



[460] Technical Debt undermines [491] Value Proposition, and is addressed by [410] Digital Transformation and complicates [402] Knowledge Management. [480] AI optimizes [491] Value Proposition and transforms [402] Knowledge Management. [443] Digital Wallet is a key component of [410] Digital Transformation, and is accelerated by [450] Cloud Service, which is enhanced by [401] Enterprise Architecture. [498] Technology Research informs [401] Enterprise Architecture and advances [440] Electronic Identification, that enables [410] Digital Transformation.