The Decision Intelligence
Buyer's Guide 2026

Decision Intelligence is the analytical layer above Business Intelligence. Business Intelligence shows you what changed. Decision Intelligence explains why it changed and recommends what to do next. This guide gives you the seven golden rules for evaluating a platform, the three approaches you need to tell apart, and a scorecard you can take into any vendor conversation.

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In January 2026, Gartner published its inaugural Magic Quadrant for Decision Intelligence Platforms: seventeen vendors across four quadrants. The category is now real, analyst-recognized, and growing fast. It is also crowded, and the word "Decision Intelligence" now covers approaches so different that two platforms in the same quadrant can solve completely unrelated problems.

That is the trap this guide is built to help you avoid. The vendor name matters less than the approach, and the approach matters less than whether it closes the gap you actually have.

What this guide covers

- What Decision Intelligence is, and how it differs from Business Intelligence
- Why the category is emerging now, and what the analyst evidence says
- The three approaches inside the category, so you can classify what you actually need
- The 7 golden rules every Decision Intelligence platform should pass
- A vendor scorecard you can score each platform against
- What good looks like: prebuilt models, industry templates, and time-to-value
- How to measure value once you buy
- The red flags that separate a real platform from one that only borrows the label

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What is Decision Intelligence?

Decision Intelligence is the analytical layer that sits above Business Intelligence. Where Business Intelligence tools visualize data through dashboards and reports, Decision Intelligence investigates why something happened and recommends what to do about it. It closes the gap between seeing a number change and knowing how to respond.

Gartner named Decision Intelligence a top strategic technology trend for 2022 and described it as a practical discipline used to improve decision making, by understanding and engineering how decisions are made and how their outcomes are evaluated, managed, and improved through feedback. In practice, a Decision Intelligence platform is defined by a three-layer analytical progression. eyko describes it as Know What, Know Why, Know What Next, and each layer builds on the one before it.

Know What

Structured identification of what changed in the business. Not just the metrics that moved, but the signals that matter, contextualized and prioritized by impact.

Know Why.

Root cause investigation. Instead of leaving interpretation to a human analyst, the platform traces the drivers behind a change and explains them in plain business language, with the supporting evidence attached.

Know What Next.

Prioritized, evidence-based recommended actions, tied back to the data that justifies them, and increasingly an assessment of what is likely to happen if nothing is done.

The objective is not to replace human judgment. Business decisions will always require experience, context, and accountability. The objective is to remove the manual investigation that sits between recognizing a problem and deciding how to respond.

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Why the category is emerging now

Decision Intelligence has not arrived because reporting failed. The opposite is true. Reporting and Business Intelligence became remarkably good at providing visibility. The problem is that businesses gradually began asking those tools to solve problems they were never designed to solve: not "*what happened*," but "*why did it happen, and what should we do about it.*"

Traditional reporting systems excel at retrieving information. What they cannot do is investigate unexpected changes across millions of transactions, identify the underlying causes, and explain them in language that helps people decide. That investigative work has always belonged to people, because until recently software simply could not perform it. AI changes that, and that shift is what makes the category practical now.

The evidence that the need is real, not theoretical:

Gartner published its *inaugural Magic Quadrant for Decision Intelligence Platforms in January 2026*, recognizing seventeen vendors across four quadrants.

- The *2024 Gartner CDAO Agenda Survey* found roughly a third of organizations had already deployed Decision Intelligence, with another third committed to doing so within twelve months.
- By 2030, Gartner projects that explicitly modeled decisions will be five times more trusted and 80 percent faster than ungoverned ones.
- McKinsey found that only about 20 percent of respondents believe their organizations are good at making decisions, and estimated that for a typical Fortune 500 company, ineffective decision-making could waste more than 530,000 working days and roughly $250 million in labor costs every year.
- Salesforce research found that while 80 percent of business leaders say data is critical to decision-making, 41 percent point to a lack of understanding because data is too complex or inaccessible, and one in three say they lack the ability to generate insights from data at all.

The category is real, the market is growing, and the buyers who win are the ones who match the approach to their actual bottleneck.

Decision Intelligence vs Business Intelligence

Business Intelligence and Decision Intelligence are complementary, not competitive. Business Intelligence is built for visualization, exploration, and self-service reporting: it makes data visible. Decision Intelligence is built for structured analysis, root cause investigation, and recommended action: it makes data actionable.

Put simply, Business Intelligence shows you a chart. Decision Intelligence tells you what the chart means, why it looks that way, and what to do about it. You keep your dashboards. You add the decision layer above them.

What Business Intelligence does well	Where Business Intelligence stops	What Decision Intelligence adds
Visualizes data in charts, graphs, and dashboards	Does not explain why a metric changed	Structured root cause analysis, delivered automatically
Enables self-service exploration and ad hoc queries	Does not investigate root causes on its own	Evidence-based recommended actions tied to the data
Provides historical and real-time visibility into KPIs	Does not recommend what to do next	Narrative explanations in plain business language
Supports drill-down and filtering across dimensions	Requires a human to interpret every chart	Awareness of business context (industry, role, company specifics)
Democratizes data access across the organization	Leaves a gap between signal and decision that takes days or weeks to close	The full Know What / Know Why / Know What Next progression in one output

The takeaway for buyers: the problem is no longer that teams cannot see their data. It is that they can see everything and still take weeks to act. That delay is the Decision Gap, and closing it is the entire point of the category.

Know your bottleneck: the three approaches inside the category

The seventeen vendors in the Gartner MQ do not all do the same thing. Before you shortlist anyone, classify which of these three approaches fits the problem you are trying to solve. This single step eliminates most of the confusion in the category.

Approach 1: Decision Automation

These platforms model, orchestrate, and execute decisions at machine scale. Credit approvals, fraud detection, supply chain replenishment, dynamic pricing. The system makes the decision, humans set the rules and handle exceptions. This is the approach most MQ Leaders take. It requires serious implementation (decision modeling, rules configuration, governance frameworks, integration with execution systems) and the payoff is significant for organizations making thousands of structured decisions per day.

Best fit: high-volume, repeatable, rules-driven decisions.
Not built for: the moment a CFO asks why margin compressed this quarter and what the team should do about it.

Approach 2: Decision Support and Modeling

These platforms augment human decisions with entity resolution, scenario modeling, knowledge graphs, or governance tooling. The human stays in the loop, and the platform surfaces relationships, models outcomes, and keeps decisions auditable. Common in financial services, government, and regulated industries.

Best fit: anti-money laundering, KYC, regulatory compliance, and complex scenario planning.
Not built for: everyday operational decisions in finance, supply chain, and sales, where the bottleneck is not entity resolution but the investigation sitting above your BI tools.

Know your bottleneck: the three approaches inside the category

Approach 3: Decision-Ready Analysis (human in the loop)

This approach starts from a different premise: most business decisions should not be automated. They need judgment, context, and experience that only humans bring. But the analysis required to make those decisions well takes far too long. When margin drops, someone spends three days working out which suppliers, regions, and product lines are driving it. The bottleneck is not the decision. It is the investigation that comes before it.

Decision-ready analysis does not automate your judgment. It removes the days of manual investigation that slow your judgment down. The output is not a model or an automated action. It is a structured briefing with root cause analysis and recommended actions, ready for a human to review, challenge, and act on.

Best fit: any team where capable people spend most of their time assembling analysis and very little of it actually deciding.

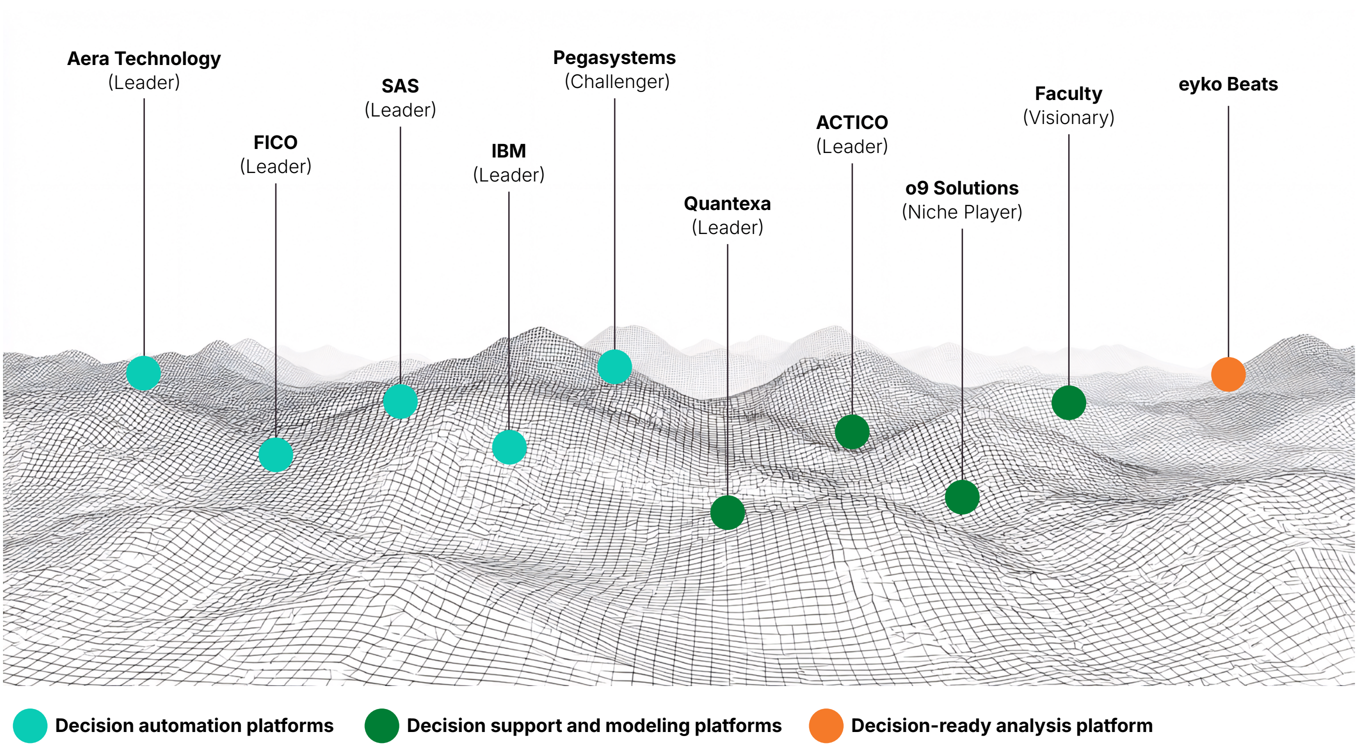
This is where eyko Beats operates.

How to choose between them:

If your bottleneck is decision execution at scale, look at the automation Leaders. If it is compliance, governance, or entity resolution, look at the decision support platforms. If it is the three days between a dashboard showing a problem and your team agreeing what to do about it, you have an investigation gap, and decision-ready analysis is the fit.

The Decision Intelligence platform landscape 2026

This is a map, not a ranking. The seventeen vendors Gartner recognized fall into the three approaches above, and where a platform sits tells you far more than its quadrant does. The Leaders in the inaugural 2026 Gartner MQ for Decision Intelligence Platforms are FICO, Aera Technology, SAS, IBM, ACTICO, and Quantexa. Use this section to see who plays in the approach you classified yourself into, then apply the seven golden rules to whoever makes your shortlist. For the full write-up of each vendor, see the Decision Intelligence landscape in 2026.



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The Decision Intelligence platform landscape 2026

Decision automation platforms

Aera Technology (Leader)

Pioneered enterprise decision automation. Its Decision Cloud automates and orchestrates decisions across supply chain and operations, with customers including Estée Lauder and Kerry Group, and recently added agentic reasoning. The name you will hear most for automating supply chain decisions at scale.

FICO (Leader)

Synonymous with decision management for decades. Best known for credit scoring, now expanded into real-time decision automation, fraud detection, and AI-driven optimization. The incumbent for high-volume, rules-driven decisions in financial services.

SAS (Leader)

Brings its Viya platform spanning analytics, AI, simulation, optimization, and governance, with a massive global footprint and deep verticals in financial services, healthcare, and manufacturing. The natural path if you are already a SAS house.

IBM (Leader)

Combines its Decision Intelligence platform with Cloud Pak for Data and Cloud Pak for Business Automation, with strength in agent orchestration and optimization. Best fit for enterprises invested in the IBM ecosystem.

Pegasystems (Challenger)

Its Infinity Platform delivers autonomous decision automation, with industry-specific strength in financial services, insurance, and healthcare. Worth evaluating when process automation with embedded decision logic is the primary need.

Also in this space: **Decisions (ProcessMaker), InRule Technology, Rulex, and FlexRule.**

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The Decision Intelligence platform landscape 2026

Decision support and modeling platforms

Quantexa (Leader)
Focused on entity resolution, network analytics, and contextual decision support, with particular strength in financial crime, KYC, and regulatory use cases. Purpose-built for untangling complex entity relationships across large data sets.

ACTICO (Leader)
Germany-headquartered, serving banking and investment services with governed, explainable decision automation. A strong fit for European financial services organizations that need auditable decision processes.

o9 Solutions (Niche Player)
Its Digital Brain platform is primarily a supply chain planning vendor, and it bridges supply chain planning with Decision Intelligence capabilities in that workflow.

Faculty (Visionary)
London-based, serving government and healthcare, with a Frontier platform and a Return-on-Decision framework that is conceptually interesting. One to watch given Accenture's stated intention to acquire it.

Also in this space: Sapiens, RelationalAI, CRIF, and Oracle.

Decision-ready analysis platforms

eyko Beats
Keeps humans in the loop and removes the investigation gap between a dashboard and a decision. It generates Playbooks: business briefings that deliver the What, the Why, and the What Next from your connected systems, with an executive summary, root cause investigation, supporting data, and prioritized Plays. Automation platforms close the gap after a decision has been modeled, by executing it. eyko closes the gap before: the investigation, the explanation, and the recommendation that most organizations still do manually every time a number moves. Connects to more than 100 systems including Oracle ERP, SAP, NetSuite, Snowflake, Salesforce, HubSpot, and Workday, and complements your existing BI rather than replacing it.

A note on the map: the automation and support platforms have earned their positions for the problems they were built to solve. The point is not that one approach beats another, it is that the difference between autonomous execution at scale and a structured executive briefing is not small, and buying the wrong one is an expensive way to learn that.

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The 7 golden rules of Decision Intelligence

Whatever approach you need, a genuine Decision Intelligence platform should pass all seven of these tests. Treat each rule as a question to put directly to the vendor, and treat a vague answer as an answer.

Rule 1: It works across your entire business, not one application

Business decisions rarely live inside a single system. Revenue depends on CRM, ERP, finance, inventory, supply chain, and customer service working together, and the cause of a problem is usually spread across several of them. A real platform investigates across all of them rather than locking you into one vendor ecosystem.

Question to ask: can it analyze decisions that span multiple business systems, or only the one it was sold alongside?

Rule 2: It understands the business systems it connects to

Connecting to data is not enough. The platform has to understand how a business actually operates: customers, suppliers, invoices, purchase orders, inventory, cash flow, revenue recognition, collections, and hundreds of other business concepts. Without that understanding, AI produces generic observations instead of meaningful recommendations. For an ERP like JD Edwards, that means knowing that F4211 is your sales order detail, that AN8 identifies a customer, and that F0911 is your ledger, so nobody on your team has to.

Question to ask: does the platform understand business processes, or only database tables?

Rule 3: It investigates automatically, not just on request

Most AI tools wait for someone to ask a question. A real Decision Intelligence platform continuously investigates the data, detects the signals that matter, identifies root causes, and surfaces issues before anyone knows to ask. The signals that hurt you most are usually the ones nobody thought to chart, and by the time they reach a report the decision is already damage control.

Question to ask: does it wait for prompts, or does it continuously investigate the business on a regular beat?

Rule 4: It explains why, not just what

This rule eliminates most of the field. If the output is a dashboard, a chart, or a summary, it is still answering "what happened." A platform earns the Decision Intelligence label only when it delivers root cause analysis with the evidence attached, in plain business language, down to the accounts, SKUs, regions, and cohorts responsible.

Question to ask: does it deliver a genuine root cause, or a prettier restatement of the same numbers?

Rule 5: It recommends what to do next

Finding problems is only half the job. The platform should recommend practical, prioritized actions and explain why each is expected to improve the outcome, supported by evidence rather than generic AI advice.

Question to ask: does it recommend specific business actions backed by evidence, tied to your data?

Rule 6: It is simple enough for every decision maker

Every organization has thousands of decision makers, not just executives and analysts. If a platform demands specialist skills, SQL, prompt engineering, or technical training, Decision Intelligence stays trapped inside a small group of experts. The best systems democratize investigation so anyone can ask in plain business language and act with confidence.

Question to ask: can anybody use it confidently on day one, without training?

Rule 7: It fits around your existing investments

Decision Intelligence is the next layer above reporting and Business Intelligence, not a replacement for them. You have invested heavily in ERP systems, data warehouses, dashboards, and analytics platforms. A real platform builds on those investments rather than asking you to start again. The goal is not another dashboard. It is faster, better decisions.

Question to ask: does it complement your existing stack, or require a rip-and-replace and a multi-year data project before you see value?

Taken together, the seven rules describe a platform that investigates across the whole business, understands it, works continuously, explains what it finds, recommends what to do, includes everyone, and adds to your existing stack rather than replacing it.

The vendor scorecard

Score each shortlisted platform from 0 to 3 on every rule (0 = no, 1 = partial, 2 = yes, 3 = clearly best in class). A real Decision Intelligence platform should score strongly across all seven. A platform that scores well on visibility but collapses on rules 4 and 5 is a Business Intelligence tool wearing a new label.

Golden rule	What to verify	Score (0-3)
Works across the whole business	Spans multiple systems, not one app	
Understands the systems	Business concepts, not table names	
Investigates automatically	Proactive, not prompt-only	
Explains why	Root cause with evidence	
Recommends what next	Prioritized, evidence-based actions	
Simple for every decision maker	No SQL, no training barrier	
Fits your existing stack	Additive, fast time-to-value	

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Five questions to ask before you buy

1. **Are you automating decisions or helping humans make them?**
If you need to execute thousands of decisions per hour without review, you need automation. If you need your team to decide faster with better evidence, you need decision-ready analysis. Do not confuse the two.

2. **Which gap are you actually closing?**
BI closes the visibility gap. Automation closes the execution gap. Decision-ready analysis closes the investigation gap. Most mid-market organizations have plenty of visibility and no shortage of decisions. What they lack is the investigation between “the number moved” and “I know what to do.”

3. **Does it deliver the Why and the What Next?**
Look at the actual output, not the marketing page. A chart answers What. Root cause with evidence answers Why. Prioritized actions tied to the data answer What Next.

4. **How long before you see value?**
Enterprise automation platforms can require months of decision modeling before a result. Decision-ready analysis should generate a briefing in minutes, with no modeling, rules engine, or governance infrastructure to build first. Know which timeline fits your organization.

5. **Does it work with what you already have?**
The best platform complements your stack: BI handles the What, the DI platform handles the Why and What Next. If adopting one means ripping out the other, the economics change fast.

What good looks like: prebuilt models, industry templates, and time-to-value

One of the clearest signals of a mature Decision Intelligence platform is whether it arrives with domain knowledge already built in, or expects you to build it. Generic query engines point at your database and hand the hard part back to you. The strongest platforms ship prebuilt business understanding, prebuilt starting points, and prebuilt process coverage, so value starts on day one rather than after a data project.

When you evaluate for this, look for:

Prebuilt process coverage across the workflows where money actually moves: Order-to-Cash, Source-to-Pay, Cash and Treasury Management, Revenue Performance Management, Demand and Supply Planning, Deliver and Return, Risk and Compliance, and ESG and Sustainability.

A library of ready-to-run starting points for common business questions across finance, supply chain, sales, marketing, and customer operations, so teams are not starting from a blank page. eyko ships more than 200 pre-built Ideas for exactly this reason.

Native understanding of your source systems so the platform speaks in business terms (Sales Order, Customer, Company) rather than cryptic table and field codes, with the joins and hierarchies handled for you.

Time-to-first-value measured in hours, not quarters. The best platforms generate a first structured briefing within a day of connecting the systems, with no data warehouse and no multi-year rebuild.

The test is simple: does the platform arrive knowing how your business works, or does it ask you to teach it first?

How to measure value once you buy

Most technology is measured by efficiency, productivity, or cost reduction. Decision Intelligence should be measured differently: by the quality and speed of the decisions it enables. Its value shows up as decision velocity, the speed at which your organization can confidently convert information into action.

Consider the financial value of catching a pricing anomaly before it affects a full quarter, keeping a major customer from leaving, collecting cash several days earlier, or spotting a supplier problem before it disrupts production. The technology itself creates no value. The value comes from enabling a better decision sooner than would otherwise have been possible. The faster you close the Decision Gap, the greater the opportunity to protect revenue, improve margin, increase cash flow, and reduce risk.

And speed does not come at the expense of quality. McKinsey’s research found that faster decisions tend to be higher quality rather than lower, and that the organizations it identified as decision-making winners make good decisions quickly and see better financial results as a consequence. Delay is the enemy, not haste.

Red flags: platforms that only borrow the label

A platform is probably not delivering real Decision Intelligence if:

- The output is still a dashboard or a chart that leaves you to interpret it. That is visibility, not a decision.
- It only answers when prompted and never surfaces the signals nobody thought to chart.
- It produces generic AI commentary rather than root cause tied to your specific accounts, SKUs, and regions.
- It requires SQL, prompt engineering, or a data team to get a useful answer.
- It requires a cloud migration, a new ERP, or a multi-year data rebuild before you see any value.
- It talks in table and field codes instead of the business terms your team already uses.

If a platform fails rules 4 and 5, the “why” and the “what next,” it is Business Intelligence with a new name on the box.

Frequently asked questions

What is a Decision Intelligence platform?

A Decision Intelligence platform goes beyond Business Intelligence to support, augment, or automate decision-making. Approaches range from decision automation (executing decisions at machine scale) and decision support (entity resolution, scenario modeling, governance) to decision-ready analysis (generating briefings with root cause investigation and recommended actions for human review).

What is the difference between Decision Intelligence and Business Intelligence?

Business Intelligence answers what happened through dashboards and reports. Decision Intelligence answers why it happened and what to do next. BI requires a human to interpret every chart. Decision Intelligence delivers the interpretation as part of the output. Most organizations run both: BI for visibility, DI for the decision layer above it.

Do I need to replace my BI tools to adopt Decision Intelligence?

No. BI tools such as Power BI, Tableau, and Qlik answer what happened through visualization. Decision Intelligence answers why and what next. The two are complementary, and the best DI platform complements your existing stack rather than replacing it.

How do I evaluate a Decision Intelligence platform before investing?

Classify your bottleneck first (automation, support, or investigation), then score each vendor against the seven golden rules, paying closest attention to rules 4 and 5. Look at the actual output rather than the marketing, confirm it connects to your existing systems, and check how long before you see value.

Frequently asked questions

Who are the leading Decision Intelligence platforms in 2026?

The Leaders in the inaugural 2026 Gartner Magic Quadrant for Decision Intelligence Platforms are FICO, Aera Technology, SAS, IBM, ACTICO, and Quantexa. They span two approaches: decision automation (Aera, FICO, SAS, IBM, plus Pegasystems and others) and decision support and modeling (Quantexa, ACTICO, plus o9 Solutions, Faculty, and others). eyko Beats 5the loop and removes the investigation gap between a dashboard and a decision.

What are the three approaches to Decision Intelligence?

Decision automation executes decisions at machine scale for high-volume rules-driven use cases. Decision support and modeling augments human decisions with entity resolution and scenario modeling in regulated industries. Decision-ready analysis keeps humans in the loop and removes the investigation bottleneck by delivering root cause and recommended actions in minutes.

Which Decision Intelligence approach is right for mid-market finance and operations teams?

For most finance and operations teams the bottleneck is the investigation gap, not automation or entity resolution. Decision-ready analysis is the closest fit, because it removes the days of manual investigation between a signal and a decision while keeping the human in control.

How quickly should a Decision Intelligence platform deliver value?

A decision-ready analysis platform should generate its first structured briefing within a day of connecting your systems, with no data warehouse, rules engine, or multi-year rebuild required. Enterprise automation platforms typically require months of modeling first.

How eyko meets the seven rules

eyko is a Decision Intelligence platform built to deliver the Know What, Know Why, Know What Next framework from live business data, and to work alongside the reporting and analytics investments you already have.

eyko Beats connects to more than 100 business systems, including Oracle ERP, SAP, NetSuite, Snowflake, Salesforce, HubSpot, and Workday. There is no migration, no rebuild of the data model, and no replacement of existing tools. eyko names the two things that actually move a business: Signals, the changes worth attention inside all the noise, and Plays, the recommended actions to move on them. The platform runs on that progression, from Signal to Play, from knowing to doing.

The core outputs map directly onto the framework.

- **Playbooks** are structured, evidence-based briefings that progress through what changed, why it happened, and what to do next, complete with an executive summary, narrative analysis, supporting data, and prioritized Plays.
- **Conversations** let you talk to your data in plain language.
- **Pulses** provide continuous monitoring, surfacing new Signals the moment they appear.
- **Ideas** offer more than 200 pre-built Playbook starting points across finance, supply chain, sales, marketing, and customer operations.

Keep your dashboards for the What. Add eyko for the Why and the What Next. Most teams run their first Playbook within a day of connecting their systems.

Learn more at eyko.ai, or explore eyko Beats. See it on your own data: connect your systems and generate your first Playbook.

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