The Forrester New Wave™: Digital Decisioning Platforms, Q4 2018
The 11 Providers That Matter Most And How They Stack Up
by John R. Rymer and Mike Gualtieri
October 17, 2018

Why Read This Report
In Forrester’s evaluation of the emerging market for digital decisioning platforms, we evaluated the 11 most significant providers in the category — Appian, AuraPortal, Decisions.com, FICO, IBM, InRule, Pegasystems, Red Hat, SAS Institute, Sparkling Logic, and TIBCO Software. This report details our findings about how well each vendor scored against 10 criteria and where they stand in relation to each other. Application development and delivery (AD&D) professionals can use this review to select the right partner for their digital decisioning needs.

Key Takeaways
FICO And Pegasystems Lead The Pack
Forrester’s research uncovered a market in which FICO and Pegasystems are Leaders; Decisions.com and IBM are Strong Performers; TIBCO Software, SAS Institute, Sparkling Logic, and AuraPortal are Contenders; and InRule, Appian, and Red Hat are Challengers.

Dev Experience, Functional Integration, And Market Approach Are The Big Differentiators
Platforms that integrate analytics, rules management, and process stand out and have the best developer and administrator tools. All of the vendors have functional-integration gaps. Vendors’ focus on digital decisioning use cases varies widely; those with the tightest focus have the best approaches to the market.
The Forrester New Wave™: Digital Decisioning Platforms, Q4 2018
The 11 Providers That Matter Most And How They Stack Up

by John R. Rymer and Mike Gualtieri
with Christopher Mines, Sara Sjoblom, and Andrew Reese
October 17, 2018

Table Of Contents

2 Mind The Gaps In Digital Decisioning Platforms
2 Digital Decisioning Platforms Evaluation Overview
5 Vendor QuickCards
17 Supplemental Material

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Mind The Gaps In Digital Decisioning Platforms

The market for digital decisioning platforms is emerging from three sources: analytics, business-rules management, and business process automation. Digital decisioning applications combine these three technologies, but vendors are finding that integrating them into unified platforms is challenging. Few of the vendors offer completely integrated packages that contain all three of these technologies, which helps to explain why we find only two borderline-Leader vendors in our analysis — FICO and Pegasystems.

AD&D pros will find diffuse thinking on digital decisioning applications among vendors; few pursue digital decisioning use cases as their primary missions. Most of the vendors focus on discrete parts of digital decisioning use cases — InRule, Red Hat, and Sparkling Logic in decision management, for example. These vendors often excel in their specialties, but they force customers to integrate other products to automate the full insight-to-action decision cycle. For other vendors — Appian and TIBCO Software, for example — digital decisioning is an emerging, secondary use case.

Digital Decisioning Platforms Evaluation Overview

The Forrester New Wave™ differs from our traditional Forrester Wave. In the New Wave evaluation, we assess only emerging product segments, using 10 criteria and a stack ranking employing a three-point scale (differentiated, on par, and needs improvement). We group the 10 criteria into current offering and strategy (see figure 1). We also review vendors’ market presence.

We included 11 vendors in our assessment: Appian, AuraPortal, Decisions.com, FICO, IBM, InRule, Pegasystems, Red Hat, SAS Institute, Sparkling Logic, and TIBCO Software (see Figure 2 and see Figure 3). Each of these vendors:

› Provides a platform for application development and delivery of many use cases. We’ve excluded vendors from our analysis that provide packaged digital decisioning solutions, specialize in a single industry, and/or exclusively use their platforms to provide custom solutions.

› Focuses on decisioning applications. We’ve included vendors that focus on decisioning applications in their sales and marketing approaches. Among the 11 vendors, the degree of emphasis on decisioning varies, as does vendor commitment to provide the three elements of digital decisioning use cases — analytics, business rules, and business process.

› Offers product features vital for digital decisioning applications. Each vendor provides, at a minimum, business-rules management technology. Most provide analytics and/or business process automation features, as well. All provide tools for AD&D pros.
### FIGURE 1 Assessment Criteria

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Platform evaluation details</th>
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</thead>
<tbody>
<tr>
<td>Developer experience</td>
<td>Does the vendor offer a single unified developer experience to address all aspects of digital decisioning — analytics, decisioning, and process — including development, testing, and deployment?</td>
</tr>
<tr>
<td>Decision management features</td>
<td>Which decision modeling approaches does the product support?</td>
</tr>
<tr>
<td>Analytics features</td>
<td>Which data analysis methods are built into the platform, and how well do they work?</td>
</tr>
<tr>
<td>Process features</td>
<td>Does the product provide features to automate decisions within larger business processes and workflows?</td>
</tr>
<tr>
<td>Functional integration</td>
<td>What integration features does the product provide to create and consume externally created and hosted decision models?</td>
</tr>
<tr>
<td>Business results correlation</td>
<td>Does the product provide out-of-the-box features to correlate decisions and actions to business results?</td>
</tr>
<tr>
<td>Administration and management</td>
<td>Is the vendor’s digital decisioning platform administered and managed as a single, unified environment including reporting on platform operations (with a single set of tools to manage platform upgrades, updates, and patches)?</td>
</tr>
<tr>
<td>Vision</td>
<td>Does the vendor have a compelling and credible three-to-five-year vision for digital decisioning platforms?</td>
</tr>
<tr>
<td>Road map</td>
<td>What is Forrester’s level of confidence in the vendor’s road map in terms of making the solution more competitive for enterprise buyers compared to other vendors in this evaluation?</td>
</tr>
<tr>
<td>Market approach</td>
<td>Is the company executing a successful go-to-market approach for digital decisioning applications?</td>
</tr>
</tbody>
</table>
The 11 Providers That Matter Most And How They Stack Up

**FIGURE 2 Forrester New Wave™: Digital Decisioning Platforms, Q4 2018**

**THE FORRESTER NEW WAVE™**
Digital Decisioning Platforms
Q4 2018
Vendor QuickCards

Forrester evaluated 11 vendors and stack-ranked them using 10 criteria. Here’s our take on each.
FICO: Forrester's Take

Our evaluation found that (see Figure 4):

› **FICO leads with world-class decision management and analytics.** FICO’s Blaze Advisor is world-class at enabling both technical developers and business analysts to author business rules. With the addition of advanced analytics modeling, enterprises can use FICO to make sophisticated, consequential decisions.

› **FICO still needs to shore up business process capabilities.** FICO could improve process authoring capabilities to satisfy enterprises that author decisions and business processes together in one platform.

› **FICO is best for companies automating consequential business decisions.** Because FICO supports both business-rules authoring and advanced analytics modeling, enterprises can use FICO to make sophisticated decisions. FICO also offers business solutions that encapsulate decision expertise for vertical and horizontal applications.

FICO Customer Reference Summary

FICO’s two customer references noted the flexibility of FICO decision authoring tools and implementation support.

**FIGURE 4 FICO QuickCard**

<table>
<thead>
<tr>
<th>Wave position</th>
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<tbody>
<tr>
<td>FICO</td>
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</table>

**Products evaluated**

FICO Decision Management Suite

**REFERENCE QUOTES**

“[It] easily integrates to our existing applications.”

“A web-based rules development workbench would be preferable over Eclipse.”

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Pegasystems: Forrester’s Take

Our evaluation found that (see Figure 5):

› **Pegasystems leads the pack by integrating decisions with actions.** Pegasystems provides a unified set of tools and capabilities focused on maximum business impact. Its solutions connect both business processes and customer experiences.

› **Pegasystems can keep its lead with more analytics capabilities.** Pegasystems’ analytics capabilities are on par with most of the vendor in this Wave. The tools focus on developers of both automated decisions and business process, but they could improve for data science teams.

› **Pegasystems is best for enterprises that wish to fundamentally rethink business.** Enterprises undergoing digital transformation will find the way that Pegasystems unifies decision, process, and customer experience compelling. For a narrowly scoped digital decision project, some enterprises might find this comprehensiveness daunting.

Pegasystems Customer Reference Summary

One customer reference praised Pegasystems no-code development environment. Another cautioned that using all of the available tools can involve a steep learning curve.

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**FIGURE 5 Pegasystems QuickCard**

<table>
<thead>
<tr>
<th>Wave position</th>
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<tbody>
<tr>
<td><strong>Pegasystems</strong></td>
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</tr>
<tr>
<td>Developer experience</td>
<td>Differentiated</td>
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<tr>
<td>Decision mgmt. features</td>
<td>On par</td>
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<tr>
<td>Analytics features</td>
<td>Needs improvement</td>
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<tr>
<td>Process features</td>
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<td>Functional integration</td>
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<td>Bus. results correlation</td>
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<tr>
<td>Admin. and mgmt.</td>
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<tr>
<td>Vision</td>
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<tr>
<td>Road map</td>
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<tr>
<td>Market approach</td>
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</tbody>
</table>

**REFERENCE QUOTES**

“We use Pega as a centralized decisioning hub across every customer channel.”

“There is a steep learning curve, and finding developers capable of using the platform efficiently is a challenge.”

**Products evaluated**
Pega Infinity
Decisions.com: Forrester’s Take

Our evaluation found that (see Figure 6):

› **Decisions.com has great decision management features and a novel market approach.** Decisions.com offers an astonishingly large number of decision management features for a relatively young vendor. It offers its solution exclusively in the cloud, making for quick updates and easy adoption.

› **Decisions.com should boost its analytics strategy.** Decisions.com could improve by either adding analytics capabilities directly to the platform or engaging in tighter integration with partners that offer predictive analytics and machine learning solutions.

› **Decisions.com is the best fit for companies that want a quick solution.** Companies that need a cloud-based solution and have limited development resources can get up to speed quickly with Decisions.com.

Decisions.com Customer Reference Summary

Customer references praised how Decisions.com’s no-code development tools empower business users to build solutions instead of engaging expensive development resources. One reference cautioned that learning curve of the tool can be high if using all of its capabilities.
IBM: Forrester’s Take

Our evaluation found that (see Figure 7):

› **IBM has robust business rules and process features and a great vision and strategy.** IBM has huge potential as a provider of digital decisioning platforms. It has a powerful strategy for the category, as well as deep analytics, business rules, and process capabilities.

› **IBM needs to complete its integration initiative for digital decisioning.** IBM has begun creating a platform centered on its Operational Decision Management (ODM) business-rules management platform and business-process management (BPM) products. This also includes creating unified web-based authoring tools for developers and business experts.

› **IBM is best for companies with challenging business-rules requirements.** In digital decisioning, IBM’s greatest strength now is in its ODM product. Large enterprises rely on it for high-volume applications that automate decision making and event processing.

IBM Customer Reference Summary

The single customer that responded to our survey was very satisfied with ODM’s capabilities but lamented that IBM hadn’t yet integrated them with its analytics portfolio, including its various Watson artificial intelligence (AI) services.

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**FIGURE 7 IBM QuickCard**

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**IBM**

- Developer experience
- Decision mgmt. features
- Analytics features
- Process features
- Functional integration
- Differentiated
- On par
- Needs improvement

**Wave position**

STRAONG PERFORMER

**REFERENCE QUOTES**

“IBM ODM is excellent, the global support outstanding and the pricing very competitive.”

“If IBM better aligned its ODM efforts with its analytic and AI offerings, it would be [an] even more effective decisioning platform.”

**Products evaluated**

IBM Digital Business Automation
TIBCO Software: Forrester’s Take

Our evaluation found that (see Figure 8):

- **TIBCO Software has a great vision.** TIBCO Software’s decision-first vision drives its product portfolio toward the most valuable business outcomes for its customers. It has the breadth of products to not only develop decision applications but also to execute them at the highest scale complexity.

- **TIBCO Software needs to improve decision management features.** The tooling with its digital decisioning is uneven in terms of user experience and integration. It could significantly improve its standing by taking a step back and issuing a road map to connect the dots better.

- **TIBCO Software is best for companies that need smart decisions at scale.** Enterprises that have complex, mission-critical applications can benefit from TIBCO’s other execution platforms, such as streaming. TIBCO is a Strong Performer in previous Forrester research.

TIBCO Software Customer Reference Summary

TIBCO Software’s one customer reference was pleased with how the product could customize both rules and workflow. The customer explained that though developers found the UI interface easy to use, learning all the capabilities of the product could be cumbersome.

**FIGURE 8 TIBCO Software QuickCard**

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**TIBCO Software**

| Developer experience | Bus. results correlation |
| Decision mgmt. features | Admin. and mgmt. |
| Analytics features | Vision |
| Process features | Road map |
| Functional integration | Market approach |

**REFERENCE QUOTES**

“"The product allows us to do business our way by defining business rules and custom work flow.”

“"The tool is easy to use but requires training to learn how to use all functionality.”

**Products evaluated**

TIBCO BusinessEvents, TIBCO ActiveMatrix BPM
**SAS Institute: Forrester’s Take**

Our evaluation found that (see Figure 9):

- **SAS is an analytics powerhouse.** The best decisions keep betting better when they are informed by and improved upon by analytics. Analytics continues to be SAS’s forte, and it stands out among all the other vendors in this Wave here.

- **SAS can improve business process and expand its vision.** The SAS digital decisioning platform’s capabilities for business process development fall short.

- **SAS is the best fit for companies that want data science-driven decisions.** SAS is named as a Leader in previous Forrester's research, reflecting the breadth and depth of its tooling for data science teams.²

**SAS Institute Customer Reference Summary**

One customer reference commented that SAS’s development tools are flexible and robust. Another complained about the complexity of licensing the product.

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**FIGURE 9 SAS Institute QuickCard**

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<tr>
<th>Wave position</th>
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<table>
<thead>
<tr>
<th>Developer experience</th>
<th>Bus. results correlation</th>
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<tbody>
<tr>
<td>Decision mgmt. features</td>
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<tr>
<td>Functional integration</td>
<td>Market approach</td>
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</table>

**REFERENCE QUOTES**

- “The tool is flexible and robust.”
- “Making sure that all various parts of the system are properly licensed is very difficult.”

**Products evaluated**

SAS Decision Manager, SAS Model Manager
Sparkling Logic: Forrester’s Take

Our evaluation found that (see Figure 10):

› **Sparkling Logic provides a solid rules platform with novel analytics.** The SMARTS platform provides an innovative mix of decision modeling and analytics, bolstered by a very strong road map of enhanced features.

› **Sparkling Logic can accelerate adoption by winning big vendors.** The vendor markets its platform directly to enterprises, but also seeks partnerships with software makers looking to embed a white-labeled version of SMARTS into enterprise applications or other platforms.

› **Sparkling Logic is a very strong rules/decision management choice.** SMARTS is a strong choice for decision-management applications. Digital decisioning use cases will require customers to integrate with third-party process and analytics technologies.

Sparkling Logic Customer Reference Summary

Only one Sparkling Logic reference customer participated in our survey. This customer praised the developer experience of the vendor’s latest release. The customer highlighted the limitations of Sparkling Logic’s Red Pen authoring and the work that integration with third-party products requires.

FIGURE 10 Sparkling Logic QuickCard

<table>
<thead>
<tr>
<th>Sparkling Logic</th>
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<tbody>
<tr>
<td>Developer experience</td>
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<td>On par</td>
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</tr>
<tr>
<td>Needs improvement</td>
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</tbody>
</table>

REFERENCE QUOTES

“The HTML tools are a huge improvement to the user experience.”

“Authoring rules in Red Pen mode is easy, but for sophisticated rules, you’ll need to learn the vendor’s syntax.”
AuraPortal: Forrester’s Take

Our evaluation found that (see Figure 11):

› **AuraPortal integrates digital decisioning capabilities very well.** Don’t be confused by its name; Aura Portal has a very well-integrated platform for digital decisioning applications and includes development tools spanning rules, process, and to a lesser degree, analytics.

› **AuraPortal needs a more efficient development experience.** The vendor promises and delivers a no-code experience for developing digital decisioning applications. But Aura Portal’s tools are clumsy and dated. Correlating decisions with business results requires work by the customer rather than being just a reporting option.

› **AuraPortal is best to empower businesspeople to create sophisticated apps.** Aura Portal is completely devoted to empowering businesspeople to create digital decisioning apps. The tools may be clumsy, but they address all forms of logic.

AuraPortal Customer Reference Summary

One of AuraPortal’s reference customers praised the value of the platform: “Great product for the cost!” The same customer criticized the vendor for having an unclear road map to the future. Another wished AuraPortal’s development tools were easier to use.

FIGURE 11 AuraPortal QuickCard

<table>
<thead>
<tr>
<th>Wave position</th>
<th>AuraPortal Helium</th>
</tr>
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<tbody>
<tr>
<td>Developer experience</td>
<td>Bus. results correlation</td>
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<tr>
<td>Decision mgmt. features</td>
<td>Admin. and mgmt.</td>
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<td>Differentiated</td>
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<tr>
<td>Needs improvement</td>
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</table>

PRODUCTS EVALUATED
AuraPortal Helium

REFERENCE QUOTES

“[It’s a] great product for the cost, extremely intuitive to use.”

“The screen editor should be more user-friendly.”

“We can adapt workflows without extensive IT knowledge and/or long/complex designs.”
InRule: Forrester’s Take

Our evaluation found that (see Figure 12):

› **InRule is a leading business-rules management platform.** InRule’s business-rules features are strong, offering a wide range of deployment options, and its developer experience is highly productive.

› **InRule needs to step up to digital decisioning.** InRule partners to satisfy customers’ process and analytics needs, but not deeply enough. The vendor’s vision is also too near term and narrowly focused on business-rules management opportunities.

› **InRule is a very strong rules/decision management choice.** InRule is a good choice for decision management applications. Digital decisioning use cases will require customers to integrate with third-party technologies for process and analytics.

InRule Customer Reference Summary

InRule’s reference customers praised the product’s ability to scale up, as well as its powerful developer experience. They griped about the amount of work it takes to integrate InRule with third-party process and analytics platforms.

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**FIGURE 12 InRule QuickCard**

<table>
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<tr>
<th>Wave position</th>
<th>CHALLENGER</th>
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### InRule

- **Developer experience**
- **Decision mgmt. features**
- **Analytics features**
- **Process features**
- **Functional integration**

<table>
<thead>
<tr>
<th>Wave position</th>
<th>Bus. results correlation</th>
<th>Admin. and mgmt.</th>
<th>Vision</th>
<th>Road map</th>
<th>Market approach</th>
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<tbody>
<tr>
<td>Differentiated</td>
<td>Needs improvement</td>
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</table>

**REFERENCE QUOTES**

“The tool provides a rich grammar to define rules through the user-defined vocabulary and English syntax rules.”

“InRule provides no built-in connectors, which makes mapping values more difficult.”

**Products evaluated**

InRule Decision Platform
**Appian: Forrester’s Take**

Our evaluation found that (see Figure 13):

- **Appian has market-leading process automation features and high potential.** Anchored by its strong process-automation features, Appian provides a fairly broad, well-integrated collection of digital decisioning capabilities.

- **Appian needs stronger business rules and a commitment to digital decisioning.** Digital decisioning is an emerging use case for Appian; its vision and strategy for it are weak. Also, Appian needs much stronger business-rules management features.

- **Appian is a good choice for analytics-infused process automation.** Appian’s digital decisioning approach makes very innovative use of AI to drive decisions and business processes.

**Appian Customer Reference Summary**

Appian’s reference customers value the vendor’s broad features and potential for speedy application delivery. However, they caution that development costs can rise beyond initial expectations.

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**FIGURE 13 Appian QuickCard**

<table>
<thead>
<tr>
<th>Appian</th>
<th>Wave position</th>
<th>CHALLENGER</th>
</tr>
</thead>
</table>

**REFERENCE QUOTES**

- “Appian is very easy to use, which enables us to quickly deliver solutions.”

- “Skilled resources can be hard to find in the market.”

**Products evaluated**

Appian Platform
Red Hat: Forrester’s Take

Our evaluation found that (see Figure 14):

› **Red Hat’s strength is decision management for Java coders.** Red Hat Decision Manager is a leading choice to automate decision logic using the Java language. The vendor has a solid roadmap to build a digital decisioning platform on that base.

› **Red Hat has the ingredients but lacks commitment to combine them.** Red Hat has strong components for business rules and process, a leading cloud platform, and growing strengths in analytics. Missing is a unitary platform for digital decisioning applications.

› **Red Hat is best for companies that prefer to integrate their own platforms.** Customers that prefer to weave their own platforms from open source components — particularly Java shops — will find a lot to like in Red Hat’s digital decisioning approach.

Red Hat Customer Reference Summary

The lone Red Hat reference customer that participated in our survey liked Red Hat’s implementation of the Decision Modeling Notation (DMN) standard. The customer was dissatisfied with Red Hat’s product documentation, as well as with the effort required to integrate Red Hat with third-party products.
Supplemental Material

The Forrester New Wave Methodology

We conducted primary research to develop a list of vendors that met our criteria for the evaluation and definition of this emerging market. We evaluated vendors against 10 criteria, seven of which we based on product functionality and three of which we based on strategy. We also reviewed market presence. We invited the top emerging vendors in this space to participate in an RFP-style demonstration and interviewed customer references. We then ranked the vendors along each of the criteria. We used a summation of the strategy scores to determine placement on the x-axis, a summation of the current offering scores to determine placement on the y-axis, and the market presence score to determine marker size. We designated the top-scoring vendors as Leaders.
Integrity Policy

We conduct all our research, including Forrester New Wave evaluations, in accordance with the Integrity Policy posted on our website.

Endnotes

1 TIBCO Software is a Strong Performer in a recent Forrester Wave evaluation. See the Forrester report “The Forrester Wave: Multimodal Predictive Analytics And Machine Learning Solutions, Q3 2018.”

2 SAS Institute is a Leader in a recent Forrester Wave evaluation. See the Forrester report “The Forrester Wave: Multimodal Predictive Analytics And Machine Learning Solutions, Q3 2018.”
We work with business and technology leaders to develop customer-obsessed strategies that drive growth.

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