BUREAU ST. JAMES

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# Sovereign Architecture Maturity Index

A scoring methodology for assessing where an organization sits on the spectrum from assembled to designed. Five dimensions. Five levels. Observable criteria.

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## Executive Summary

Most organizations know whether their operations feel coherent or fragmented. Few can articulate where, specifically, the coherence breaks down or how far they are from a designed state. The question "how mature is our operational architecture?" produces opinions. It rarely produces a number.

The Sovereign Architecture Maturity Index (SAMI) is a scoring methodology that converts that question into a structured assessment. It evaluates five dimensions of operational architecture, each scored on a five-point scale with observable criteria at every level. The result is a maturity profile that makes the abstract concrete, comparable, and actionable.

The index is designed for three uses. First, as a self-assessment tool: a leadership team can score their own organization in under two hours and identify the dimensions where the gap between current state and target state is largest. Second, as a diagnostic input: the SAMI provides a structured starting point for a formal architectural diagnostic, replacing the open-ended discovery phase with a scored baseline. Third, as a longitudinal measure: organizations that invest in architectural improvement can re-score annually to track progress and demonstrate return on that investment.

This paper describes each dimension, provides the scoring criteria, and includes a self-assessment rubric that can be completed without external assistance.

# 1. The Five Dimensions

Operational architecture is not a single capability. It is a composite of five distinct dimensions, each of which can be assessed independently. An organization may score highly on one dimension and poorly on another. The profile that emerges is more useful than any single score because it shows where investment will have the greatest impact.

The five dimensions are: Data Sovereignty, Decisional Coherence, System Interoperability, Jurisdictional Readiness, and Architectural Intent. Each is defined below, with its scoring criteria presented in Section 2.

## Dimension 1: Data Sovereignty

The degree to which an organization owns, controls, and governs its operational data. At the lowest level, data is scattered across vendor-controlled platforms with no unified schema. At the highest level, the organization maintains a governed data architecture with clear ownership, access controls, entity-level isolation, and the ability to move data between systems without vendor dependency.

Data sovereignty is foundational. Every other dimension depends on it. An organization that does not own its data cannot make coherent decisions, interoperate its systems, or satisfy jurisdictional requirements. It is the floor on which everything else is built.

## Dimension 2: Decisional Coherence

The ability to make portfolio-level decisions using portfolio-level data. At the lowest level, each business unit operates its own reporting stack, and portfolio questions require manual aggregation across entities. At the highest level, the organization has a unified decisional layer that provides real-time, cross-entity visibility without requiring each entity to standardize its internal systems.

Decisional coherence is not the same as centralization. A highly coherent organization can maintain decentralized operations while providing leadership with a consolidated view. The distinction is between forcing conformity (which erodes brand autonomy) and designing visibility (which preserves it).

## Dimension 3: System Interoperability

The extent to which systems across the portfolio can exchange data and trigger actions without manual intervention. At the lowest level, data moves between systems via email, spreadsheet, or re-entry. At the highest level, systems communicate through governed APIs with monitoring, error handling, and audit trails.

Interoperability is the most commonly attempted and most commonly failed dimension. The 84% failure rate for integration projects reflects the difficulty of connecting systems without an architectural design governing how they should relate. Interoperability without architecture is plumbing without blueprints.

## Dimension 4: Jurisdictional Readiness

The organization's preparedness for operating across regulatory boundaries. At the lowest level, compliance is handled reactively and per-entity. At the highest level, the architecture accounts for data residency, reporting standards, and regulatory obligations as design constraints rather than afterthoughts.

This dimension is increasingly important as regulatory environments fragment. GDPR, the EU AI Act, Gulf data localization requirements, and APAC privacy regimes each impose constraints that affect how data can move, where it can be stored, and what decisions can be automated. Organizations that treat jurisdiction as an architectural input rather than a compliance exercise are better positioned for expansion.

## Dimension 5: Architectural Intent

The presence of a deliberate, documented, and maintained design for how the organization's operational systems relate to each other. At the lowest level, the architecture is accidental: the result of accumulated decisions made by different people at different times with no governing principle. At the highest level, the architecture is intentional: a documented design that is referenced in technology decisions, staffing plans, and capital allocation.

Architectural intent is the meta-dimension. It is the difference between an organization that happens to have good systems and one that designed them to be good. The former is fragile. The latter is resilient.

## 2. Scoring Criteria

Each dimension is scored on a five-point scale. The levels are not arbitrary. They represent observable states with specific criteria that can be verified through documentation review, system audit, or stakeholder interview. An organization should score itself at the highest level for which it meets all criteria.

### Dimension 1: Data Sovereignty

| Level | Score | Description | Observable Criteria |
|---|---|---|---|
| **Absent** | 1 | Data scattered across vendor platforms. No unified schema or ownership model. | No data catalog. No documented ownership. Export requires vendor support. Multiple conflicting definitions of key entities (customer, product, transaction). |
| **Aware** | 2 | Data locations are known. Some ownership is assigned. Export is possible but manual. | Data catalog exists but is incomplete. Some tables have documented owners. Data can be exported but not in a standardized format. |
| **Managed** | 3 | Data is governed with clear ownership, access controls, and a shared schema. | Complete data catalog. All critical datasets have owners. Access controls are role-based. A shared schema exists for cross-entity reporting. |
| **Sovereign** | 4 | Organization controls its data end-to-end. Entity-level isolation is enforced. | Data is stored in organization-controlled infrastructure. Entity-level data isolation is implemented. Migration between providers is possible without data loss. |
| **Designed** | 5 | Data architecture is a strategic asset with documented design principles. | Data architecture is documented and maintained. Design principles govern new system selection. Data sovereignty is a factor in vendor evaluation and contract negotiation. |

## Dimension 2: Decisional Coherence

| Level | Score | Description | Observable Criteria |
|---|---|---|---|
| **Siloed** | 1 | Each entity reports independently. Portfolio questions require manual aggregation. | No cross-entity dashboards. Portfolio reporting is a quarterly project. Board materials are compiled from entity-level spreadsheets. |
| **Aggregated** | 2 | Data is periodically consolidated. Portfolio view exists but is delayed. | Monthly or quarterly data consolidation process. Portfolio dashboards exist but lag by 2-4 weeks. Definitions are inconsistent across entities. |
| **Aligned** | 3 | Shared definitions and KPIs exist. Portfolio reporting is regular and timely. | Common KPI definitions across entities. Portfolio dashboards update weekly or more frequently. Variance analysis is possible at portfolio level. |
| **Integrated** | 4 | Real-time cross-entity visibility. Decisions are made on current, comparable data. | Near-real-time portfolio dashboards. Drill-down from portfolio to entity to transaction. Anomaly detection at portfolio level. |
| **Designed** | 5 | Decisional architecture is explicit. The system is designed for the decisions it serves. | Decision-support requirements drive data architecture. New metrics can be added without re-engineering. Historical comparisons span the full portfolio timeline. |

## Dimension 3: System Interoperability

| Level | Score | Description | Observable Criteria |
|---|---|---|---|
| **Manual** | 1 | Data moves via email, spreadsheet, or re-entry. No automated data flows. | Staff routinely copy data between systems. No APIs in use. Integration is performed by people, not software. |
| **Point-to-Point** | 2 | Some automated connections exist. They are ad hoc and fragile. | Individual integrations between specific systems. No middleware or integration platform. Failures are discovered by users, not monitors. |
| **Platformed** | 3 | An integration platform manages data flows. Error handling exists. | Middleware or iPaaS in use. Data flows are monitored. Failures trigger alerts. New integrations follow a documented process. |
| **Orchestrated** | 4 | Systems communicate through governed APIs with audit trails. | API gateway with access controls. All data flows are logged. SLAs exist for integration uptime. Cross-entity workflows are automated. |
| **Designed** | 5 | Interoperability is an architectural principle, not a project outcome. | New systems are evaluated for interoperability before procurement. API-first is a stated requirement. Integration architecture is documented and maintained. |

## Dimension 4: Jurisdictional Readiness

| Level | Score | Description | Observable Criteria |
|---|---|---|---|
| **Reactive** | 1 | Compliance is handled per-entity, per-incident. No proactive posture. | No documented compliance map. Regulatory changes are addressed after impact. Data residency is not tracked. |
| **Aware** | 2 | Regulatory requirements are documented. Compliance is manual but tracked. | Compliance register exists. Data residency requirements are known. Responses to regulatory changes are planned but slow. |
| **Prepared** | 3 | Compliance is embedded in processes. Jurisdictional constraints are mapped. | Data residency is enforced by design. Cross-border data flows are documented and justified. New market entry includes a regulatory architecture review. |
| **Adaptive** | 4 | Architecture accommodates jurisdictional variation without re-engineering. | Multi-jurisdiction deployment is templated. New regulatory requirements can be accommodated within existing architecture. Compliance is auditable in real time. |
| **Designed** | 5 | Jurisdiction is an architectural input. Expansion readiness is a design goal. | Architecture documentation includes jurisdictional decision trees. Cost-to-comply for new markets can be estimated from the architecture. Regulatory change triggers an architectural review, not a fire drill. |

## Dimension 5: Architectural Intent

| Level | Score | Description | Observable Criteria |
|---|---|---|---|
| **Accidental** | 1 | No documented architecture. Systems are the accumulated result of past decisions. | No architecture document exists. Technology decisions are made by individual teams without cross-entity review. No architectural role in the organization. |
| **Recognized** | 2 | Leadership acknowledges the need for architecture. No formal design exists. | Architecture is discussed in leadership meetings. Some principles exist informally. No dedicated architectural function or role. |
| **Documented** | 3 | An architectural design exists. It is referenced in some decisions. | Architecture document exists and is maintained. Technology procurement references the architecture. An architectural role or function exists. |
| **Governing** | 4 | Architecture governs technology decisions. Exceptions require justification. | All technology decisions are reviewed against architectural principles. Exceptions are documented with rationale. Architecture is a factor in annual planning. |
| **Designed** | 5 | Architecture is a strategic capability. It is invested in, measured, and evolved. | Architecture has a dedicated budget. Maturity is measured annually. Architectural evolution is on the leadership agenda. The architecture is a competitive advantage, not just an operational necessity. |

# 3. Scoring and Interpretation

The SAMI produces two outputs: a dimension profile and a composite score. Both are useful. The profile shows where the organization is strong and where it is exposed. The composite score provides a single number for benchmarking and longitudinal tracking.

## The Composite Score

The composite score is the unweighted average of the five dimension scores, expressed on a 1-5 scale. An organization scoring 3.0 is at the midpoint of the maturity spectrum: aware of architectural needs, managing some dimensions well, but lacking a comprehensive design.

| Composite Score | Maturity Band | Interpretation |
|---|---|---|
| 1.0 - 1.9 | **Assembled** | Operations are the result of accumulated decisions. No governing architecture. High Disconnection Tax. |
| 2.0 - 2.9 | **Emerging** | Awareness exists. Some dimensions are managed. Architecture is discussed but not practiced. |
| 3.0 - 3.4 | **Managed** | Core capabilities are governed. Shared definitions exist. The organization is ready for architectural investment. |
| 3.5 - 4.4 | **Coherent** | Architecture governs most decisions. Cross-entity visibility is real-time. Disconnection Tax is measurably reduced. |
| 4.5 - 5.0 | **Designed** | Architecture is a strategic asset. The organization can expand, comply, and adapt by design rather than by effort. |

Figure 1. SAMI composite score interpretation bands.

## Reading the Profile

The dimension profile is more actionable than the composite score. Two organizations with the same composite score of 3.0 may have very different profiles. One may score 4 on Data Sovereignty and 2 on Architectural Intent. The other may score 2 on Data Sovereignty and 4 on Architectural Intent. The interventions required are entirely different.

As a general principle, investment should target the lowest-scoring dimension first, with one exception: if Architectural Intent scores below 3, it should be addressed before any other dimension. Without architectural intent, investments in data sovereignty, interoperability, or decisional coherence will lack a governing framework and are more likely to produce point solutions than systemic improvement.

# 4. Self-Assessment Rubric

The following rubric is designed to be completed by a leadership team in approximately two hours. For each dimension, review the scoring criteria in Section 2 and select the level that best describes the organization's current state. Where there is disagreement among team members, use the lower score. Disagreement itself is diagnostic: it often indicates that the capability exists in some parts of the organization but not others.

| Dimension | Score (1-5) | Key Question | Notes / Evidence |
|---|---|---|---|
| **Data Sovereignty** | ____ | Do we own our data, or do our vendors? | |
| **Decisional Coherence** | ____ | Can we answer a portfolio question with portfolio data? | |
| **System Interoperability** | ____ | Do our systems talk to each other, or do our people? | |
| **Jurisdictional Readiness** | ____ | Could we enter a new market without re-engineering? | |
| **Architectural Intent** | ____ | Is there a design, or just an accumulation? | |

**Composite Score:** _____ / 5.0

**Maturity Band:** _____

**Date of Assessment:** _____

**Assessed by:** _____

## Guidance for Scoring

Score conservatively. The purpose of the assessment is to identify gaps, not to demonstrate maturity. An honest 2.4 is more useful than an optimistic 3.2. Where documentation supports a score, cite it. Where the score relies on institutional knowledge held by a single person, note that as a risk factor.

If the leadership team cannot agree on a score, the dimension is almost certainly below a 3. A score of 3 requires that the capability is managed, which means it is visible and agreed upon. Disagreement about the score is evidence that it is not.

# 5. From Assessment to Action

A completed SAMI assessment is a diagnostic input, not a strategy. It tells you where you are. It does not tell you where to go. The path from assessment to action follows three steps.

### Step 1: Identify the binding constraint.

The lowest-scoring dimension is usually, but not always, the binding constraint. The exception is Architectural Intent. If Intent scores below 3, it is the binding constraint regardless of other scores, because investments in other dimensions without a governing architecture produce disconnected improvements.

### Step 2: Define the target state.

Not every organization needs a 5 across every dimension. A family office portfolio may target a 4 in Data Sovereignty and Decisional Coherence but accept a 2 in Jurisdictional Readiness if it operates in a single jurisdiction. The target state should reflect the organization's strategy, not an abstract ideal. A realistic target is one level above the current score in the binding constraint, achieved within 12 to 18 months.

### Step 3: Scope the intervention.

Moving from a 2 to a 3 in any dimension is a diagnostic and design exercise. It requires understanding the current state, defining the target state, and identifying the gap. Moving from a 3 to a 4 is a build exercise. It requires implementing the design. Moving from a 4 to a 5 is a governance exercise. It requires embedding the architecture into organizational decision-making.

Each transition has a different cost profile, timeline, and organizational requirement. A diagnostic costs less than a build. A build costs less than a governance transformation. Sequencing them correctly is the difference between an architectural programme that compounds value and one that stalls at the first plateau.

## 6. Conclusion

The Sovereign Architecture Maturity Index provides a common language for a conversation that most organizations struggle to have. It replaces "our systems are a mess" with a scored profile across five specific dimensions. It replaces "we need to invest in technology" with a targeted intervention in the dimension that constrains everything else.

The index is deliberately simple. Five dimensions. Five levels. Observable criteria. It can be completed in two hours by a leadership team without external assistance. That simplicity is a feature. The goal is not comprehensive analysis. The goal is a starting point: a number that makes the abstract concrete and the unmeasured measurable.

Organizations that score themselves honestly will find that the profile tells them something they already knew but could not articulate. That articulation is the first step toward a design. And a design is the first step toward architecture.

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Bureau St. James is a consultancy practice led by James Smith. The Bureau works with multi-brand operators, family offices, and portfolio entities on the architectural problems that sit between strategy and technology. bureaustjames.com