive Substrate

The bottom-left domain – **Semantic Data & Knowledge** – represents the **meaning layer** that AI relies on.

This includes:

- Semantic models
- Knowledge graphs
- Vector stores
- Contextual metadata
- Trust and lineage signals

This layer ensures that AI agents operate on **contextualized, governed, enterprise-grade knowledge**, not isolated datasets.

5. AI Technologies as the Execution Platform

The bottom-right domain – **AI Technologies** – is the platform layer that enables AI to operate reliably and at scale.

This includes:

- LLMOps
- Agent frameworks
- Model routing
- Event-driven integration
- Observability and assurance systems

This is the **technical substrate** that allows AI to be embedded across all capabilities.

6. The Architectural Insight: AI Is Not a Layer – It Is a Weave

The diagram makes a critical point:

AI is not a separate layer in the operating model. AI is woven through every component of capability realization.

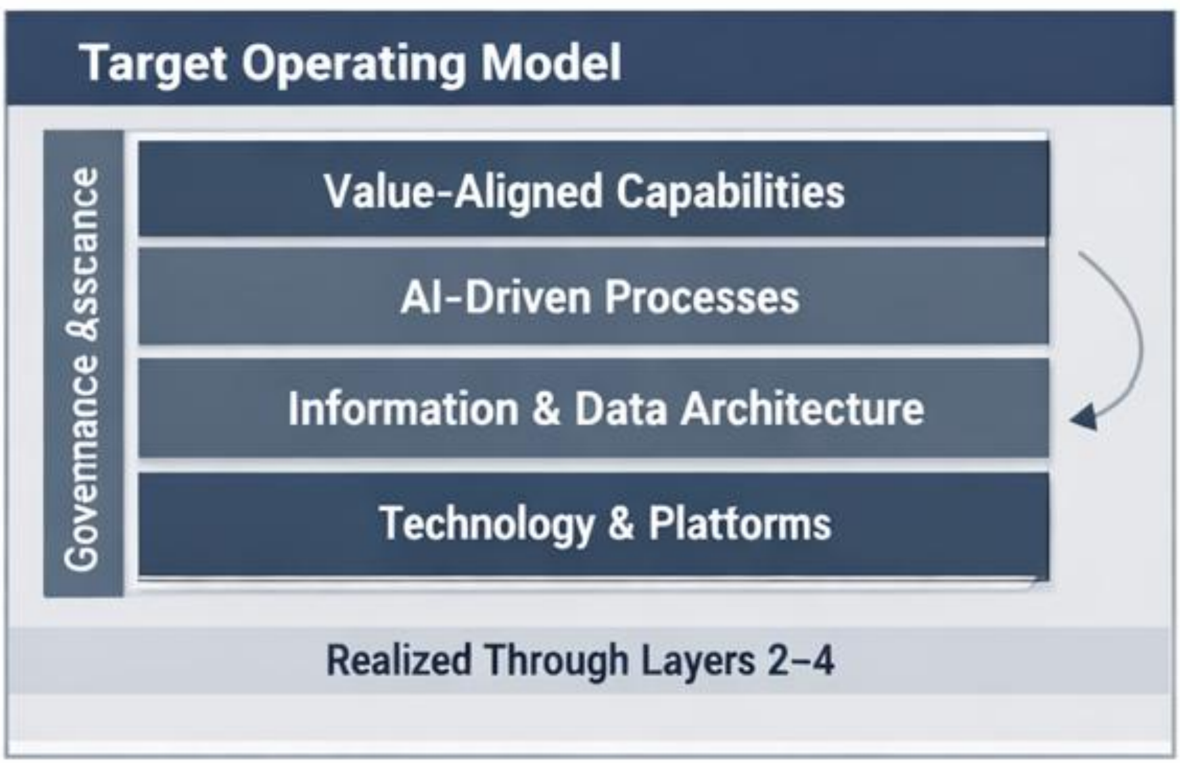
This is the architectural breakthrough that differentiates:

- AI-enabled enterprises from
- enterprises that merely "use AI."

AI becomes the **connective tissue** that integrates roles, processes, data, and technology into a coherent, intelligent operating system.

8. Designing the AI-Enabled Target Operating Model

Figure 3 — Target Operating Model: Value-aligned capabilities realized through AI-driven processes, information & data architecture, and technology platforms, governed end-to-end.



Interpreting the Target Operating Model

The Target Operating Model diagram provides a structural overview and defines the **execution architecture** of an AI-enabled enterprise. It shows how capabilities, processes, data, and technology converge into a coherent operating system governed by continuous assurance.

1. TOM as the Execution Layer of the Capability Model

The TOM translates the **capability model** from a strategic blueprint into an operational reality. Where capabilities define *what* the enterprise must be able to do, the TOM defines *how* those abilities are executed consistently, intelligently and at scale.

This ensures:

- Strategy → capabilities → TOM → execution
- A direct, traceable line from intent to outcome
- No drift between design and operations

2. Value-Aligned Capabilities as the TOM's Structural Spine

The top layer of the diagram – **Value-Aligned Capabilities** – signals a critical architectural principle:

The TOM is not organized around functions or systems, but around the capabilities that enable value creation.

This alignment ensures:

- Every TOM component contributes to measurable value
- AI investments map to capability needs, not technology silos
- Transformation programs are anchored in stable, reusable constructs

3. AI-Driven Processes as the Enterprise's Behavioral Layer

The second layer – **AI-Driven Processes** – represents the behavioral logic of the enterprise.

These processes are:

- Adaptive
- Event-driven
- Confidence-based
- Multi-agent orchestrated
- Continuously learning

This layer operationalizes the shift from deterministic workflows to **probabilistic, intelligence-driven execution**.

4. Information & Data Architecture as the Semantic Fabric

The third layer – **Information & Data Architecture** – is the semantic foundation that enables AI-driven operations.

It provides:

- Meaning (semantic layer)
- Context (knowledge graphs)
- Retrieval intelligence (vector stores)
- Trust (metadata, lineage, quality signals)

This layer ensures that AI agents operate on **governed, contextualized, enterprise-grade knowledge**, not isolated datasets.

5. Technology & Platforms as the Enterprise Operating Substrate

The fourth layer – **Technology & Platforms** – is the execution substrate for AI-enabled operations.

It includes:

- LLMOps
- Agent frameworks
- Integration platforms
- Event-driven architecture
- Observability and assurance systems

This layer ensures that AI agents can act, coordinate, and learn across the enterprise.

6. Governance & Assurance as the Vertical Control Plane

The vertical bar – **Governance & Assurance** – is the TOM's control plane.

It ensures:

- Responsible AI

- Compliance (e.g., EU AI Act)
- Drift detection
- Bias monitoring
- Explainability
- Auditability
- Operational resilience

This is not a separate function. Rather, it is a **continuous, embedded assurance system** that spans all TOM layers.

7. Realization Through Layers 2–4

The bottom section – **Realized Through Layers 2–4** – reinforces a key architectural truth:

Capabilities become operational only when processes, data, and technology are designed as an integrated system.

This is the bridge between:

- Capability design
- TOM architecture
- Operational execution

It ensures that the TOM is not a conceptual model but a **living, evolving operating system**.

The TOM must be constructed by **starting from the capability model** and designing each capability's realization layer with agentic-AI in mind.

8.1 TOM Design Steps

1. **Map value streams** and identify value-creation moments.
2. **Identify capabilities** required at each moment.
3. For each capability, define the four realization components:
    - **Roles** (human + machine)
    - **Processes** (AI-enabled workflows)
    - **Information/Data** (semantic + vectorized)

- Technology (platform + orchestration)

4. Define **AI governance**, including Responsible AI and continuous assurance.
5. Define **transition architectures** and maturity-aligned rollout waves.

Real-World Example

A public sector agency redesigns its TOM for citizen services:

- Value stream: “Apply → Review → Approve → Deliver Service”
- Capabilities: Case Management, Eligibility Determination, Document Verification
- AI integration:
    - Autonomous agents pre-screen applications
    - Knowledge agents retrieve policy rules
    - HITL checkpoints ensure fairness and compliance

The result: 40–60% reduction in processing time and improved transparency.

9. Continuous Assurance and Governance

AI governance is a **continuous assurance system**, not a compliance function. It includes drift detection, bias monitoring, explainability dashboards, and automated compliance checks.

Real-World Example

A financial institution uses:

- **Bias monitoring agents** to detect demographic disparities
- **Lineage tracking** to ensure auditability
- **Explainability dashboards** for regulators
- **Automated compliance checks** aligned to the EU AI Act

TOM Implications

- Governance must be embedded **within each capability**, not centralized.
- Architecture Contracts must enforce **Responsible AI** and **EU AI Act** compliance.

- Continuous assurance becomes part of **operational management**, not IT oversight.

10. Conclusion

Business capabilities provide the structural foundation for designing a Target Operating Model. When realized through roles, processes, information, and technology – and when enhanced with agentic-AI – they become **adaptive, learning-driven systems** that continuously improve enterprise performance.

By linking capabilities to value streams and embedding agentic-AI into each realization component, organizations can:

- accelerate value creation,
- reduce operational friction,
- increase decision quality,
- scale intelligence across the enterprise, and
- operate with continuous assurance.

This capability-centric, AI-enabled approach transforms the TOM from a static blueprint into a **living, evolving operating system for the enterprise**.

Readers who wish to explore the underlying AI-enabled capability framework in more detail can find the full foundational white paper on the **Digital Enterprise Architecture Advisors (DEAA) website**.

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