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Operational Maturity as a Predictor of Cloud-Migration Success

Process Automation and Workflow Redesign as a Precursor to Cloud Transformation in Banking

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Abstract. Cloud-migration programmes in banking are routinely planned as infrastructure exercises, with operational process quality treated as out of scope. This paper argues the opposite: that the maturity of a bank's operational processes, built through workflow redesign and process automation, is a leading predictor of whether a subsequent cloud migration succeeds. The argument is grounded in the author's career arc, which began with end-to-end workflow redesign across customer-service delivery processes that improved service turnaround efficiency by 18% and was productised into a reusable optimisation playbook, and progressed to leading enterprise cloud transformation in a top-tier pan-African bank. We develop a staged model linking manual processes, workflow redesign, process automation, operational maturity, and cloud-migration readiness, state testable propositions, and propose a pre-migration readiness instrument with a scoring rubric. Using an illustrative analysis calibrated to the verified 18% turnaround improvement, we show how process maturity plausibly predicts migration success and explain the mechanism: mature processes are standardised, low-variance, and cleanly interfaced, which are precisely the properties that make a workload safe to migrate. The contribution unifies operational excellence and cloud transformation into a single readiness narrative and offers banks a way to de-risk migration before any infrastructure work begins, accompanied by reusable appendices.

Keywords: *process automation, workflow redesign, operational maturity, cloud migration, migration readiness, business process management, digital transformation, banking operations, process variance*

1. Introduction

A bank planning a cloud migration typically asks infrastructure questions: which workloads, which regions, what landing zone, what cost. It less often asks whether the business processes that those workloads support are mature enough to migrate safely. Yet a migration does not move code alone; it moves a process, with its handoffs, exceptions, and manual workarounds. A poorly understood, high-variance manual process does not become well-behaved because it now runs in the cloud. It becomes a high-variance process that is harder to observe.

This paper advances a thesis drawn from the author's own career arc: operational maturity, the standardisation and automation of business processes achieved before migration, is a leading predictor of migration success. The author's early work redesigned end-to-end customer-service delivery processes, improving service turnaround efficiency by 18% and productising the approach into a reusable playbook adopted by other operational teams; that operational foundation later underpinned enterprise cloud transformation in the same institution. The paper generalises this experience into a model and an instrument. The contributions are:

- A staged model linking manual processes, workflow redesign, process automation, operational maturity, and cloud-migration readiness, with the causal mechanism made explicit and stated as testable propositions.

- A pre-migration operational-readiness instrument, with a scoring rubric, that a bank can apply before committing to infrastructure work.
- An illustrative analysis, calibrated to a verified 18% turnaround improvement, demonstrating the maturity-to-success relationship and its mechanism.
- A worked case study contrasting a process migrated after redesign with one migrated without, and a sequencing recommendation: redesign and automate first, migrate second.
- Reusable appendices: a readiness rubric, a redesign-first playbook, a worked assessment, and a mapping to the standard migration dispositions.

The paper proceeds as follows. Section 2 reviews business process management, maturity models, and cloud-migration readiness, and identifies the missing link. Section 3 presents the staged model and propositions. Section 4 develops the readiness instrument. Section 5 presents the illustrative evidence. Section 6 offers a worked case study. Section 7 gives sequencing and implementation guidance. Section 8 discusses the unifying thesis, boundary conditions, and threats to validity. Section 9 covers limitations and future work. Section 10 concludes. Appendices A to E provide reusable artefacts.

2. Background and Related Work

2.1 Business Process Management and Automation

Business process management treats processes as managed assets that can be modelled, measured, and improved [1]. The discipline's roots in business process reengineering [8] and process innovation [9] established that radical redesign of how work flows can yield step-changes in performance, while later work emphasised continuous, managed improvement [11]. Process automation, from workflow engines to robotic process automation, reduces manual effort and variance in execution [2][13]. These literatures establish that process quality is both measurable and improvable.

2.2 Process-Maturity Models

Maturity models such as CMMI and the Business Process Maturity Model characterise organisations along a path from ad-hoc to optimised processes, with higher maturity associated with predictability and lower defect rates [3][4]. The core insight, that maturity is a measurable property with performance consequences, is foundational to this paper, which applies it to a context the maturity literature rarely addresses: the readiness of a process for cloud migration.

2.3 Cloud-Migration Readiness

Cloud-migration frameworks emphasise application portfolio assessment, the well-known rehost, replatform, refactor, repurchase, retain, and retire dispositions, and landing-zone preparation [5][6][10]. Readiness in these frameworks is assessed largely along technical axes: dependencies, statefulness, and architectural fit. Operational-process maturity is seldom an explicit readiness dimension, even though migration moves a process and not merely an artefact.

2.4 Process Variance and Observability

Two properties of mature processes matter especially for migration: low variance and observability. A low-variance process has predictable inputs, durations, and outputs, which translate into predictable load and well-

behaved autoscaling once in the cloud. An observable process exposes metrics at its boundaries, which become the signals engineers rely on to operate the migrated workload. Both properties are products of maturity, and both are precisely what a high-variance manual process lacks, which is why migrating such a process simply relocates its unpredictability.

2.5 The Missing Link

The gap this paper addresses is the missing causal link between operational maturity and migration success. We argue that the technical readiness dimensions are necessary but that operational maturity is an upstream determinant: a process that has been redesigned and automated is standardised, lower-variance, and cleanly interfaced, and these are exactly the properties that make its supporting workload safe and observable to migrate. The next section makes this link explicit and testable.

2.6 Why Processes Carry Risk into the Cloud

It is worth being precise about why an immature process is a migration risk rather than merely an operational nuisance. Three mechanisms operate. First, variance defeats capacity planning: a process whose load is unpredictable cannot be right-sized, so the cloud's elasticity is either under-provisioned, causing failures, or over-provisioned, causing cost. Second, undocumented exceptions become production incidents: workarounds that were absorbed informally on-premises surface as failures once the surrounding manual context is removed by migration. Third, missing instrumentation removes observability: a process that exposed no metrics on-premises exposes none in the cloud, leaving operators unable to see where it is failing. Each mechanism is a direct consequence of low maturity, and each is removed by the redesign and automation that raise maturity, which is the causal heart of the paper's thesis.

2.7 Operational Excellence as Strategic Capability

The resource-based view of strategy holds that durable advantage comes from capabilities that are valuable, rare, and hard to imitate. Operational-process maturity is exactly such a capability: it is built slowly, embodied in people and routines, and not purchasable off the shelf. Framing operational excellence this way reframes the redesign work not as a cost centre but as the construction of a strategic capability that, among its other returns, happens to make cloud migration tractable. This framing matters for the business case, because it positions the redesign investment as value-creating in its own right rather than as a tax levied by the migration.

3. A Staged Model of Operational Maturity to Migration Readiness

3.1 The Staged Pathway

Figure 1 presents the staged pathway. An organisation moves from manual processes, through deliberate workflow redesign, to process automation, accumulating operational maturity, and only then reaches genuine cloud-migration readiness. Each stage raises standardisation, lowers execution variance, and clarifies the interfaces between process steps.

Figure 1. Staged pathway from manual processes to cloud-migration readiness, with rising standardisation and falling variance across stages.

3.2 The Mechanism

The mechanism is the key claim. Migration readiness is not a separate destination reached by infrastructure work; it is the by-product of operational maturity. A standardised, automated process exposes well-defined inputs and outputs, predictable load, and explicit exception handling, which translate directly into a migratable workload with observable behaviour and bounded blast radius. The author's 18% turnaround improvement was, in retrospect, also a readiness investment: the redesigned processes were later among the most straightforward to bring under the bank's governed cloud platform, because the redesign had already removed the variance and undocumented exceptions that make migration risky.

3.3 Variance as the Hidden Variable

If a single quantity explains the link, it is variance. Figure 4 illustrates how process cycle-time variance falls as a process moves from manual through redesigned to automated. High variance is the enemy of migration because it defeats capacity planning, masks failures, and turns the cloud's elasticity into a cost rather than a benefit. Reducing variance before migration is therefore not a nicety but the core preparatory act, and it is what the maturity stages of Figure 1 accomplish.

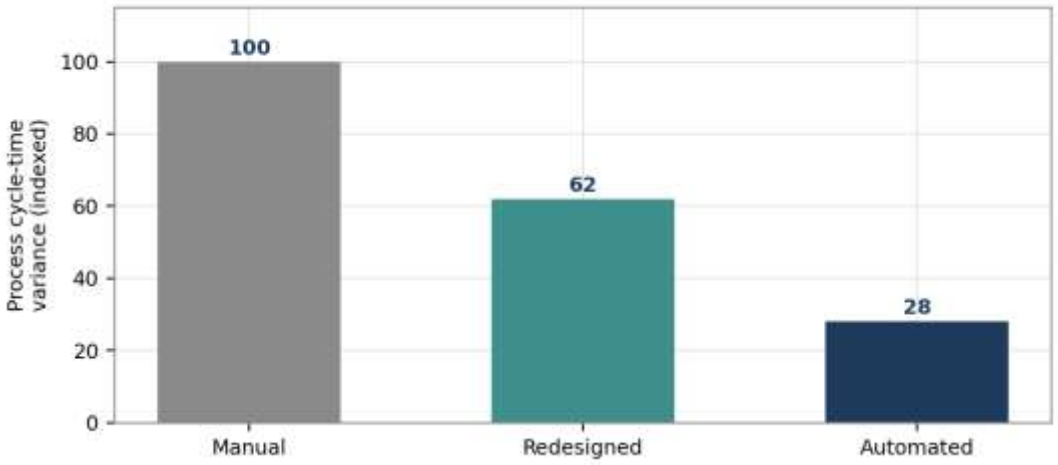

Figure 2. Process cycle-time variance falling as a process matures from manual to automated (indexed, illustrative).

3.4 Propositions

The model yields testable propositions:

1. P1. Pre-migration process maturity is positively associated with cloud-migration success, controlling for technical readiness.
2. P2. The association is mediated by process variance: maturity reduces variance, and lower variance produces more successful migration.
3. P3. Processes redesigned and automated before migration achieve better post-migration observability and reliability than processes migrated in their manual form.
4. P4. Sequencing redesign before migration yields better outcomes than migrating first and improving the process afterwards.

4. A Pre-Migration Operational-Readiness Instrument

4.1 Maturity Levels

Table 1 defines five operational-maturity levels. The levels are deliberately observable, so that an assessor can place a process without ambiguity, and they map monotonically onto migration readiness: the higher the level, the lower the variance and the cleaner the interfaces.

Table 1. Operational process-maturity levels for migration readiness

Level	Label	Characteristics
1	Ad-hoc	Manual, undocumented, high variance, person-dependent
2	Defined	Documented workflow, consistent execution, manual handoffs
3	Standardised	Standardised steps, measured cycle time, exception paths defined
4	Automated	Automated execution, instrumented, low variance
5	Optimised	Continuously improved, self-monitoring, clean interfaces

4.2 Readiness Indicators

Table 2 specifies the readiness indicators a bank can assess for each candidate process before any migration work, and why each matters for the migrated workload. The indicators operationalise the maturity levels into things an assessor can actually measure or observe.

Table 2. Pre-migration operational-readiness indicators

Indicator	What it assesses	Migration relevance
Cycle-time variance	Predictability of process duration	Predictable load and autoscaling behaviour
Exception rate	Frequency of manual workarounds	Bounded failure modes post-migration
Interface clarity	Definition of inputs/outputs between steps	Clean service boundaries and decoupling
Instrumentation	Availability of process metrics	Observability after migration
Automation coverage	Share of steps automated	Reduced manual dependency in cloud
Documentation currency	Whether docs match actual practice	Reliable migration design inputs

4.3 Scoring and Decision Rule

The instrument produces a maturity score per process, and a simple decision rule follows: processes at level 3 or above are candidates for migration in their current form, while processes below level 3 are routed to redesign before migration rather than migrated as-is. Figure 5 places candidate processes on a maturity-by-criticality matrix that operationalises this rule: high-criticality, low-maturity processes (such as legacy reporting) are redesigned before migration, while high-maturity processes can be migrated with confidence. Appendix A gives the full scoring rubric.

Figure 3. Maturity-by-criticality matrix guiding the migrate-or-redesign-first decision (illustrative placement of candidate processes).

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5. Evidence and Illustrative Analysis

5.1 Data and Caveat

The author's verified result is a productised workflow-redesign programme that improved service turnaround efficiency by 18% and was reused across operational teams. To illustrate the maturity-to-success relationship implied by the staged model, this section presents illustrative analyses calibrated to that verified figure. The per-process decomposition (Figure 2), the maturity-versus-success relationship (Figure 3), and the variance reduction (Figure 4) are modelled illustrations, not independently measured datasets, and are presented to make the mechanism legible and to motivate the empirical study identified as future work.

5.2 Turnaround Improvement Decomposition

Figure 2 decomposes the verified 18% turnaround improvement across representative customer-service processes. The consistency of improvement reflects the productised playbook: the same redesign-and-automate approach applied across processes yielded comparable gains, which is what allowed the approach to be reused across teams.

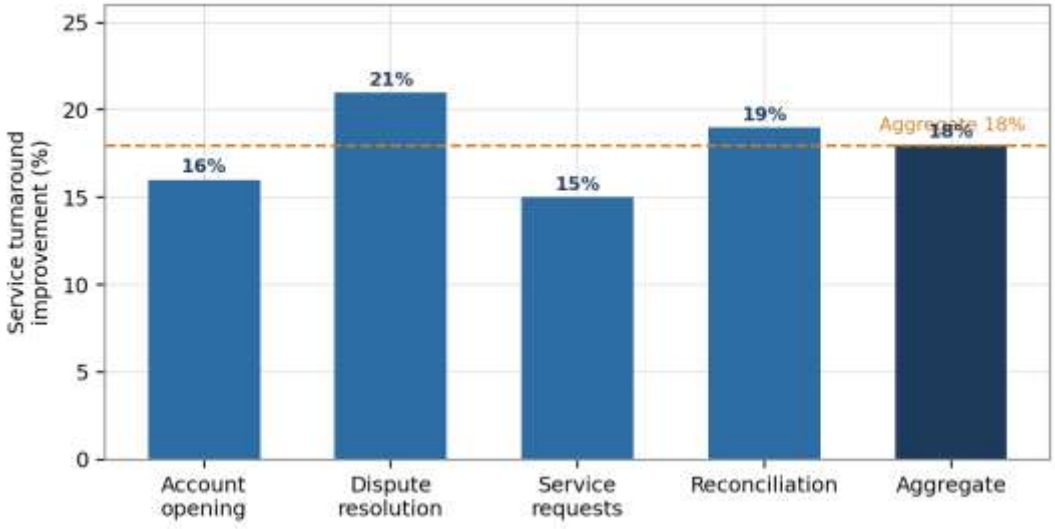

Figure 4. Service-turnaround improvement by process (illustrative decomposition calibrated to the verified 18% aggregate).

5.3 Maturity Predicts Migration Success

Figure 3 illustrates the central relationship: as the pre-migration process-maturity index rises, the migration success score rises with it. The relationship is presented illustratively, but the mechanism, standardisation and low variance producing observable, bounded workloads, gives the relationship a clear causal reading rather than mere correlation, consistent with propositions P1 and P2.

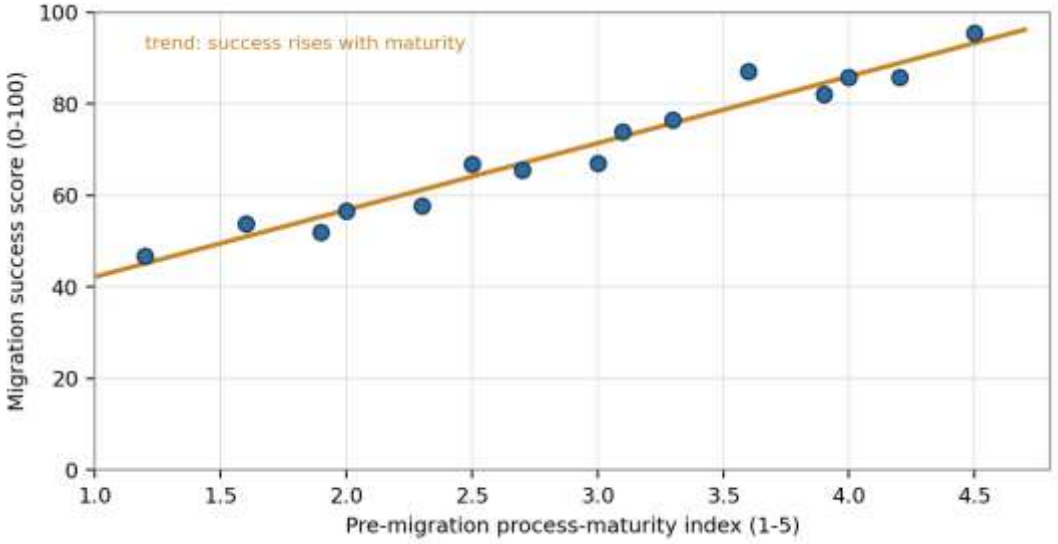

Figure 5. Illustrative relationship between pre-migration process maturity and migration success, with fitted trend.

5.4 Reading the Evidence Against the Propositions

The illustrative evidence is consistent with the propositions but does not test them. Figure 2 shows that the redesign-and-automate approach produced consistent gains (supporting the premise that maturity is achievable and transferable); Figure 4 shows the variance reduction that P2 posits as the mediating mechanism; and Figure 3 shows the maturity-success association of P1. What remains for empirical work is to measure these on real migration outcomes across many processes, which Section 9 sets out.

6. A Maturity-Driven Migration Operating Model

The readiness instrument is most useful when embedded in an operating model that an institution runs continuously rather than as a one-off gate. This section sketches such a model, in which process maturity is assessed, improved, and re-assessed as a standing capability, and migration draws from a pool of processes that have already reached readiness.

6.1 A Standing Readiness Pipeline

Instead of assessing readiness only when a migration is scheduled, the operating model maintains a standing pipeline in which candidate processes are continuously scored, redesigned where they fall short, and promoted to a ready pool once they reach the threshold. Migration then becomes a matter of drawing mature processes from the pool rather than racing to mature them under deadline. This inverts the usual sequence, in which migration deadlines force immature processes into the cloud, and replaces it with a supply of ready processes that migration can draw on at will.

6.2 Roles and Ownership

The operating model assigns clear ownership: process owners are accountable for the maturity of their processes, a central transformation function owns the readiness instrument and the scoring, and the migration team consumes the ready pool. This separation matters because it makes maturity someone's standing

responsibility rather than a scramble triggered by migration, and it aligns incentives so that improving a process is rewarded independently of whether a migration is imminent.

6.3 Connecting to the Governance Model

In a regulated bank, the readiness pipeline connects naturally to the cloud-governance model developed in a companion paper: a process that has been redesigned, instrumented, and documented is also a process whose controls can be mapped and evidenced, so operational maturity and governance readiness advance together. Table 3 summarises how each maturity level corresponds to both migration readiness and the ease of bringing a process under governed, evidenced control.

Table 3. Maturity level mapped to migration readiness and governance readiness

Maturity level	Migration readiness	Governance readiness
1 Ad-hoc	Not ready; redesign required	Controls cannot be reliably evidenced
2 Defined	Limited; manual handoffs risky	Partial evidence; manual assembly
3 Standardised	Candidate for migration	Controls mappable; evidence feasible
4 Automated	Ready; predictable and observable	Evidence largely by construction
5 Optimised	Ready; ideal	Continuous evidence; clean interfaces

6.4 Measuring the Operating Model

The operating model is managed through a small set of metrics: the size and growth of the ready pool, the mean maturity score of the candidate portfolio, the throughput of processes from candidate to ready, and the share of migrations drawn from the ready pool rather than forced through under deadline. The last of these is the headline health metric: an institution running the model well migrates almost entirely from its ready pool, while one that still routinely migrates immature processes under deadline has not yet internalised the redesign-first discipline. Tracking these metrics turns the abstract injunction to mature processes first into a managed, observable capability with its own dashboard.

6.5 Anti-Patterns in Running the Model

Two anti-patterns undermine the operating model in practice. The first is deadline capture, in which an imminent migration date overrides the readiness gate and immature processes are admitted anyway; this is the very failure the model exists to prevent, and it recurs whenever migration deadlines are set independently of the readiness pipeline. The defence is to set migration scope from the ready pool rather than setting deadlines and then scrambling to mature processes against them. The second anti-pattern is gaming the score, in which a process is nominally marked ready without the underlying variance having been reduced; the defence is to anchor the score in observable evidence, measured cycle-time distributions and instrumentation that actually exists, rather than in self-assessment. Both anti-patterns share a root cause, treating readiness as a box to tick rather than as a real property of the process, and both are countered by grounding the score in evidence and by protecting the gate from schedule pressure.

7. Worked Case Study: Two Processes, Two Paths

Consider two customer-service processes migrated to the cloud in the same programme. The first, an account-servicing workflow, was redesigned and partly automated before migration: its steps were standardised, its exceptions documented, and its cycle time measured. The second, a dispute-handling workflow, was migrated in essentially its manual form under schedule pressure, on the assumption that the cloud would impose discipline later.

The redesigned process migrated uneventfully. Its predictable load made capacity planning straightforward; its instrumented boundaries gave operators the signals they needed; its documented exceptions meant the rare failure modes were anticipated rather than discovered in production. The manually-migrated process, by contrast, carried its variance and its undocumented workarounds into the cloud. Its unpredictable load defeated initial capacity assumptions; its lack of boundary instrumentation left operators blind to where time was being lost; and several manual workarounds that had been invisible on-premises surfaced as production incidents once the surrounding context changed. The team spent the months after migration doing, under production pressure, the redesign work that should have preceded it.

The contrast is the paper's thesis in miniature, and is consistent with propositions P3 and P4. The same destination platform produced a smooth outcome for the mature process and a troubled one for the immature process. Nothing about the cloud caused the difference; the difference was carried in by the processes themselves. Had the dispute-handling workflow been routed through redesign first, as the readiness instrument of Section 4 would have directed, its migration would likely have resembled the account-servicing case.

8. Sequencing and Implementation Guidance

8.1 Redesign First, Migrate Second

The practical recommendation follows directly: a bank should redesign and automate low-maturity processes before migrating the workloads that support them, rather than migrating first and hoping the cloud imposes discipline. This sequencing converts migration from a risk-amplifying event into a risk-reducing one, because what is migrated is already standardised and observable. It also reframes operational-excellence investment as migration de-risking, which strengthens its business case: the redesign is not a separate cost but the first phase of the migration itself.

8.2 A Sequenced Programme

Figure 6 sets out a sequenced programme in which process discovery and redesign precede automation, readiness assessment gates the transition, and migration follows only once the process has reached the readiness threshold. The readiness assessment is the pivotal gate: it is where the instrument of Section 4 is applied, and where low-maturity processes are returned to redesign rather than admitted to migration.

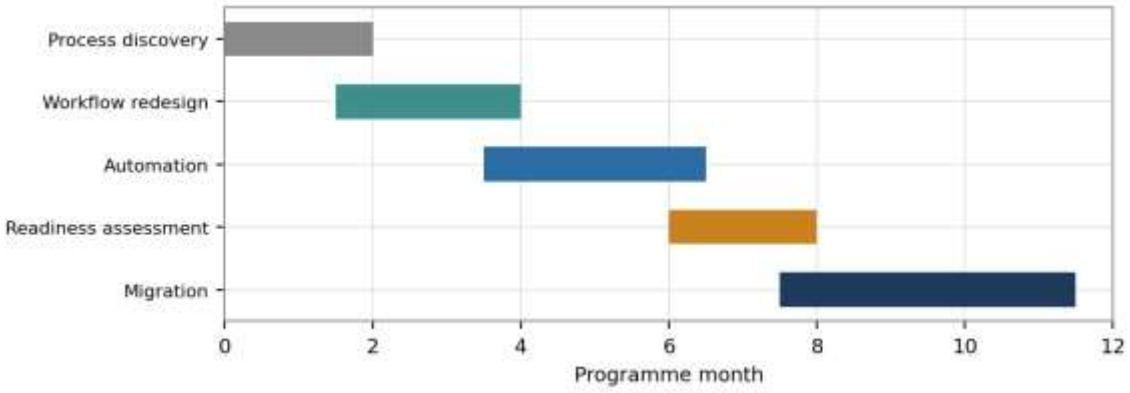

Figure 6. A sequenced programme in which redesign and automation precede a readiness-assessment gate, which precedes migration (illustrative timeline).

8.3 When Time Pressure Bites

The most common objection is that schedule pressure does not permit redesigning every process before migration. The answer is not to abandon the principle but to apply it selectively using the maturity-by-criticality matrix of Figure 5: high-criticality, low-maturity processes are the ones where redesign-first pays for itself, while low-criticality processes can be migrated as-is or retired. The instrument is a triage tool precisely for the time-constrained reality, not an demand that everything be perfected first.

8.4 Embedding the Discipline

For the redesign-first discipline to survive beyond a single programme, it must be embedded in how the institution runs, not left as a one-off project practice. This means making the readiness score a standing input to migration planning, holding process owners accountable for maturity as a continuing responsibility, and capturing each redesign as a reusable playbook so that later cohorts move faster. Embedded this way, the discipline compounds: each migrated cohort leaves behind both a matured set of processes and an improved

method for maturing the next, which is exactly how the author's original optimisation playbook came to be reused across operational teams.

9. Discussion

9.1 Unifying the Career-Arc Thesis

The model unifies what can look like two separate phases of a transformation professional's work, operational process improvement and cloud architecture, into a single readiness narrative. The 18% turnaround work and the later cloud transformation were not unrelated; the former was the operational foundation that made the latter tractable. This unification is itself a contribution, because it tells banks where to start: not with the landing zone, but with the processes that will run on it.

9.2 When the Thesis Does Not Hold

The thesis has boundaries. For a pure rehost of a stateless, already-automated workload, process maturity is largely irrelevant, because there is no manual process to carry variance. The thesis bites hardest for process-intensive workloads with significant human-in-the-loop steps, which is precisely the domain of banking operations. It also weakens where a migration is explicitly a refactor that redesigns the process as part of the move; there, redesign and migration are fused rather than sequenced, and the paper's recommendation collapses into the refactor itself.

9.3 Relationship to Migration Frameworks

The model complements rather than replaces the standard migration frameworks. The 7Rs dispositions remain the right vocabulary for the technical decision; the readiness instrument adds an operational dimension that those frameworks underweight, and it can be run alongside the disposition decision. Appendix D maps the maturity levels to the dispositions, showing for instance that low-maturity, high-criticality processes are poor rehost candidates and better served by redesign-then-replatform.

9.4 Threats to Validity

Construct validity depends on whether the maturity index captures the properties that actually drive migration success; the indicators of Table 2 are a first approximation. Internal validity is limited because the maturity-success relationship is illustrated, not measured, and the career-arc evidence, while real, is a single institutional trajectory. External validity, generalisation beyond banking operations, is argued in Section 8.2 but not demonstrated. These are the targets of the empirical work below.

9.5 Generalisation Beyond Banking

Although developed for banking operations, the thesis applies to any process-intensive domain migrating to the cloud: insurance claims handling, public-sector case management, healthcare administration. In each, a manual, high-variance process migrated as-is simply relocates its unpredictability, and the same redesign-first sequencing applies. Banking is a demanding instance because of its regulatory overlay and transaction volumes, which makes it a useful proving ground.

9.6 Implications for Practice

For practitioners the implication is a change in where a migration programme begins. The instinct is to start with the target architecture; the evidence here suggests starting with the processes, scoring them, and redesigning the immature ones before any infrastructure commitment. This front-loads effort that is often

deferred, but it front-loads it where it is cheapest, before the process is entangled with a live cloud deployment. The redesign-first discipline also gives the programme an early, visible source of value (the operational improvement itself) that builds sponsorship for the migration that follows, echoing the legitimacy dynamics examined in a companion paper.

9.7 Implications for Cloud Strategy

At the level of cloud strategy, the thesis suggests that an institution's migration velocity is ultimately bounded by its operational maturity, not by its engineering capacity. A bank with mature processes can migrate quickly and safely; a bank with immature processes will either migrate slowly or migrate risk. This reframes operational-excellence investment as a cloud-strategy enabler and argues for funding process maturity as part of the cloud business case rather than as a separate operational initiative competing for the same budget.

9.8 A Note on Causality

The paper claims that maturity predicts and, more strongly, helps cause migration success, and it is worth being careful about that claim. The illustrative evidence establishes association, not causation. The case for a causal reading rests on the mechanism: there is a plausible, specific pathway, maturity reduces variance and adds observability, and these properties demonstrably ease migration, rather than a mere correlation that might be explained by a confound such as overall team quality. A sceptic could argue that capable teams both mature their processes and migrate well, with no direct link between the two. The matched-process study proposed in Section 10, comparing the same process migrated before and after redesign, is precisely the design that would separate the mechanism from the confound, and it is why that study is the priority for future work.

10. Limitations and Future Work

The maturity-to-success relationship is presented illustratively and grounded in a single institutional arc. The necessary next step is an empirical study correlating measured pre-migration process maturity with measured migration outcomes across multiple banks, ideally longitudinally, to estimate the strength of the relationship (P1), to test the variance-mediation hypothesis (P2), and to validate the readiness instrument. A complementary study would compare matched processes migrated before and after redesign to test P3 and P4 directly. Refinement of the instrument's indicators against migration post-mortems, and calibration of the level-3 decision threshold, are further lines.

11. Conclusion

This paper argued that operational maturity, achieved through workflow redesign and process automation, is a leading predictor of cloud-migration success, and that banks should therefore redesign and automate before they migrate. Grounded in a verified 18% turnaround improvement that was productised and reused, and generalised into a staged model, a set of testable propositions, and a pre-migration readiness instrument with a scoring rubric, the paper unifies operational excellence and cloud transformation into a single readiness narrative. The mechanism is simple and robust: mature processes are standardised, low-variance, and cleanly interfaced, which are exactly the properties that make a workload safe to move. For banks, the message is to begin a migration not with the landing zone but with the processes that will run on it.

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Appendix A. Operational-Readiness Scoring Rubric

Each indicator is scored 1-5; the process maturity score is the rounded mean. Processes scoring below 3 are routed to redesign before migration.

Table 4. Scoring rubric for the readiness indicators

Indicator	Score 1 (weak)	Score 5 (strong)
Cycle-time variance	Highly variable, unpredictable	Tight, predictable distribution
Exception rate	Frequent manual workarounds	Rare, documented exceptions
Interface clarity	Undefined inputs/outputs	Clean, documented interfaces
Instrumentation	No process metrics	Fully instrumented boundaries
Automation coverage	Entirely manual	Largely automated
Documentation currency	Docs absent or stale	Docs match actual practice

Appendix B. Redesign-First Playbook Checklist

5. Inventory candidate processes and score each on the readiness rubric (Appendix A).
6. Plot processes on the maturity-by-criticality matrix; identify redesign-first candidates.
7. For each redesign-first process: map the current workflow, remove unnecessary handoffs, document exceptions.
8. Automate the standardised steps and instrument the process boundaries.
9. Re-score the process; confirm it reaches the level-3 threshold before migration.
10. Migrate the now-mature process; monitor against the boundary metrics established during redesign.
11. Capture the redesign approach as a reusable playbook for the next cohort of processes.

Appendix C. Worked Readiness Assessment

Table 5. Worked assessment of two example processes

Indicator	Account servicing	Dispute handling
Cycle-time variance	4	2
Exception rate	4	2
Interface clarity	4	3
Instrumentation	4	1
Automation coverage	3	1
Documentation currency	4	2
Maturity score (mean)	3.8 -> migrate	1.8 -> redesign first

Appendix D. Mapping Maturity to Migration Dispositions

Table 6. How process maturity informs the 7Rs disposition choice

Process profile	Suggested disposition	Rationale
High maturity, high criticality	Replatform / refactor	Ready to move; invest to exploit cloud
High maturity, low criticality	Rehost	Quick win; little redesign needed
Low maturity, high criticality	Redesign then replatform	De-risk by redesign before moving
Low maturity, low criticality	Retire / repurchase	Often not worth migrating as-is

Appendix E. Glossary

- Cycle-time variance: the spread of durations a process takes to complete; a key migration-risk indicator.
- Disposition: the chosen treatment for a workload in migration (the 7Rs: rehost, replatform, refactor, repurchase, retain, retire, relocate).
- Observability: the degree to which a process or workload exposes the metrics needed to operate it.
- Operational maturity: the standardisation, automation, and instrumentation level of a business process.
- Readiness instrument: the rubric and indicators used to assess a process for migration before infrastructure work.
- Workflow redesign: deliberate restructuring of how work flows through a process to remove waste and variance.

Appendix F. Operating-Model Health Metrics

Table 7. Metrics for running the maturity-driven migration operating model

Metric	Definition	Healthy signal
Ready-pool size	Count of processes at level 3+	Grows ahead of migration demand
Mean candidate maturity	Average score across the portfolio	Trends upward over time
Maturation throughput	Processes promoted to ready per quarter	Steady, predictable flow
Ready-pool migration share	% of migrations drawn from the ready pool	Approaches 100%
Post-migration incident rate	Incidents per migrated process	Lower for ready-pool migrations