

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

by Mike Gualtieri and Boris Evelson

December 8, 2020

Why Read This Report

In our 22-criterion evaluation of digital decisioning platform (DDP) providers, we identified the 13 most significant ones — ACTICO, CRIF, Decisions, Experian, FICO, FlexRule, IBM, InRule, Pegasystems, Red Hat, SAS, Sparkling Logic, and TIBCO Software — and researched, analyzed, and scored them. This report shows how each provider measures up and helps application development and delivery (AD&D) professionals select the right one for their needs.

Key Takeaways

IBM, FICO, ACTICO, And SAS Lead The Pack
Forrester's research uncovered a market in which IBM, FICO, ACTICO, and SAS are Leaders; Pegasystems, InRule, Decisions, and CRIF are Strong Performers; Experian, Red Hat, TIBCO Software, and FlexRule are Contenders; and Sparkling Logic is a Challenger.

Decision Authoring And Lifecycle Management Are Key Differentiators

The best vendors provide easy-to-use tools for business experts to author decision logic and also include tools to manage the entire digital decision lifecycle. Such a combination offers enterprises a digital decisioning capability that will scale to numerous use cases.

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

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December 8, 2020

Table Of Contents

- 2 **Make The Best Automated Business Decisions**
- 3 **Evaluation Summary**
- 6 **Vendor Offerings**
- 7 **Vendor Profiles**
 - Leaders
 - Strong Performers
 - Contenders
 - Challengers
- 13 **Evaluation Overview**
 - Vendor Inclusion Criteria
- 15 **Supplemental Material**

Related Research Documents

- [The Forrester Wave™: Multimodal Predictive Analytics And Machine Learning, Q3 2020](#)
- [The Forrester Wave™: Notebook-Based Predictive Analytics And Machine Learning, Q3 2020](#)
- [Introducing AI-Powered, Human-Controlled Digital Decisioning Platforms](#)
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The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

Make The Best Automated Business Decisions

Set aside for a moment the conventional wisdom of data-driven decisions and instead let's go back 2,400 years to the classical period in ancient Greece. Plato wrote, "A good decision is based on knowledge and not on numbers."¹ Knowledge indeed. For it is not data alone that leads to good business decisions. It is the knowledge — the expert logic that uses data as input to arrive at the best possible decision. In business, that decision logic is embedded in the brains of your organizations' most valuable asset — employees — C-suite execs, CNC operators, marketing managers, and dozens of other roles.² Now combine that human decision logic with the best and latest data-driven decision intelligence technologies, such as machine learning, and you can make the best business decisions. Digital decisioning platforms enable your organization to do this at scale by fully automating the execution of those digital decisions.

DDP vendors are rapidly innovating to integrate decision logic (classical business-rules engines) and decision intelligence technologies (analytics, machine learning, and optimization). As a result of these trends, enterprises looking for digital decisioning platforms should look for providers that:

- › **Empower business experts with decision logic authoring tools.** DDPs' defining capability is that they enable business experts to "write" — author — business rules (that constitute decision logic) using graphical user interfaces that do not require coding or extensive training. This is the first thing you should look for in a demo from a DDP vendor: how the platform empowers users to create and manage both simple and complex decisions.
- › **Integrate or include decision intelligence technologies.** Today's DDPs are bifurcated in their approach to integrating decision intelligence technologies such as machine learning. Some vendors integrate with third-party platforms such as predictive analytics and machine learning (PAML) platforms.³ Some vendors include fully featured PAML, and in some cases they include mathematical optimization tools and also integrate with third-party platforms. Both approaches have merit. "Include" platforms offer unified tooling for both business experts and data scientists. "Integrate" platforms focus on decision logic authoring while allowing business experts to import analytical and/or machine models created by data scientists in other platforms. Your shortlist of DDP vendors to invite for demos should comprise both "integrate" and "include" vendors so you can evaluate the specific merits of both approaches based on your organization's existing, predominant analytical use cases.
- › **Support rapid decision lifecycle iterations.** The best decisions get better by iterating decision logic to reflect new business strategy, market conditions, or better decision intelligence technologies. DDPs offer decision management capabilities to monitor and measure the effectiveness of decisions in the real world to iterate decision logic. The third consideration in a demo should be to see how subject matter experts can manage digital decisions and iterate on them throughout the lifecycle, from inception to deployment.

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

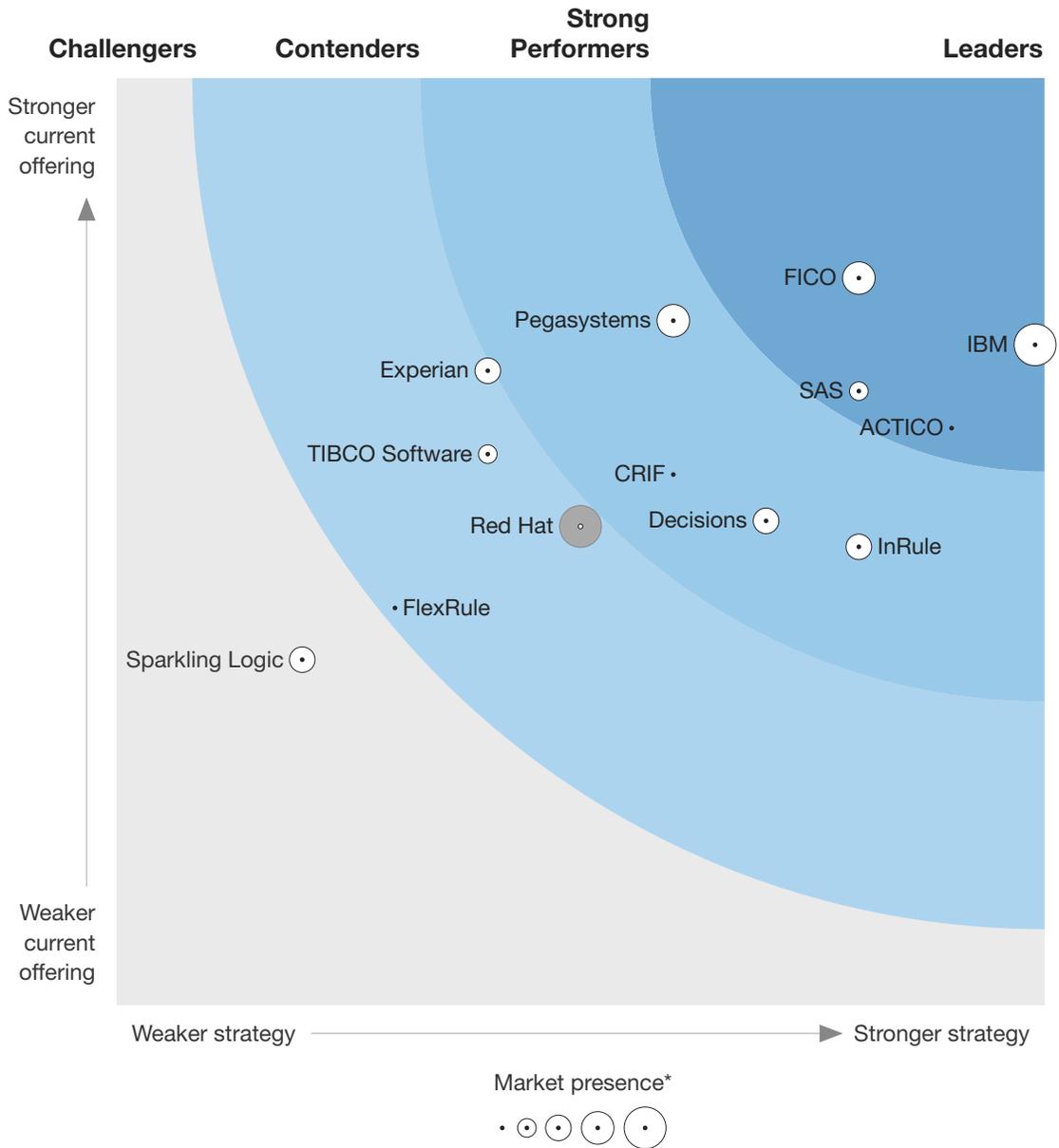
Evaluation Summary

The Forrester Wave™ evaluation highlights Leaders, Strong Performers, Contenders, and Challengers. It's an assessment of the top vendors in the market and does not represent the entire vendor landscape. You'll find more information about this market in our reports on [digital decisioning platforms](#).

We intend this evaluation to be a starting point only and encourage clients to view product evaluations and adapt criteria weightings using the Excel-based vendor comparison tool (see Figure 1 and see Figure 2). Click the link at the beginning of this report on Forrester.com to download the tool.

FIGURE 1 Forrester Wave™: Digital Decisioning Platforms, Q4 2020

THE FORRESTER WAVE™
 Digital Decisioning Platforms
 Q4 2020



*A gray bubble indicates a nonparticipating vendor.

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The 13 Providers That Matter Most And How They Stack Up

FIGURE 2 Forrester Wave™: Digital Decisioning Platforms Scorecard, Q4 2020

| | Forrester's weighting | ACTICO | CRIF | Decisions | Experian | FICO | FlexRule | IBM |
|-----------------------------|-----------------------|--------|------|-----------|----------|------|----------|------|
| Current offering | 50% | 3.11 | 2.86 | 2.61 | 3.42 | 3.92 | 2.14 | 3.56 |
| Data integration | 17% | 1.00 | 3.00 | 3.00 | 5.00 | 5.00 | 1.00 | 3.00 |
| Workbench | 17% | 3.00 | 2.50 | 3.00 | 3.50 | 3.50 | 3.50 | 4.00 |
| Collaboration | 17% | 4.00 | 4.00 | 3.00 | 3.00 | 3.00 | 3.00 | 4.00 |
| Testing | 17% | 3.67 | 3.00 | 1.67 | 4.33 | 4.33 | 1.67 | 2.33 |
| Model operations (ModelOps) | 17% | 4.00 | 3.00 | 2.00 | 3.00 | 4.00 | 2.00 | 5.00 |
| Platform | 17% | 3.00 | 1.67 | 3.00 | 1.67 | 3.67 | 1.67 | 3.00 |
| Strategy | 50% | 4.50 | 3.00 | 3.50 | 2.00 | 4.00 | 1.50 | 5.00 |
| Ability to execute | 25% | 5.00 | 5.00 | 3.00 | 3.00 | 5.00 | 1.00 | 5.00 |
| Solution roadmap | 25% | 5.00 | 1.00 | 3.00 | 1.00 | 3.00 | 3.00 | 5.00 |
| Enablement | 25% | 5.00 | 5.00 | 3.00 | 3.00 | 5.00 | 1.00 | 5.00 |
| Partners | 25% | 3.00 | 1.00 | 5.00 | 1.00 | 3.00 | 1.00 | 5.00 |
| Market presence | 0% | 1.00 | 1.00 | 2.33 | 3.00 | 3.67 | 1.00 | 4.33 |
| Customer adoption | 33% | 1.00 | 1.00 | 1.00 | 3.00 | 3.00 | 1.00 | 5.00 |
| Evaluated product revenue | 33% | 1.00 | 1.00 | 1.00 | 3.00 | 3.00 | 1.00 | 3.00 |
| Market awareness | 33% | 1.00 | 1.00 | 5.00 | 3.00 | 5.00 | 1.00 | 5.00 |

All scores are based on a scale of 0 (weak) to 5 (strong).

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

FIGURE 2 Forrester Wave™: Digital Decisioning Platforms Scorecard, Q4 2020 (Cont.)

| | Forrester's weighting | InRule | Pegasystems | Red Hat* | SAS | Sparkling Logic | TIBCO Software |
|-----------------------------|-----------------------|--------|-------------|----------|------|-----------------|----------------|
| Current offering | 50% | 2.47 | 3.69 | 2.58 | 3.31 | 1.86 | 2.97 |
| Data integration | 17% | 3.00 | 5.00 | 3.00 | 5.00 | 1.00 | 5.00 |
| Workbench | 17% | 2.50 | 3.50 | 3.50 | 2.50 | 1.50 | 2.50 |
| Collaboration | 17% | 1.00 | 5.00 | 2.00 | 2.00 | 3.00 | 3.00 |
| Testing | 17% | 1.67 | 3.00 | 1.00 | 1.67 | 1.67 | 1.00 |
| Model operations (ModelOps) | 17% | 3.00 | 2.00 | 3.00 | 5.00 | 1.00 | 4.00 |
| Platform | 17% | 3.67 | 3.67 | 3.00 | 3.67 | 3.00 | 2.33 |
| Strategy | 50% | 4.00 | 3.00 | 2.50 | 4.00 | 1.00 | 2.00 |
| Ability to execute | 25% | 5.00 | 5.00 | 5.00 | 5.00 | 1.00 | 1.00 |
| Solution roadmap | 25% | 5.00 | 1.00 | 1.00 | 3.00 | 1.00 | 1.00 |
| Enablement | 25% | 3.00 | 5.00 | 3.00 | 5.00 | 1.00 | 3.00 |
| Partners | 25% | 3.00 | 1.00 | 1.00 | 3.00 | 1.00 | 3.00 |
| Market presence | 0% | 3.00 | 3.67 | 4.33 | 1.67 | 2.33 | 1.67 |
| Customer adoption | 33% | 3.00 | 3.00 | 5.00 | 1.00 | 3.00 | 3.00 |
| Evaluated product revenue | 33% | 1.00 | 5.00 | 3.00 | 1.00 | 1.00 | 1.00 |
| Market awareness | 33% | 5.00 | 3.00 | 5.00 | 3.00 | 3.00 | 1.00 |

All scores are based on a scale of 0 (weak) to 5 (strong).

*Indicates a nonparticipating vendor

Vendor Offerings

Forrester included 13 vendors in this assessment: ACTICO, CRIF, Decisions, Experian, FICO, FlexRule, IBM, InRule, Pegasystems, Red Hat, SAS, Sparkling Logic, and TIBCO Software (see Figure 3).

FIGURE 3 Evaluated Vendors And Product Information

| Vendor | Product evaluated | Product version evaluated |
|-----------------|--|---|
| ACTICO | ACTICO Platform | 9 |
| CRIF | StrategyOne | 6 |
| Decisions | Decisions Platform | |
| Experian | PowerCurve | |
| FICO | FICO Decision Management Suite | 2020.3 |
| FlexRule | FlexRule Advanced Decision Management Suite | 8.3 |
| IBM | IBM Cloud Pak for Automation (ICP4Auto) | 20.0.2 |
| InRule | InRule Decision Platform | 5.6 |
| Pegasystems | Pega Infinity | |
| Red Hat | Red Hat Decision Manager | |
| SAS | SAS Intelligent Decisioning | |
| Sparkling Logic | Sparkling Logic SMARTS | |
| TIBCO Software | TIBCO Data Science TIBCO Spotfire TIBCO Streaming TIBCO BusinessEvents TIBCO Data Virtualization | TIBCO Data Science 1.2.0 TIBCO Spotfire 10.10 TIBCO Streaming 10.6.1 TIBCO BusinessEvents 6.0 TIBCO Data Virtualization 8.3 |

Vendor Profiles

Our analysis uncovered the following strengths and weaknesses of individual vendors.

Leaders

- › **IBM aims to automate automation anywhere.** Literally. IBM Automated Decision Services run on its Cloud Pak for Automation (which also includes workflow and other key automation components), a fully containerized platform that can be deployed anywhere. And you'd be running exactly the same version no matter where it is deployed; some competitive offerings' on-premises, cloud, and software-as-a-service (SaaS) versions are different. IBM's modular platform enables enterprises to design, build, and run custom automation applications. Within that platform is IBM

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

Operational Decision Manager (ODM), which includes decision logic authoring and intelligence tools that can be used in any of IBM's automation capabilities or completely independently in existing applications. ODM also excels at decision intelligence because it leverages and integrates IBM's AutoAI capabilities.

Additionally, customers of IBM Automated Decision Services will benefit from a comprehensive set of decision-centric application accelerators and monitoring capabilities based on a new component of IBM's automation platform called Business Automation Insights (BAI). IBM can fill a few remaining gaps and rise further by infusing capabilities from Watson AI products and solutions, further unifying still somewhat disparate user interfaces across components.

- › **FICO leaves no decisioning stone unturned.** There are no holes to poke in FICO Decision Management Suite (DMS) — it provides all the tools necessary to manage and deploy digital decisions that will stand up to the highest standard of regulatory rigor. FICO customers can enhance decision logic with native predictive analytics, machine learning, and a highly performant mathematical optimization engine. The suite consists of tools for technology and data pros — Technical Studio — such as application developers (Applications Workbench) and data scientists (Analytics Workbench). It also includes components for business subject matter experts — Business Studio — to author decision logic (Decision Modeler), monitor and optimize decisions (Xpress Insight/Decision Optimizer), and model processes and data (Process and Data Modeling). FICO's digital decisioning prowess is not limited to financial services. Customers using FICO DMS hail from industries as diverse as energy, telecommunications, transportation, insurance, life sciences, manufacturing, and more.

FICO shows strengths across all evaluation criteria and stands out by offering a native and integrated mathematical optimization engine — a rarity in this market segment. The most recent version of DMS is built on a common modern platform and represents FICO's strategic direction. But the vendor is still in the process of migrating some existing FICO customers from legacy nonplatform products to DMS.

- › **ACTICO will give larger vendors a run for their money.** Although ACTICO is a relatively small vendor, clients can feel comfortable that the platform offers most of the features one would want in a modern, scalable DDP platform. The vendor boasts over 100 clients, and more than 90 of them are billion-dollar enterprises. Business users can use ACTICO Modeler to author decision logic, and data scientists can use ACTICO ML to train models (including a model-independent explainability capability based on Shapley additive values). Decision development teams can use ACTICO Model Hub for model management and ACTICO Workplace for low-code web application development.

ACTICO's strengths include a unified platform, where, for example, users can author data ingestion and integration processes using the same logic and user experience (UX) they use for authoring decision logic. Other strengths include capabilities to compare and merge rules and produce

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

compiled code, which executes faster than interpreted code. It's hard to poke holes in ACTICO's DDP functionality, but it could use more connectors to business applications and a more modern web client (versus its current full-client desktop version).

- › **SAS injects world-class analytics into any decision.** For decades the name SAS has been synonymous with leading advanced and predictive analytics. When complex analytics drives decisions, SAS Intelligent Decisioning builds on SAS's legacy and excels at bringing the full breadth and depth of SAS's storied analytics into decision logic. Based on the SAS Viya platform, it provides data preparation, data visualization, statistics, machine learning, optimization, econometrics, and many more components that can all be used within decision logic. Clients of other modern SAS applications will like the seamless UX that all Viya-based applications now enjoy. For deployment, SAS Model Manager handles all SAS created models (including decisions) and can even include externally created open source code and models.

Given SAS's more than 40 years of expertise in data management and analytics, it is no wonder that SAS Intelligent Decisioning excels at data integration, intelligence, and monitoring. The vendor needs to leverage its broad and deep competencies in industry vertical and business-domain-specific solutions and introduce more project accelerators into the SAS Intelligent Decisioning platform. SAS must also beef up its logic authoring, model explainability, and test scenario capabilities to the levels the vendor already demonstrates in the SAS Visual Data Mining and Machine Learning platform.

Strong Performers

- › **Pegasystems has all decision automation bases covered.** Pegasystems offers a sweepingly comprehensive platform not just for digital decisions but also for intelligent automation, application development, and customer engagement. Pega's digital decisioning capabilities lie within its broad platform, where developers can define decision logic that includes analytics and can be tightly integrated with any other Pega capabilities, such as case management and process automation. Pega specializes in CRM, and its intelligent automation platform forms the underlying technology base for many of its customer engagement applications, such as Customer Decision Hub, Marketing, Sales Automation, Customer Service, and Field Service.

In addition to the breadth of its intelligent automation platform, Pega excels in data integration (including data virtualization — a relatively unique capability for a DDP platform), project management, project accelerators, and platform compliance and certification with most relevant security and data privacy standards and regulations. However, compared with other Forrester Wave participants whose decision logic can be deployed in any host application, Pega mostly focuses on embedding decision logic in its own applications; partially as a result of that, it has limited deployment options. Additionally, Pega needs to beef up its decision logic authoring and model explainability.

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

- › **InRule targets business subject matter experts.** Who knows your business best? It's the business experts who live it and breathe it every day. The InRule platform is designed for those business experts from the ground up, to help them define, deploy, and manage decision logic for any use case. And the strategy pays off — the vendor claims that more than half of InRule authors are business users, not professional developers. InRule empowers business users with visual tools to connect to relevant data sources, author decision logic, and integrate analytics created externally by data science teams. The company has the same frictionless approach to the consumers of digital decisioning applications: deploy digital decisions where these users live. As a result, InRule includes the ability to deploy decision logic as JAR files or JavaScript to enable mobile and edge devices with localized digital decisioning capabilities.

In addition to targeting business users and broad deployment options, InRule also offers one of the broadest platform extensibility and customization options; the platform's authoring components were built entirely on its own software development kit (SDK). InRule needs to beef up its intelligence, project management, monitoring, model explanations, and test scenario capabilities and invest in more project accelerators.

- › **Decisions offers a one-stop shop for decisioning workflow applications.** Enterprises have an insatiable need for custom business applications, but they often lack the IT resources needed to build them. Decisions aims to solve this problem by offering no-code development tools for business users: the browser-based Design Studio for decision logic authoring and testing and End User Portal for project management. Business users can use these tools to define user interfaces, data access and update, workflows, and, of course, decision logic. Decisions also offers an SDK for professional developers to modify the core platform and create entirely new no-code functionality that business users can utilize in logic authoring.

Decisions' UI is modern, clean, and intuitive, and it includes multiple "in-line" capabilities such as testing and debugging right in the logic authoring application. It also offers a plethora of connectors to business applications and project accelerators (via an app store). DevOps pros will like Decisions' capability to export all elements to XML and manage versions in popular third-party platforms like GitHub.⁴ Decisions needs to invest in more deployment options (in host applications, on edge devices, etc.) and machine learning capabilities, which are currently limited to basic, out-of-the-box ML models and leveraging results from external ML applications.

- › **CRIF can jump-start DDP projects with credit and marketing solution accelerators.** Since 1988, CRIF has specialized in global credit bureau decisioning solutions and processing services. The company has leveraged that deep experience to offer its StrategyOne DDP platform to customers who wish to automate decisions in any domain. The platform consists of Analytics Sandbox for machine learning model development, Decision Design for decision logic authoring and testing, BPM Design for building application workflows, and Reporting for monitoring. CRIF's sweet spot is for highly regulated use cases that benefit from leveraging its credit scorecards, credit ratings, and Basel-compliant risk parameter calculations.

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

CRIF's main strength lies in its collection of project accelerators, based on the CRIF Information Core (CRIF Group's information assets), as well as its data sources, including open banking and geomarketing data from across the globe, that are packaged with the platform. The platform's other strength is in monitoring the digital decisions' runtime processes via preeminent data visualization and exploration capabilities. The platform could use a boost to modernize its infrastructure.

Contenders

- › **Experian's decisioning solutions span the entire customer lifecycle.** Experian's PowerCurve Strategy Management focuses on repeatable customer decisions based on access to relevant data and customer insight to power customer journeys. Its capabilities traverse the entire customer lifecycle, including prospecting, identity, acquisition, experience, and collections. The platform includes business-user-focused tools to design strategies, including decision logic that can leverage machine learning models pretrained on prior customer behaviors. Experian's PowerCurve really shines at keeping the leaders who are accountable for business results in control of decisioning by providing transparency into the decision logic and insight into actual results.

Experian's key strength is based on applying its expertise in customer data integration and application accelerators. PowerCurve comes with prebuilt connectors for over 200 data services across the globe, including Experian's own consumer and business information, as well as fraud and identity data. Experian needs to boost its project management capability, including integration with popular external version-control platforms.

- › **Red Hat process automation includes decision management.** Red Hat Decision Manager is offered as part of Red Hat Process Automation, which in turn is grouped under the Red Hat Application Services portfolio. Red Hat Process Automation enables business users to create case-management-focused applications that can include digital decisions. Red Hat Decision Manager is based on Drools (drools.org), the popular, open source business-rules management system sponsored by Red Hat. In addition to decision logic, Decision Manager also includes a mathematical optimization engine.

Red Hat has strengths in decision logic authoring, extensibility, and deployment. The company has a significant opportunity to launch a new open source project for digital decisioning that truly unifies decision logic and decision intelligence technologies. The opportunity lies in reinvigorating Drools by reimagining it as a pluggable unification framework for decision logic and decision intelligence technologies — perhaps even renaming the project to reflect the combination of automation, decisions, and intelligence. Red Hat declined to participate in the full Forrester Wave evaluation process.

- › **TIBCO Software connects data, intelligence, and decisions for large enterprises.** Fast-flowing data represents business events that underpin both the physical and digital business worlds. Building on TIBCO's long legacy as an industrial-strength enterprise data and application integration vendor, TIBCO Connected Intelligence Cloud is designed to capture, analyze, decide,

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

and act on a business events in real-time. TIBCO leaves no technology leader wanting for cloud services to build the next-generation applications or usher in a timely digital transformation. For digital decisioning, TIBCO BusinessEvents provides digital decisioning teams with the ability to author decision logic, include decision intelligence technologies from TIBCO Data Science, and integrate streaming analytics from TIBCO Streaming.

Given its legacy, TIBCO shows strengths in data integration and monitoring. The monitoring leverages TIBCO's leading data visualization capabilities from its Spotfire product, including natural language generation — programmatically generated narratives that explain the outcomes. TIBCO has acquired a dizzying number of companies since going private in 2014 and has invested heavily in rationalizing and integrating acquired products. Partially as a result of this heavy task, the vendor needs to reemphasize and accelerate investments in filling its BusinessEvents product gaps: beefing up decision logic authoring and testing functionality; adding more project accelerators; and leveraging more existing decisioning assets from Streaming Analytics, Flogo, and other products.

- › **FlexRule makes authoring decisioning applications a breeze with guided suggestions.** Stuck at any point authoring decision logic? No worries — FlexRule's predictive typing will guide you with natural-language-based suggestions on what to do next. FlexRule's Advanced Decision Management Suite (ADMS) allows digital decision teams to author decision logic and process flows and automation in a unified UX interface. It also includes tools for building rudimentary machine learning models without coding. In addition to authoring decision logic that can be used anywhere, enterprises can approach using FlexRule from multiple angles, whatever business requirements call for — automating processes (such as robotic process automation) or building net-new applications — all centered on decision logic.

FlexRule has strengths in decision intelligence and collaboration. It stands out for its all-in-one decision and automation tools to quickly build applications. FlexRule also stands out with its capability to chain decisions together (it calls this capability “decision graphs”); create long-running decisions, where parts of decision logic allow for some other process to respond to a request asynchronously; and create semi-automated decisions, where human intervention may be necessary at any point. But the platform still has multiple gaps. FlexRule needs to invest heavily in many key capabilities, such as more features in data integration, testing and monitoring components, more out-of-the-box accelerators, and a SaaS deployment option.

Challengers

- › **Sparkling Logic tools facilitate creative thinking for better decision logic.** Sparkling Logic's SMART Decision Manager is designed for business experts to automate decisions using data, analytics, and decision logic. But that's not all. The company also offers Pencil Decision Modeler to inspire creative collaboration among business stakeholders who are charged with modeling digital decisions. Ideas and the resulting decision logic that business users collaborated on can then

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

seamlessly flow into the Decision Manager for enhancements and testing. Additionally, Sparkling Logic users can leverage the Dynamic Questionnaires extension — a low-code application development tool — for authoring web applications to collect data that feeds decision logic.

Sparkling Logic will appeal to business subject matter experts who need to collaboratively and quickly build relatively simple data collection applications and author digital decisioning logic. The company still needs to invest in improvements across multiple workbench, testing, and model operations functionality.

Evaluation Overview

We evaluated vendors against 22 criteria, which we grouped into three high-level categories:

- › **Current offering.** Each vendor's position on the vertical axis of the Forrester Wave graphic indicates the strength of its current offering. Key criteria for these solutions are data integration, workbench, collaboration, testing, model operations, and platform.
- › **Strategy.** Placement on the horizontal axis indicates the strength of the vendors' strategies. We evaluated ability to execute, solution roadmap, enablement, and partners.
- › **Market presence.** Represented by the size of the markers on the graphic, our market presence scores reflect each vendor's customer adoption, evaluated product revenue, and market awareness.

Vendor Inclusion Criteria

Forrester included 13 vendors in the assessment: ACTICO, CRIF, Decisions, Experian, FICO, FlexRule, IBM, InRule, Pegasystems, Red Hat, SAS, Sparkling Logic, and TIBCO Software. Each of these vendors has:

- › **A digital decisioning platform as identified by Forrester.** Forrester determined that the vendors included in this evaluation offer DDP capabilities as defined in the latest [Now Tech report](#) on this market.
- › **A standalone DDP that can deploy decisions anywhere.** Forrester evaluated only vendor solutions that include tools to author decision logic, develop/integrate analytical models (such as machine learning), and execute digital decisions that are callable by and/or embedded in any software application. Digital decision capabilities that Forrester deemed to be technologically embedded into and marketed as other platforms or applications — such as process automation, low-code app dev, business intelligence (BI), data pipelines, or middleware stacks — were not included in this evaluation.

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

- › **A product positioned as a general-purpose DDP.** Forrester included only vendors that market their digital decisioning platform to enterprise buyers specifically seeking capabilities expressed as general-purpose “digital decisioning,” “decision management,” and/or “business rules management systems.” Vendors that only market or sell industry vertical or business-domain-specific solutions were not included in this evaluation.
- › **An install base.** The vendor must have at least three paying, named enterprise customers using the digital decisioning platform. The vendor must have provided Forrester with three customer references who were willing to speak with us and fill out a survey.
- › **Market awareness as indicated by Forrester client inquiries.** In addition to revenue and customer base requirements, evaluated vendors demonstrated significant market presence as indicated by interest (inquiries or other interactions) from Forrester clients.

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The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

Supplemental Material

Online Resource

We publish all our Forrester Wave scores and weightings in an Excel file that provides detailed product evaluations and customizable rankings; download this tool by clicking the link at the beginning of this report on Forrester.com. We intend these scores and default weightings to serve only as a starting point and encourage readers to adapt the weightings to fit their individual needs.

The Forrester Wave Methodology

A Forrester Wave is a guide for buyers considering their purchasing options in a technology marketplace. To offer an equitable process for all participants, Forrester follows [The Forrester Wave™ Methodology Guide](#) to evaluate participating vendors.

In our review, we conduct primary research to develop a list of vendors to consider for the evaluation. From that initial pool of vendors, we narrow our final list based on the inclusion criteria. We then gather details of product and strategy through a detailed questionnaire, demos/briefings, and customer reference surveys/interviews. We use those inputs, along with the analyst's experience and expertise in the marketplace, to score vendors, using a relative rating system that compares each vendor against the others in the evaluation.

We include the Forrester Wave publishing date (quarter and year) clearly in the title of each Forrester Wave report. We evaluated the vendors participating in this Forrester Wave using materials they provided to us by September 3, 2020, and did not allow additional information after that point. We encourage readers to evaluate how the market and vendor offerings change over time.

In accordance with [The Forrester Wave™ Vendor Review Policy](#), Forrester asks vendors to review our findings prior to publishing to check for accuracy. Vendors marked as nonparticipating vendors in the Forrester Wave graphic met our defined inclusion criteria but declined to participate in or contributed only partially to the evaluation. We score these vendors in accordance with [The Forrester Wave™ And The Forrester New Wave™ Nonparticipating And Incomplete Participation Vendor Policy](#) and publish their positioning along with those of the participating vendors.

Integrity Policy

We conduct all our research, including Forrester Wave evaluations, in accordance with the [Integrity Policy](#) posted on our website.

The Forrester Wave™: Digital Decisioning Platforms, Q4 2020

The 13 Providers That Matter Most And How They Stack Up

Endnotes

- ¹ Plato was talking about “numbers” as majority opinion versus “numbers” as data. However, we use “numbers” to mean data and majority opinion because we hope to illustrate that an expert’s knowledge is important to any decision logic, whether informed by data or a non-expert majority opinion. Source: Plato, Laches, or Courage, 380 B.C.E. (translated by Benjamin Jowett) (<http://classics.mit.edu/Plato/laches.html>).
- ² CNC: computer numerical control. Source: “What Is Computer Numerical Control (CNC)?” CNC.com, November 20, 2015 (<https://www.cnc.com/what-is-computer-numerical-control-cnc/>).
- ³ See the Forrester report “[The Forrester Wave™: Notebook-Based Predictive Analytics And Machine Learning, Q3 2020](#)” and see the Forrester report “[The Forrester Wave™: Multimodal Predictive Analytics And Machine Learning, Q3 2020](#).”
- ⁴ DevOps: development plus operations.

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