

SCALING JUDGMENT — NOT DATA — IS THE NEXT BRAND ADVANTAGE



• SIGNAL DISCIPLINE

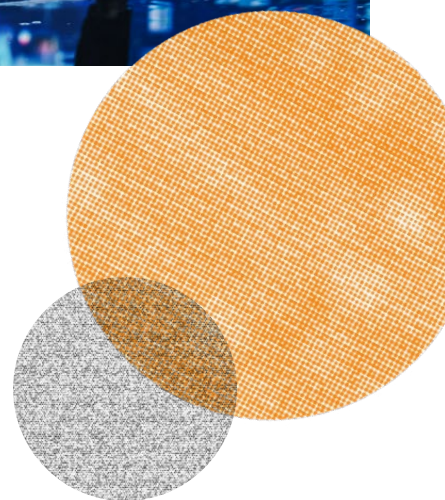
Signal Discipline is WPP Enterprise Solutions' practical point of view on how brands earn trust as AI scales what they're able to remember about a customer.

This report brings together three concise papers: why trust is now the last line of defense against commoditization, how to turn curated signals into a decisioning engine that makes AI's judgment calls worth trusting, and how to decide what to surface front-of-house to build relationships rather than discomfort — and just as important, what quietly erodes trust when the wrong signal shows up at the wrong moment. Each paper stands alone; read in sequence, they trace one path: from signal, to judgment, to trust.

- **Paper 1: The Judgment Gap** Why scaling judgment — not data — is the next brand advantage in an agentic era.
- **Paper 2: The Decisioning Discipline** From curated signals to a Memory Policy Engine — more data isn't more intelligence, unless you know what to keep and when to act on it.
- **Paper 3: Front of House, Back of House** Finding the moments in a customer journey where surfacing what you know builds trust instead of discomfort — and where it quietly costs you trust instead.



Adam Troyak
Managing Director Experience Strategy



THE JUDGMENT GAP

Scale judgment. Not data.

A Gap Nobody's Talking About

Most AI conversations start and end in one place. The data layer. Get the platform right. Connect the systems. Let AI take it from there.

That's necessary. It's also not a strategy. It's table stakes.

Here's a number that says it plainly. 77% of organizations say their AI adoption is already ahead of their governance (IBM Institute for Business Value — IBM IBV, June 2026). The gap isn't adoption. It's discipline. Everyone's racing to deploy. Almost no one's built the guardrails.

We see the same gap one layer over. Not in content, but in memory.

Brands are racing to collect more about their customers than ever. AI made that possible. Almost nobody's asked the harder question: which of these things should we actually use? When? And does the customer know we're using it responsibly?

That question is the whole ballgame. We call it Signal Discipline. And the discipline behind it has a name: judgment.

77%

- OF ORGANIZATIONS SAY THEIR AI ADOPTION IS ALREADY AHEAD OF THEIR GOVERNANCE

Data, Signals, and the Difference That Matters

Not all customer information is the same. Treat it like it is, and you've already made your biggest mistake.

Data is anything you can capture. Clicks. Purchases. Browsing history. It's functional. You observe it. Infrastructure owns it.

Signals are different. They're smaller. First-party. Self-disclosed. What a customer told you, on purpose. Not everything they did, what they meant by it. You interpret signals. That's a strategy call, not an infrastructure one.

Here's why it matters. Call everything "data," and the instinct is to grab as much as you can and sort it out later. Gartner predicts that instinct will help sink over 40% of agentic AI projects by 2027. Not from a lack of technology, but from cost overruns, unclear value, and weak risk controls (Gartner Press Release, June 2025).

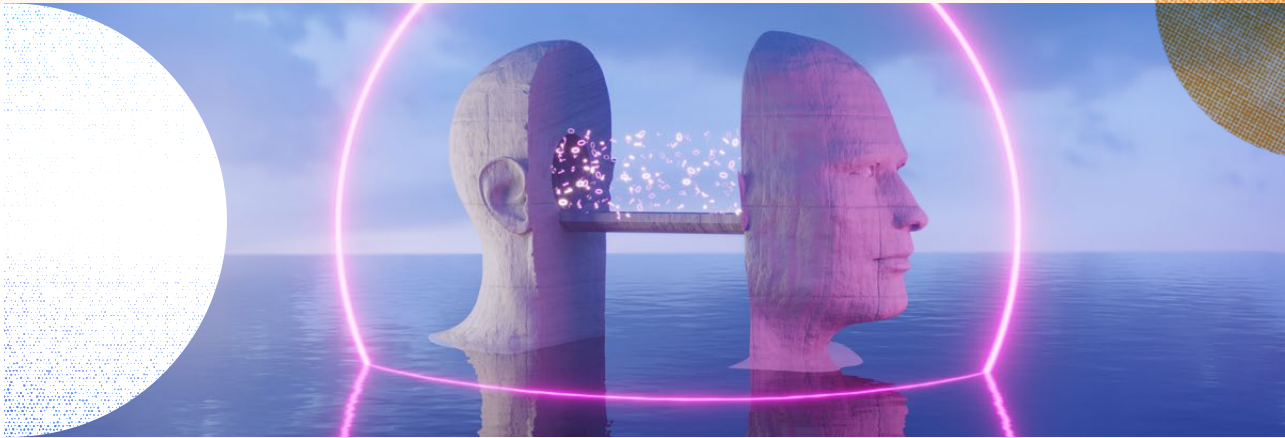
Call it "signals" instead, and every piece comes with a question attached. Does surfacing this feel like care? Or like being watched?

That question is everything.

- **SIGNALS ARE WHAT A BRAND KNOWS.**
MEMORY IS WHAT A CUSTOMER FEELS.

You can be signal-rich and still be a stranger to your own customer. Knowing someone and being trusted by them are not the same thing. AI doesn't close that gap. It widens it, because AI makes it trivial to know more than you've earned the right to use.

They'll win by remembering responsibly: deciding, on purpose, what to keep, what to say, and what to leave alone.



Judgment Is the Philosophy. Signal Discipline Is the Operating Model.

Judgment, on its own, is just a belief. Everyone nods along. "Restraint matters." Sure.

The hard part is turning that belief into something you can run. Who decides? At which moment? Using what? And how do you do that the same way, every time, across millions of interactions?

That's what Signal Discipline is. Layers, moving from raw signal to real relationship. And a mechanism in between that does the deciding, every time.

A Five-Layer View

Five layers. Raw material to earned outcome.

- **Signals:** what you collect. Transactions, behaviors, preferences. Everyone stops here and calls it personalization.
- **Context:** what it means. Why something happened, not just that it did. A purchase after a complaint isn't the same as a routine reorder.
- **Memory:** what's worth keeping. Most brands skip this floor completely — straight from data to activation, nothing in between.
- **Trust:** what the customer allows. Memory only becomes relationship if it feels earned. Not extracted.
- **Relationship:** what compounds. Each interaction builds on the last instead of starting cold. You can't build this one directly — you build the four underneath it, and this one shows up.

Between Signals and Memory sits something that isn't a layer at all. The Decisioning Engine. The moment a signal becomes a choice — surface it, forget it, act on it, hold it. Its output has a name too: a Memory Policy Engine. The brain in the middle of your stack, deciding, in real time, whether what you're about to say builds trust or costs you some.

Most companies have poured everything into the first two layers and treated the last two like an afterthought. That's the opportunity.

Why the Urgency?

- **TRUST ISN'T A BRAND VALUE ANYMORE. IT'S THE LAST LINE OF DEFENSE AGAINST COMMODITIZATION.**

Every other lever — price, convenience, even loyalty points — can be matched instantly by an algorithm. Trust is the one thing it can't fake.

Loyalty programs used to set you apart. Now everyone has one. It's a cost of entry, not a reason to choose you.

And commerce keeps getting more transactional. Agentic AI will only speed that up. Hand the buying decision to an agent, and the agent optimizes for exactly two things: price and convenience. Unless you've built something it can't route around. When AI does the shopping, price wins unless trust already exists.

The clock is real. Only 30% of marketing organizations say their AI is mature (The CMO Survey, 2026 Highlights and Insights Report). Just 1 in 5 have it fully integrated. Meanwhile Gartner expects the brands running multi-agent AI across 80% of customer interactions to dominate their categories, and Cisco expects agentic AI to handle 68% of support interactions. And still Gartner predicts over 40% of agentic AI projects will get canceled by 2027, citing cost, unclear value, and weak risk controls (Gartner Press Release, June 2025). Only 21% of companies have real governance for autonomous agents today.

That gap doesn't close on its own. Somebody has to build the layer that connects the infrastructure spend to the trust it's supposed to earn.

This isn't a warmth argument. It's a bypass-risk argument. Brands without a judgment layer are the ones agentic commerce learns to route around.

GARTNER PREDICTS OVER

40%

- OF AGENTIC AI PROJECTS WILL GET CANCELED BY 2027

ONLY

27%

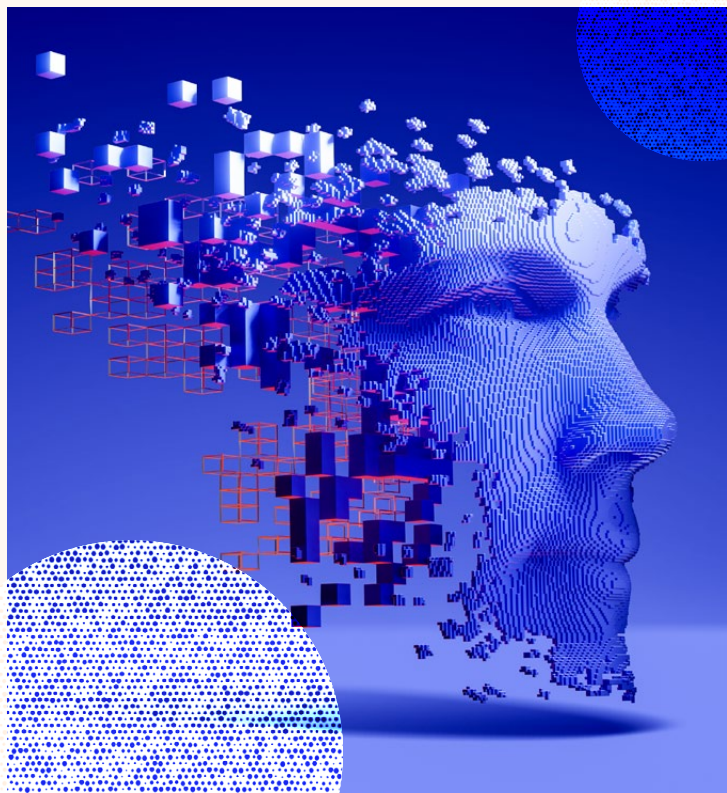
- OF CONSUMERS SAY THEY TRUST BRAND MARKETING THAT USES AI

SOURCE: Statista 2025 Global Survey

ONLY

21%

- OF COMPANIES HAVE REAL GOVERNANCE FOR AUTONOMOUS AGENTS TODAY



Reading the Gap: A Simple Map

Two questions. How much signal do you have? How much trust have you earned with it?

Plot any brand on those two axes, and it lands in one of four places:

- **Cold Start (low signal, low trust):** no memory yet, so no relationship. Every new customer starts here. Nothing to fix. Just build.
- **Surveilled (high signal, low trust):** you know a lot. None of it feels like care. This is where legacy loyalty programs live — and where most AI investment is quietly pushing brands right now, because spend on infrastructure is outrunning judgment.
- **Borrowed Trust (low signal, high trust):** reputation is carrying you. You haven't actually earned it through memory. One competitor with better memory, and it's gone.
- **Relationship (high signal, high trust):** memory that's visible, consented to, expected. This is the target. And it's earned, not bought.

Most brands think the fix for "Surveilled" is more data. It isn't. The fix is judgment — what to keep, what to act on, what to leave alone. Close that gap, don't widen it with more collection, and that's your next advantage.

Where the Work Actually Sits

This isn't one department's job. It isn't a tech build either.

It sits between CX and CRM. It needs a decisioning conversation with data science. A governance conversation with legal and risk.

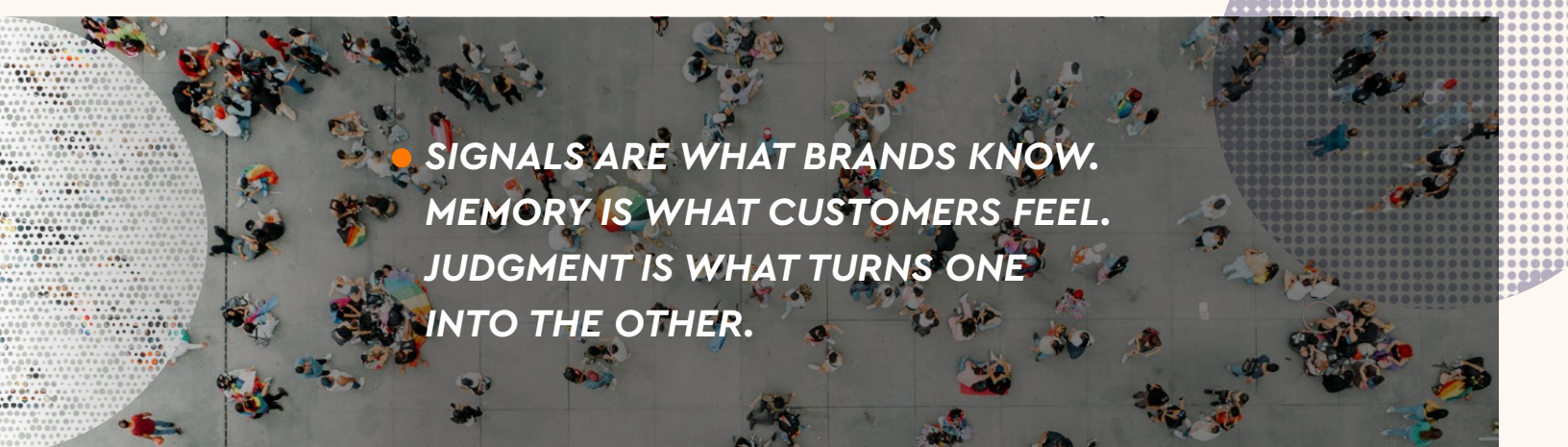
Which means the door in can be a CIO talking about signals and context. A CMO talking about memory and relationship. A chief risk officer talking about the trust layer holding it together. Increasingly, it needs to be all three, in the same room.

Where This Goes Next

This is one piece of something bigger. Signal Discipline. How brands earn trust while AI scales what they can remember.

The next two papers go deeper. How to turn curated signals into something an AI can actually reason with. And how to find the exact moments in a customer's journey where saying something builds trust — or quietly costs you some.

If any of this sounds like your data conversation, your CX conversation — let's talk. We'll run a real diagnostic against where you actually stand. You can contact me — [Adam Troyak](#) — directly.



● **SIGNALS ARE WHAT BRANDS KNOW.
MEMORY IS WHAT CUSTOMERS FEEL.
JUDGMENT IS WHAT TURNS ONE
INTO THE OTHER.**

THE DECISIONING DISCIPLINE

More data isn't more intelligence. Not unless you know what to keep.

The Instinct That's Working Against You

For years, the rule was simple. Keep everything. Figure it out later. Storage was cheap. Thinking was expensive. So, companies didn't think. They just kept.

That worked until AI showed up.

Now the rule is backwards. More data doesn't mean more answers. It means more noise. Your model has to wade through all of it just to find the one thing that matters.

- **YOUR AI ISN'T CONFUSED BY A LACK OF DATA. IT'S CONFUSED BY ALL OF IT.**

So-what: more AI investment doesn't mean better decisions. Not unless someone's already done the harder work — deciding what's worth deciding on.

Curation and Decisioning: Two Halves of One Idea

Context tells you why something happened. Curation asks a different question: is this worth remembering at all?

Three buckets is all you need:

- **Warehouse it:** keep it, don't touch it. Cheap insurance for later.
- **Resolve and activate it:** this one matters. Tie it to a person. Put it to work.
- **Discard it:** some data doesn't help you. It just sits there, waiting to make things worse.

Do this right, and you're left with almost nothing. Two dozen things. Three dozen, maybe. That's it... that's all a brand actually needs to know about someone to earn their trust.

Then comes the harder part. Deciding, in real time, what to do with it.

We call that the Decisioning Engine. It's not a layer. It's not a system. It's a moment — the moment a curated signal becomes an action. Surface it. Hold it. Forget it.

Map that decision across every moment that matters in a customer's journey, and you get something real: a Memory Policy Engine. A brain, sitting between the systems that hold your data and the systems that talk to your customer. Deciding, every time, whether what you're about to say builds trust or costs you some.

This Is a Trust Exercise, Not a Governance Exercise

People confuse this with governance. Retention schedules. Consent forms. Compliance boxes.

That's not what this is.

Governance asks what you're allowed to do. This asks something harder: what's worth doing.

- **DATA DOESN'T BUILD TRUST. THE SIGNALS YOU CHOSE TO REMEMBER DO.**

And that changes everything about who should own this. Not legal. Not IT. The people who understand what actually earns a customer's trust. That's a strategy call. A brand call. Not a checkbox.



What This Looks Like as an Engagement

Here's what we usually find. Companies spend a fortune on data. Infrastructure. Pipes. Warehouses.

Then they do little with it.

Worse, some of what they collected is actively working against them. Junk, dragging down every decision downstream. Nobody bothered to throw it out.

That's the real diagnostic. Not "do you have enough data?" You do. The question is what you're going to do about it.

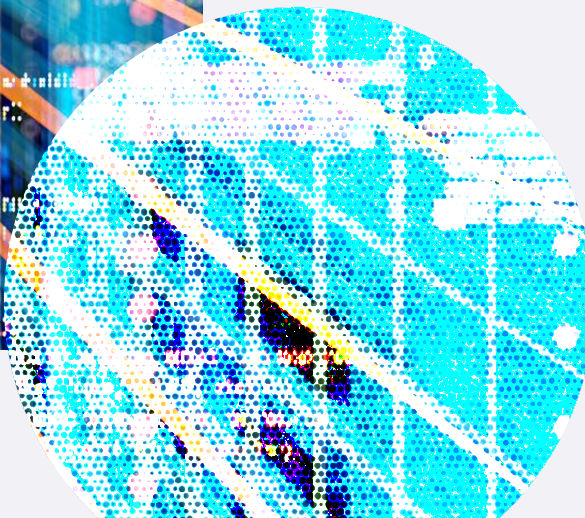
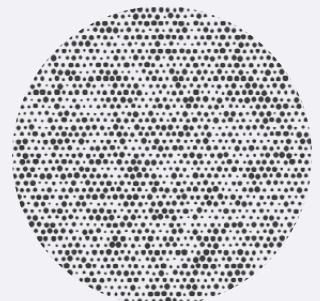
For years, the cloud companies sold everyone on data lakes. Store everything, they said. That wasn't a strategy. It was a trap. Feed your AI junk, and it makes junk decisions. At scale.

Where This Goes Next

This is one piece of something bigger. Signal Discipline. How brands earn trust while AI scales what they can remember.

If any of this sounds like your data conversation, your CX conversation — **let's talk**. We'll run a real diagnostic against where you actually stand.

- **DATA DOESN'T BUILD TRUST. THE SPECIFIC SIGNALS YOU CHOSE TO REMEMBER DO.**



FRONT OF HOUSE, BACK OF HOUSE

Finding the line between what builds trust and what quietly costs you some.

Knowing and Showing Are Not the Same Thing

Most brands think knowing everything about a customer is the same as earning their trust. It isn't.

You can know everything. And still feel like you're being watched. Because trust was never about what you know. It's about what you choose to say out loud, and when.

- **THE SAME FACT CAN FEEL LIKE CARE. OR LIKE SURVEILLANCE. THE DIFFERENCE IS NEVER THE DATA.**

So-what: the job isn't collecting more. It's deciding, moment by moment, what's earned the right to be said.

A Simple Split

Two categories. That's all you need:

1. **Back of house:** the raw event. A purchase. A click. A threshold crossed. Nobody sees this. It just runs the machine.
2. **Front of house:** the moment you choose to say something, out loud, to the customer. "I know you like mocha." "Your usual room is ready."

Everything technical belongs in the kitchen. What reaches the table is the only thing that matters.

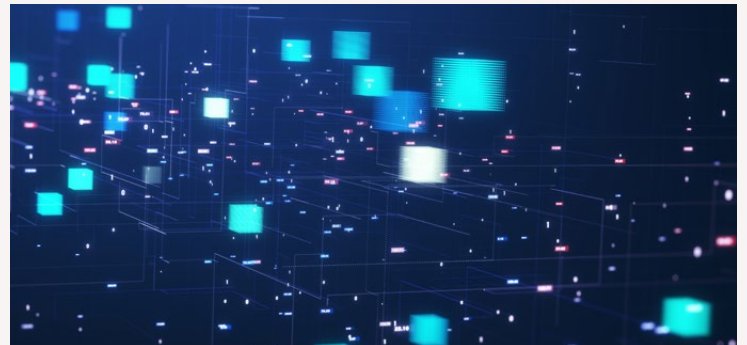
- **BACK OF HOUSE BUILDS THE SYSTEM. FRONT OF HOUSE BUILDS THE RELATIONSHIP.**

Not Every Signal Earns a Moment

Think about a real kitchen. Chaos. Heat. Raw ingredients everywhere. If the waiter brings you the trash can, dinner's ruined.

The waiter's job is to bring you only what's finished. Only what's ready.

AI wants to bring everything to the table. Because it can. That's not a compliment. That's the problem.



Someone has to be the editor — deciding what the AI is not allowed to say. A few rules:

- **Relevant to the moment, not just the profile:** a hotel guest's room preference matters at check-in. The same fact, in a random email six weeks later, feels random, not attentive.
- **Something they'd expect you to remember:** a returning guest's floor preference — that's care. An ad that followed them for three days — that's surveillance. Same data. Different moment. Different consent.
- **Reciprocal, not extractive:** it should benefit them right now, not just prove you were watching.
- **Held back when it outpaces the relationship:** even if a detail is true and available, sometimes you hold it. Because using it would outrun the trust you've actually earned.

A Working Test

One question. Does this feel like you were paying attention?
Or does it feel like you were watching them?

If the honest answer is watching — it stays in the kitchen.
Doesn't matter how accurate it is. Doesn't matter how
available it is.

That's the whole test.

Map What Erodes Trust, Not Just What Builds It

Most companies map the good moments. The wins.
The high-fives. That's half the story.

Trust doesn't disappear all at once. It leaks. A retargeted ad,
one day too soon. An upsell, right after a complaint. Small
things. They add up, just like trust does, in reverse.

So map both. Where you earn it. And where you quietly lose it.

Most brands can tell you their best personalization moment.
Almost none can tell you the moment they lost someone,
and why. That second map matters more.

Why This Has to Be Mapped Moment by Moment

You can't write one rule for everything. "Always use this.
Never use that." It doesn't work. The same fact means
something different depending on the moment.

A room preference at check-in? Care. The same fact, in a
random email six weeks later? Creepy.

So don't write a policy. Map a journey. Moment by moment.
Ask the same question every time: given what we know right
now, what do we say? What do we hold back?

Data Tells You What's Possible. CX Tells You What's Earned.

Data teams know what's technically available. That's their job.
But knowing what's available isn't the same as knowing
what's appropriate.

Only the people close to the customer's actual experience
can make that call — what to say, what to leave out, even
when you could say it.

That's not a data decision. That's a human one. AI can't make it
alone. It needs someone who understands what care actually
feels like — in this culture, in this relationship, right now.

• **SIGNALS ARE WHAT BRANDS KNOW. MEMORY IS
WHAT CUSTOMERS FEEL. JUDGMENT IS WHAT
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