The marketer's guide to AI and decisioning

How AI-powered decisioning delivers more relevant experiences in real time

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A closer look at traditional decisioning

Traditional, rules-based decisioning has long been part of marketers' toolkits, helping them deliver more relevant experiences with greater efficiency, consistency and control.

Automation powers the growth engine

Marketing automation is a driving force behind marketing growth, serving as a sophisticated engine that orchestrates customer journeys, delivers personalized experiences, attributes revenue with precision and seamlessly coordinates touchpoints across every channel at scale.

Marketers see the value and are along for the ride, with **79% now automating at least part of the customer journey** while 91% of organizations say demand for automation is increasing across departments.

Traditional decisioning paved the way

Enterprise decisioning engines are at the heart of this growth, automating marketing actions using predefined business rules. When decisions are executed, specific predefined conditions trigger actions without manual segmentation or IT intervention.

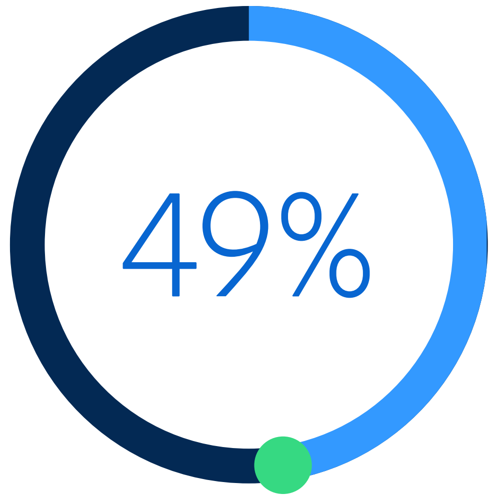
Decisioning engines feature core capabilities that bridge the gap between raw source data and actionable outcomes:

- **Data ingestion**. Incorporates data for use in decisions from multiple sources (e.g., customer profiles, market trends, historical behavior).
- **Logic application**. Runs data through defined decision trees containing if-then rules.
- **Execution**. Delivers context-aware decisions (e.g., approving loans, routing support tickets, displaying personalized web offers).

Beyond simple automation, decision engines can also provide marketers with:

- **Scalability**. Processes high volumes of complex transactions daily without human intervention.
- **Autonomy**. Allows nontechnical business analysts to update and manage decision logic using visual interfaces.
- **Compliance**. Ensures consistent, transparent application of company regulations and policies across all channels.

Many decision engines also allow machine learning model scores to be incorporated as static variables after the model is trained on customer data, further improving decision outcomes.



of organizations say they either already have or will deploy automation for marketing specifically for personalization.

Dataopedia.com

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A new decisioning landscape takes shape

Traditional decisioning laid the groundwork, but today's landscape demands smarter, faster, more adaptive approaches.

The gap between personalization promise and reality

It's undeniable that well-executed decisioning delivers significant benefits, especially in personalization. Recent **DemandSage research** found that companies delivering personalized customer experiences can generate 40% more revenue. And 76% of consumers are more likely to purchase from brands offering personalized experiences.

On the flip side, getting personalization wrong may have serious consequences. DemandSage also found that:

- **71%** of consumers will walk away from a purchase due to an irrelevant customer experience.
- **63%** of consumers leave a brand altogether over poor personalization.
- **50%** of consumers think brands are doing exceptionally well in providing personalized experiences.
- **60%** of consumers say brands deliver personalized experiences.

So, there's ample evidence that marketers are getting it wrong. Why is there a dichotomy between marketers recognizing the need for **personalization** and their relative lack of success delivering it?

The forces reshaping marketing decisions

The marketing decision-making landscape is changing rapidly. It is being reshaped by AI-driven automation, evolving consumer expectations, stricter data privacy rules and a shift toward trust-based brand-building.

These forces are altering how marketers need to plan, execute and measure campaigns:

- **AI and autonomous agents**. Generative AI and **agentic AI** automate much of transactional marketing, enabling one-to-one customer interactions, predictive personalization and autonomous campaign execution. This moves marketing from channel-based campaigns to fluid, AI-driven customer journeys.
- **Evolving consumer expectations**. Customers demand hypertailored, seamless and contextually relevant real-time experiences. This pressures marketers to integrate authenticity and situational context into decision-making.
- **Fragmented buyer journeys**. Buyers now engage across multiple, often disconnected channels, requiring marketers to adapt strategies to gain omnichannel cohesion.
- **Brand trust in a fragmented world**. With more noise and less control over data, building trust through ethical practices and authentic narratives is a top priority.

> "CMOs face an urgent strategic imperative to redesign personalization for the coming era of two-way, AI-enabled, conversational experiences."

Audrey Brosnan,
Senior Director Analyst, Gartner Marketing Practice

Gartner press release

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Where decisioning goes next

Decision intelligence marks the next evolution of decisioning – moving marketers from static rules to real-time, adaptive customer engagement.

Decisioning learns in real time

As the landscape evolves, decisioning solutions are keeping pace – giving savvy marketers exactly what they need to meet rising expectations.

How? With decision intelligence.

Decision intelligence is a structured approach to decisioning that turns raw data into repeatable, automated decisions. Specifically, it delivers the next-best action for the exact moment using predictive models, business rules and AI decisioning.

It is the real-time execution of AI models combined with decisioning systems – extending the capabilities of both. Decisioning transforms from manual rules and static model scores to a system that automatically figures out the right message, offer, channel and moment for each individual customer. Plus, it gets smarter with every decision it makes.

What sets decision intelligence apart

How is it different from traditional decisioning? In traditional decisioning, marketers build segments (customers who bought X get email Y) and set other if-then rules that apply to thousands of people the same way.

Decision intelligence flips that model. Instead of marketers applying static rules to customer groups, the system evaluates each customer in real time – using behaviors, history, context and predicted intent – to make a unique decision.

Here's where decision intelligence differs from traditional decisioning:

- **Data**. Decision intelligence uses structured and unstructured data from marketing channels, CRM and customer touchpoints. It expands traditional decisioning data by adding unstructured data.
- **Analytics and machine learning**. Decision intelligence uses AI to identify patterns, predict outcomes and model scenarios. While traditional decisioning can factor in static model scores, decision intelligence automates and optimizes choices in real time.
- **Execution triggers**. Decision intelligence uses triggers that link decisions to actions, such as sending a message, re-engaging a customer or switching channels.
- **Closed-loop processing**. Decision intelligence makes and executes decisions, then feeds them back into the system for continuous improvement – traditional decisioning does not.

$53.2 billion

The projected size of the global decision intelligence market by 2033

Grandview Research Decision Intelligence Market Analysis Report

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From static scores to smarter decisions

Decision intelligence outperforms traditional decisioning – every time.

Static scores stay the same – customers do not

Static AI-generated model scores deliver great results at first, but can quickly become irrelevant in an ongoing campaign or customer journey. For example, consider a propensity model that predicts which customers are most likely to buy a product:

- **Model built separately**. The data science team develops and runs the model independent of the decisioning engine.
- **Scores based on a snapshot**. Customers are scored using an at-rest data snapshot from the time of the model run.
- **Scores exported for decisions**. The scores are sent to a data file that guides campaign decisions.
- **Behavior keeps changing**. The scores remain static while customer behavior evolves.
- **Relevance declines**. Unless the model is retrained regularly, once-relevant decisions become outdated since they're based on aging static scores.

The result? Decisions that were timely at launch drift out of sync with customers, reducing conversions and weakening the customer experience.

Decisions adapt in real time – better experiences and outcomes

Decision intelligence addresses this problem while supporting more complex campaign goals. For example, instead of targeting customers solely on propensity, a marketing team may want to maximize incremental lift by offering a discounted subscription upgrade only to customers most likely to respond:

- **True opportunities found**. Segmentation alone can include both customers with no intention of upgrading, plus those who might convert with the right offer.
- **Decisions adapt in real time**. Instead of relying on aging static scores from a model run outside the decision intelligence platform, AI is actively included in the decisioning process – targeting only customers in the second group with offers.
- **Continuous optimization**. As signals come in, the system tests, reweighs and adjusts decisions to improve content and conversions.
- **Wasted spending avoided**. The budget focuses on customers with an analytical likelihood of converting.

The result? Decision intelligence delivers campaigns that adapt and optimize in real time – not just one-time targeting exercises.

> "Decision intelligence platforms (DIPs) combine decision modeling, analytics and AI to augment and automate decision-making and drive business outcomes."

Gartner Magic Quadrant for Decision Intelligence Platforms

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The intelligence behind decision intelligence

AI should make decision intelligence easier to use – and not harder to trust.

Getting AI right is harder than it seems

AI is a major driver behind decision intelligence, so getting it right matters. Yet marketers still face significant challenges:

- **Resource limitations**. Many organizations lack the skills, time or resources to truly deliver marketing and customer experience (CX) analytics at scale.
- **Painful data prep**. Data prep takes an inordinate amount of time, which limits how many analytics projects organizations can deliver.
- **Vendor inflexibility**. Organizations that outsource their analytics struggle to get value from vendors for analytics. Rigid data requirements, lack of customization and incomplete monitoring all contribute to the issues.
- **Tool mismatch**. Many analytics tools, platforms and solutions do not cater to marketers and their use cases today.
- **Governance**. Trust is a critical part of AI success, yet many organizations lack comprehensive governance programs and fairness and bias monitoring.

AI that works the way marketers do

Here's the good news: These challenges are solvable with **AI** that works for marketers as well as the data science teams that support them. Purpose-built solutions for creating, managing and operationalizing AI models for marketing use cases are a must. They should package advanced AI, machine learning and governance capabilities into a marketer-friendly guided experience.

Look for these capabilities in an AI solution to optimize your decision intelligence solution:

- **Out-of-the-box templates**. Teams move from data to deployed models quickly, responsibly and at scale.
- **Full transparency into data, training and model outcomes**. AI-powered explanations and recommendations help marketers fine-tune the models.
- **Automatic monitoring for performance, model health and bias**. Models are retrained as needed, including **GenAI**-powered explanations that marketers can understand.

> “Spend on AI-native applications jumped 108% overall. For large enterprises? 393% in a single year.”
>
> **Scott Brinker**, Chiefmartec

Context Is Gravity in an Expanding, Not Dying, Software Universe

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Where decision intelligence turns into action

Decisioning turns customer signals into the right action, offer or message when it matters most.

Where decisioning can still fall short

Decisioning tools still pose challenges for marketers, despite not being a new addition to the marketing toolkit. And the rapidly shifting decisioning landscape has only exacerbated these challenges:

- **IT-heavy decision development and deployment**. Incorporating complex business rules into decisions and unifying decentralized, fragmented rule sets often requires translation from manual spreadsheets or enlisting IT's help.
- **Technical debt, incompatible APIs and rigid architectures**. Slower deployment and greater inefficiencies can negate the benefits of marketer autonomy.
- **Context integration gap**. Many decisioning tools do not incorporate real-time data and signals into the decisions or arbitrate across multiple eligible actions. Instead, they rely on static and aging analytical scores or single-thread options – minimizing the effectiveness of decisions.
- **Tool mismatch**. Many decisioning solutions do not cater to marketers and their current use cases, increasing the complexity of decision development and reducing scalability.

The decisioning capabilities marketers need

True decision intelligence becomes possible when these challenges are addressed. Marketers need out-of-the-box templates for common use cases, such as next-best actions, next-best offers and lead scoring. They also need real-time capabilities, easy integration and simple decision deployment so they can move quickly from strategy to execution without relying heavily on IT.

Marketers should look for these capabilities in a decisioning solution:

- **Comprehensive marketer management for real-time decisioning rules**. This should include eligibility, contact policies, weighting and message assignments.
- **Prioritization of eligible messages using arbitration formulas**. Propensities, weighting and business values should be considered, with AI support for best-action selection.
- **Predefined marketing-oriented use case templates**. In addition to predefined templates (next-best action, abandoned basket, churn, etc.), custom template options should be available for marketing users.

AI-based personalization enhances customer engagement

ERGO meets customers at their individual point of contact by deploying relevant messages at the right time via the right channel – instantly.

Learn how ERGO uses SAS® Customer Intelligence 360

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Why decision intelligence is worth it

Better personalization, faster responses and continuous learning – without more manual work.

What decision intelligence delivers

When AI delivers the intelligence and decisioning sets it in motion, marketers gain significant advantages:

Truly individualized personalization. Static campaigns treat customer segments the same way. AI-powered decisioning changes that fundamentally. AI decisioning gives brands a way to use their customer data to make one-to-one decisions for each customer across messages, channels, creative, product offer, incentive, time, day and frequency.

Real-time responses to customer behavior. Timing is everything in marketing. Real-time decisioning enables platforms to respond instantly to customer behaviors, delivering the right offer or action at the exact moment it matters. This drives engagement, improves loyalty and enhances measurable business outcomes. **The ideal platform** will process real-time, data-in-motion customer signals and apply AI models, business rules and scoring logic to determine the next-best action on the fly.

Continuous learning and optimization. Unlike rules-based systems that stay static until someone manually updates them, AI learns as it goes. **Platforms that use AI decisioning** optimize ROI through analytical targeting and continuous learning that automatically improve recommendation performance over time.

Movement from manual testing to automated experimentation. Marketers historically relied on A/B testing, which can be slow, limited and often inconclusive. AI decisioning replaces static rules and manual testing with a system that learns and adapts automatically. This means teams can run far more experiments at scale without the operational overhead.

Insight to action connected in one platform. Historically, insights lived in analytics tools and actions lived in execution tools with a painful gap in between. AI decisioning connects data, decisioning and activation across the customer life cycle. Marketers can move from insight to action in one platform – executing faster, adapting in real time and measuring impact with confidence.

> “By 2030, explicitly modeled business decisions will be five times more trusted and 80% faster than ungoverned decisions, enabled by decision intelligence platform adoption.”

Gartner Magic Quadrant for Decision Intelligence Platforms

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Analysts see the value in AI decisioning

Forrester makes the case for moving beyond static scores to decisions that meet customers where they are in the moment.

Forrester's view on AI decisioning

Forrester analyst Zeid Khater strongly endorses AI decisioning in *The Forrester Wave™: Customer Analytics Technologies, Q2, 2026*, where he positions analytics technologies closer to customer interaction points and recommends driving actions to the point of decision.

Khater has a recommendation for marketers considering purchasing or upgrading their analytics technology:

"Buyers should prioritize vendors that pair analytics with native decisioning and next-best-action capabilities, make updates to profiles and segments as new signals arrive, and extend decisions into downstream systems where interactions occur. Seek vendors that can demonstrate speed from insight to executable decisions, evaluate which learning paradigms underpin decisioning (rules, bandits or reinforcement learning models), and whether orchestration and activation are first-class capabilities or separately licensed add-ons that could potentially slow time to value."

What's the bottom line? Khater makes a strong case for the superior benefits of AI decisioning over static decisioning in this research.

The decision is clear

When marketers compare static decisioning with AI decisioning, the direction is clear: More relevant experiences drive higher engagement, lower churn and better ROI. And the best part? It's possible without requiring a bigger marketing team.

> Real orchestration requires a decisioning layer that can evaluate for any given customer at any given moment. ... This is where logic, business rules, suppression rules, fatigue controls and AI-driven propensity models all have to coexist."

Jonathan Moran,
Senior Marketing Manager, SAS

2026 State of Martech Report

Learn more about our modern customer engagement platform at **sas.com/marketing**

To contact your local SAS office, please visit: **sas.com/offices**