



Beyond the Hype: Choosing a True AI Decisioning Platform for Fundraising

*Why not all "AI fundraising" tools
are created equal*

squark.ai

The Crowded Market of "AI" Solutions

The promise of Artificial Intelligence in fundraising is undeniable. But as the market floods with tools claiming to use AI, it has become increasingly difficult for nonprofit leaders to distinguish genuine predictive decisioning platforms from narrower, less impactful solutions. Many tools use "AI" as a marketing term for what are, in reality, simple automation or basic statistical modeling.

This guide cuts through the noise. We will explore the five common archetypes of "AI" fundraising tools and provide a clear framework for identifying a true end-to-end predictive decisioning platform—one that moves beyond surface-level insights to drive measurable revenue growth and operational efficiency.

Five Common Competitor Archetypes in the "AI Fundraising" Space

When evaluating the market, you will encounter platforms that fit into one of these five categories. While each offers some value, they are not interchangeable and do not deliver the same strategic impact as a purpose-built predictive decisioning engine.

1. The "Narrow Prediction" Platform

These platforms are a good first step beyond RFM. They ingest donor data and produce propensity scores for specific outcomes, such as likelihood to give or churn. They help fundraisers create more targeted segments for campaigns.

- **What they do well:** Generate donor scores and identify high-propensity segments.
 - **Where they fall short:** They are often a "black box," providing scores without explaining the "why" behind them. They lack true next-best-action recommendations, offer no multi-channel journey orchestration, and do not provide the robust, forward-looking revenue forecasting that boards demand. They are a feature, not a complete decisioning system.
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2. The "Donation Optimization" Tool

These tools focus exclusively on optimizing the digital point of donation. They use AI to test and personalize donation form elements in real time, such as ask amounts or recurring gift prompts, to maximize conversion rates.

- **What they do well:** Increase conversion rates and revenue at the moment of online transaction.
 - **Where they fall short:** Their impact is confined to the checkout page. They do not inform the strategic decisions that get a donor to the page in the first place: who to target, when, with what message, and on which channel. They optimize the transaction, not the entire donor journey.
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3. The "Generic Analytics" Platform

This category includes powerful business intelligence (BI) and product analytics platforms that have been repurposed for fundraising. They are excellent for tracking user behavior within a software application but lack the specific models and context required for nonprofit fundraising.

- **What they do well:** Track website clicks, user flows, and engagement with digital products.
 - **Where they fall short:** They are a square peg in a round hole. They do not understand donor lifecycle stages, have no pre-built models for fundraising-specific outcomes (like lapsed donor reactivation or sustainer upgrades), and cannot provide calibrated predictions for fundraising KPIs. Their “insights” are descriptive, not predictive.
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4. The "Legacy Suite" Add-On

Many large, established nonprofit software providers (such as CRM and marketing platforms) are now adding “AI” features to their existing suites. These are often acquired technologies or basic models bolted onto a legacy architecture.

- **What they do well:** Offer the convenience of a single vendor and integration with their existing ecosystem.
 - **Where they fall short:** The AI is rarely purpose-built or best-in-class. It often suffers from the same “black box” limitations as narrow prediction tools, lacks deep explainability, and can be slow and expensive to deploy. It is an AI feature, not an AI-native platform.
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5. The "Major Gift" Tool

These platforms focus on identifying and prioritizing major gift prospects for gift officers. They use AI to surface engagement signals and suggest outreach opportunities.

- **What they do well:** Improve the efficiency and focus of major gift officer portfolios.
 - **Where they fall short:** They are designed for one specific fundraising motion (high-touch major gifts) and do not address the complexities of broad-base, multi-channel fundraising. They cannot manage campaigns, forecast revenue across the entire donor file, or orchestrate journeys at scale.
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The Squark Difference: A True End-to-End Decisioning Platform

A genuine predictive decisioning platform like Squark is architected differently. It is not a single-point solution but an end-to-end engine that connects your data to strategic action and measurable results. It is the only solution that combines all of the following capabilities in a single, no-code platform:

Capability	Why It Matters for True Decisioning
No-Code Accessibility	Empowers your entire team to generate and act on insights in minutes, without data science expertise.
Full-Lifecycle Predictive Models	Provides specific, calibrated predictions for every stage of the donor journey, from acquisition to lapsed reactivation.
Next-Best-Action Recommendations	Moves beyond scores to provide concrete, plain-language guidance on what to do next for each donor.
Explainable AI (XAI)	Delivers transparent, visual explanations for every prediction, building trust and enabling strategic refinement.
Multi-Channel Orchestration	Activates insights across all your channels—email, direct mail, social, and SMS—to create cohesive donor experiences.
Revenue & KPI Forecasting	Uses advanced time-series models to forecast revenue with accuracy, enabling confident board-level planning.

Seamless Integration	Connects directly to your existing CRM and marketing tools to ensure insights are never trapped in a silo.
Closed-Loop Measurement	Tracks the impact of your AI-driven campaigns, proving lift and enabling continuous improvement.
Rapid Speed to Value	Delivers measurable results in weeks, not quarters, ensuring your investment pays off quickly.

Choosing the right AI partner is a critical strategic decision. By understanding the different archetypes of tools on the market, you can look past the hype and select a true predictive decisioning platform that will become the intelligent core of your fundraising strategy.

About Squark AI (powered by Market Holdings)

Squark AI is an artificial intelligence platform purpose-built for nonprofit fundraising and data-driven decision-making. The platform connects directly to an organization's existing data systems and applies automated machine learning, predictive modeling, time-series forecasting, natural language processing, and generative AI to forecast donor behavior and recommend the next best actions to improve fundraising performance. Designed as a no-code environment for fundraising teams, Squark translates complex analytics into clear scores, forecasts, and recommendations that can be deployed across direct mail, digital, and multichannel campaigns. In addition to the core application, Squark provides an API that allows organizations and partners to embed its predictive intelligence directly into CRMs, marketing systems, and operational workflows. Over the past seven years, Squark AI has helped power fundraising strategies that have generated billions of dollars for some of the world's largest and most mission-critical nonprofit organizations.

About Market Holdings

Market Holdings is a global group of companies focused on fundraising, marketing, media, data solutions, and artificial intelligence for nonprofit and mission-driven organizations. Through its portfolio of agencies and technology platforms—including Innovairre and Squark AI—the company provides integrated services spanning strategy, analytics, creative communications, digital marketing, print production, and donor engagement technologies. Together, these organizations support hundreds of charities worldwide and help raise billions of dollars annually for causes such as healthcare, climate initiatives, hunger relief, and social services by combining data-driven marketing with advanced fundraising technology.

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