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WHITE PAPER

What is Decision Intelligence?

Why AI is finally delivering what reports and dashboards never could: better decisions, made faster.

Executive summary

For more than three decades, organizations have invested billions in technologies designed to help them understand their businesses. Operational reporting, Business Intelligence, dashboards, and self-service analytics have made companies exceptionally good at answering one question: what is happening. Executives now enjoy a level of visibility that would have been unimaginable a generation ago.

Yet one frustration has survived every wave of that investment. When something significant changes, people still spend far too long working out why it happened before they can decide what to do about it. A dashboard shows that revenue fell. It does not explain that the decline is concentrated in three accounts whose orders slipped because of a supplier issue. The information is visible. The explanation stays hidden.

That delay between a signal and a decision has quietly become one of the largest silent opportunity killer in modern business. We call it the Decision Gap. Decision Intelligence is the discipline, now made practical by AI, that closes it. This paper explains what Decision Intelligence is, why it is emerging now, how it differs from Business Intelligence, and how it changes the economics of decision-making, and how to tell a real Decision Intelligence platform from one that only borrows the label.

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The Decision Gap

Most businesses are not short of data, and they are not short of decisions. Every day they make thousands of them. What they lack is speed: the ability to make those decisions well while there is still time to act on them.

The stack already shows everything: every dashboard, every report, every number that moved. The problem was never seeing more. It was finding the few signals that matter inside all the noise and knowing what to do about them. Two decades of Business Intelligence optimized for visibility, and visibility is worth having, but seeing is not deciding.

The pattern repeats in almost every finance and operations team. A number moves outside its expected range. The dashboard shows the variance and nothing about the cause. Someone pulls data from the ERP, joins it against the CRM, exports it to Excel, cross-references the budget, and checks it is not a data-quality problem. A day has gone by. Pivot tables and variance decomposition follow, and a narrative starts to form. Another day. The answer is finally assembled into slides or a memo, and by the time leadership reads it, the question has often moved on. (This is the pattern eyko describes in detail on Beyond Dashboards.)

The cost is not the three days of analyst effort. The cost is the decisions that did not happen, or happened too late, while revenue leaked, costs rose, and opportunities faded.

The scale of that cost is now well documented. In a global survey on decision-making, McKinsey found that only about 20 percent of respondents believe their organizations are good at making decisions, and a majority said much of the time they spend on decision-making is used ineffectively. McKinsey 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 (McKinsey, “Decision making in the age of urgency,” 2019).

The Decision Gap is where that waste lives: the time between a signal appearing and a decision being made on it. **The problem is not that businesses fail to decide. It is that deciding well takes too long, and every day of delay carries a price.**

From reporting to Business Intelligence to Decision Intelligence

Every major advance in business software has solved a different problem, and each has extended the one before it.

The first generation focused on operational reporting. Its purpose was to record transactions and keep the business running: what shipped yesterday, which invoices are unpaid, what inventory is on hand. Those questions still matter, and organizations could not function without the systems that answer them.

The second generation introduced Business Intelligence and analytics. Rather than listing transactions, organizations could analyze trends, compare performance across departments, and monitor KPIs through dashboards. For the first time, leaders gained an enterprise-wide view of performance. Business Intelligence transformed management reporting, but it also exposed a limit that has become more obvious over time: knowing what happened is not the same as knowing what to do about it.

The moment a dashboard shows that revenue has fallen or margin has slipped, the conversation moves past the report. Why did it happen? How serious is it? What happens if we do nothing? What should we do next? These are not reporting questions. They are decision-making questions, and for decades answering them has depended on human investigation, which introduces delay, and in business delay almost always carries a financial cost.

Decision Intelligence is the next step in that progression. It does not replace reporting or dashboards. It fills the gap that has always sat between information and action. Note the direction of travel: the industry spent two decades optimizing for visibility, shipping more charts, more drill-downs, and more KPI cards. The bottleneck has now shifted. **The problem is no longer that teams cannot see their data. It is that they can see everything and still take weeks to act.** (eyko develops this argument in full on Decision Intelligence vs Business Intelligence.)

What Decision Intelligence is

Decision Intelligence is the analytical layer 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.

The category has strong analyst backing. 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 the same analysis, Gartner predicted that within two years a third of large organizations would be using Decision Intelligence for structured decision-making to gain competitive advantage (Gartner, Top Strategic Technology Trends for 2022).

In practice, Decision Intelligence is defined by a three-layer analytical progression, the framework eyko describes as Know What, Know Why, Know What Next. Each layer builds on the one before it.

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**.

(For the full definition, see eyko's guide, What is Decision Intelligence?, and the glossary entry.)

Know What

Structured identification of what changed in the business. Not just the metrics that moved, but the signals that matter, contextualized and prioritized. This layer surfaces the variance, its magnitude, the dimensions affected, and the business context that makes the change meaningful. It replaces the manual work of scanning dashboards and flagging anomalies.

Know Why

Root cause investigation. Instead of leaving interpretation to a human analyst, Decision Intelligence traces the drivers behind a change automatically 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.

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Why Decision Intelligence 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 for these tools to solve problems they were never designed to solve.

Traditional reporting systems excel at retrieving information. They calculate metrics, generate dashboards, and present historical performance with speed and accuracy. What they cannot do is investigate unexpected changes across millions of transactions, identify the underlying causes, and explain those findings 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. Rather than waiting for someone to ask why margin declined or why churn rose, AI can continuously examine the relationships across customers, suppliers, products, pricing, inventory, finance, and operations. It can find unusual patterns, investigate the factors driving them, and present its findings in clear business language alongside recommended actions. For the first time, software is no longer limited to reporting information. It can begin investigating it. That shift is what makes Decision Intelligence possible.

The need is real, not theoretical. 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 not accessible enough, and one in three leaders say they lack the ability to generate insights from data at all (Salesforce, “Decision Intelligence: How Untapped Data Unlocks Smarter Analytics”). Having data has never automatically translated into making good decisions. Closing that final gap is exactly what Decision Intelligence is built to do.

Decision Intelligence vs Business Intelligence

Business Intelligence and Decision Intelligence serve different purposes in the analytics stack, and they are complementary rather than competitive. Business Intelligence is built for data visualization, exploration, and self-service reporting: it makes data visible and accessible. 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. Business Intelligence requires human interpretation at every step. Decision Intelligence delivers the interpretation as part of the output.

This is not a criticism of Business Intelligence. Dashboards remain the right tool for a defined job: monitoring known metrics against known targets on a regular cadence. The argument is that dashboards alone are not sufficient, because most of the decisions finance and operations teams make live in the questions dashboards were never designed to answer. Most organizations will use both: Business Intelligence for visibility and exploration, Decision Intelligence for structured decisions and executive action. Keep your dashboards. Add the decision layer above them. (See also Alternative to Dashboards and Alternative to Reporting.)

Decision Intelligence vs Business Intelligence

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

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Everybody is a decision maker

A common misconception is that Decision Intelligence exists mainly for senior executives. In reality, organizations make thousands of decisions every day, and only a small share of them happen in the boardroom.

Finance teams decide which customers need immediate attention. Buyers decide which suppliers receive the next purchase order. Operations managers decide how to allocate production capacity. Sales managers decide which opportunities deserve focus. Customer service teams decide which issues to escalate, and which accounts are at greatest risk of leaving. Individually, these decisions look small. Collectively, they determine how well the organization performs.

Decision Intelligence is designed to support every one of those decision makers, in roles such as:

- CFOs and finance directors, moving from monthly variance reports to real-time root cause analysis.
- Operations and supply chain leaders, moving from dashboard monitoring to proactive disruption response.
- Revenue and sales leaders, moving from pipeline reports to structured deal intelligence.
- Business analysts, moving from report building to strategic advisory, with time shifting from data gathering to judgment.

Rather than concentrating expertise inside small groups of analysts, Decision Intelligence makes investigation, explanation, and recommendation available to the people responsible for acting. It democratizes decision-making without removing accountability. People still make the decisions. Decision Intelligence simply helps them make better-informed ones, faster and with more confidence.

Measuring the value: decision velocity

Most technology investments are measured by efficiency, productivity, or cost reduction. Decision Intelligence should be measured differently. Its value lies in the quality and speed of the decisions it enables.

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. In each case the technology itself creates no value. The value comes from enabling a better decision sooner than would otherwise have been possible. The shorter the Decision Gap, the greater the opportunity to protect revenue, improve margin, increase cash flow, and reduce risk.

The evidence supports the link between speed and 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, execute them fast, and see better financial results as a consequence. Speed, in other words, does not undercut the merit of a decision. Delay is the enemy, not haste.

Decision Intelligence is therefore less about producing more analysis and more about increasing decision velocity: the speed at which an organization can confidently convert information into action. Businesses do not ultimately compete with how much data they hold. They compete on how quickly they can understand what it means and act on it.

Seven tests every Decision Intelligence platform should pass

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, customer service, and other operational systems working together, and the causes behind a business issue are usually spread across several of them. A Decision Intelligence platform should investigate across all of them rather than lock you into a single vendor ecosystem. *Question to ask: can it analyze decisions that span multiple business systems?

2 **It understands the business systems it connects to.**

Connecting to data is not enough. Decision Intelligence requires an understanding of how a business operates: customers, suppliers, invoices, purchase orders, inventory, production, cash flow, revenue recognition, collections, and hundreds of other business concepts. Without that understanding, AI produces generic observations rather than meaningful recommendations. *Question to ask: does the platform understand business processes, or only database tables?

3 **It investigates automatically, not just on request.**

Most AI tools wait for someone to ask a question. Real Decision Intelligence continuously investigates the data, detects the signals that matter, identifies root causes, and surfaces issues before anyone knows to ask. The platform should be proactive, not reactive. *Question to ask: does it wait for prompts, or does it continuously investigate the business?

4 **It explains why, not just what.**

Most AI tools wait for someone to ask a question. Real Decision Intelligence continuously investigates the data, detects the signals that matter, identifies root causes, and surfaces issues before anyone knows to ask. The platform should be proactive, not reactive. *Question to ask: does it wait for prompts, or does it continuously investigate the business?

5 **It recommends what to do next.**

Finding problems is only half the job. Decision Intelligence 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 business actions backed by evidence?

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 understand the business and act with confidence. *Question to ask: could every manager use it confidently on day one?

7 **It fits around your existing investments.**

Decision Intelligence is the next layer above reporting and Business Intelligence, not a replacement for them. Organizations have invested heavily in ERP systems, data warehouses, dashboards, and analytics platforms, and a Decision Intelligence platform should build on those investments rather than ask them 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 you to start over?

Taken together, the seven tests 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 the existing stack rather than replacing it. The section that follows shows how eyko is built to meet them.

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How eyko delivers Decision Intelligence

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 an organization already has.

eyko Beats connects to more than 100 business systems, including ERP, CRM, finance, supply chain, and operations platforms, and the same data sources existing Business Intelligence tools already use. There is no migration, no rebuild of the data model, and no replacement of existing tools. eyko adds the decision layer above the current stack.

eyko also uses deliberate language for this work, because it is different from reporting. Where much of the industry blurred everything into “insights” and “actions” until neither word carried real meaning, eyko names the two things that actually move a business: Signals, the changes worth attention that sit 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 the primary output: structured, evidence-based business 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. They are built around a business problem rather than a chart, so unlike a dashboard that needs interpreting, a Playbook arrives ready for executive review. Learn more about Playbooks.
- **Conversations** let you talk to your data, asking follow-up questions in plain language and digging into any Signal, with tables and charts inline as you go.
- **Pulses** provide continuous monitoring across your systems, surfacing new Signals the moment they appear rather than waiting for someone to ask.
- **Ideas** offer pre-built Playbook starting points for common business questions across finance, supply chain, sales, marketing, and customer operations. Browse the Ideas library.

Together these cover the full journey from raw data to executive action, without asking teams to build dashboards, write queries, or assemble reports by hand. Most teams run their first Playbook within a day of connecting their systems. (See how it works on eyko Beats.)

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The next evolution of business information

Every generation of business technology has extended the one before it. Operational reporting changed how organizations recorded their business. Business Intelligence changed how they understood performance. Decision Intelligence is the next logical step.

It does not replace reports. It does not replace dashboards. It does not replace analytics. It fills the gap that has always existed between information and action. For decades, business users have been asking reporting systems questions those systems were never designed to answer. AI has finally made the answers possible, taking organizations beyond understanding what happened toward understanding why it happened, what to do next, and what is likely to happen if nothing changes.

The future of business will not be defined by the organizations that produce the most reports or build the most dashboards. It will be defined by the organizations that consistently make better decisions, faster than their competitors. That is the promise of Decision Intelligence, and it is what business users have been asking reporting systems to deliver for years.

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About eyko

eyko is a Decision Intelligence platform designed to work alongside your existing reporting and analytics investments. Rather than asking organizations to build more dashboards, eyko continuously analyzes operational and financial data, identifies significant business signals, investigates their root causes, and delivers evidence-based recommendations through AI-powered Playbooks. By answering four questions, what changed, why it happened, what to do next, and what might happen next, eyko helps organizations close the Decision Gap and turn information into faster, more confident decisions.

Learn more at eyko.ai or explore eyko Beats.

Sources and further reading

External sources

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3. Salesforce, *Decision Intelligence: How Untapped Data Unlocks Smarter Analytics*, 2023. Research on data use in decision-making. https://www.salesforce.com/news/stories/what-is-decision-intelligence/

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- What is Decision Intelligence? https://eyko.ai/what-is-decision-intelligence/
- Decision Intelligence vs Business Intelligence: https://eyko.ai/decision-intelligence-vs-business-intelligence/
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- Decision Intelligence glossary: https://eyko.ai/glossary/#decision-intelligence

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