



# Content Approval in the AI Era

**The New Rules for High-Performing Marketing Teams**


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Why marketing teams need a new model for AI-powered speed, control and compliance

**PRESENTED BY**  
**IntelligenceBank**



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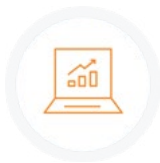


# The content approval bottleneck is a leadership problem

This report is based on data analysis of over 1,000 conversations with marketing and marketing compliance leaders in highly regulated industries.

Across those discussions, one pattern keeps coming up: content production has increased exponentially, but content approval has not.

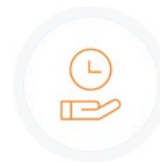
The themes were remarkably consistent as leaders described the same underlying problems:



**Content volumes rising faster than review capacity**



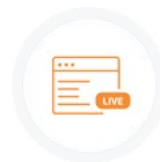
**Approval processes still dominated by manual effort**



**Content reaching compliance teams too late and in poor condition**



**Disclaimers and compliance checks managed in fragmented ways**



**Live content reviews becoming an ongoing operational burden**





## Here is how a few of those leaders described the challenge in their own words:

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“Getting assets approved by the compliance team can be time-consuming, especially when sending thousands of assets.”

– Marketing Leader, insurance

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“A six-monthly review cycle of all in-market assets... requires an ‘eyeball check’... which is a daily burden.”

– Marketing Compliance Leader, financial services

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“There were issues with checking if the correct disclaimer is in the material, with disclaimers maintained in a standalone spreadsheet.”

– Marketing Operations Leader, financial services

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“Content review and compliance processes are bogged down because the teams responsible for reviewing content... have not grown in proportion to the increased volume of content.”

– Marketing Strategy Leader, energy

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“Content comes to compliance “in a shape that requires a tremendous amount of hours to review.”

– Marketing Compliance Leader, healthcare

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These are not isolated frustrations. They are recurring signals of a deeper operating-model problem: content creation has evolved quickly, but the systems used to review, approve and monitor content have not kept pace.



The teams that win in the AI era will not just use AI to create more content. They will also **approve and govern** it with AI assistance.

Marketing teams are now producing more campaigns, more versions, localized assets, video, AI-assisted content and always-on updates across live channels. At the same time, the systems used to review, approve, govern and monitor that content are often still built for a lower-volume era. That gap is no longer a workflow annoyance. It is becoming a serious constraint on campaign speed, compliance confidence, brand consistency, reviewer capacity and live-channel control.

**DATA FROM THE INTELLIGENCEBANK PLATFORM POINTS TO THE SCALE OF THE SHIFT:**

**+85%**

more marketing content produced year-over-year

**+68%**

more marketing data generated year-over-year

**+32%**

increase in AI-assisted content compliance reviews

**60%**

of content review comments relate to legal, compliance and language issues

**21.9%**

of content review comments relate to brand compliance issues

This growth is not coming from one tool or one use case. It reflects a broader change across. AI copy creation, AI translation, automated design variations, personalization, video creation and editing, metadata, search enhancements and end-to-end workflow automation.



The problem is simple: content can now be created in hours, but approvals can still take days or weeks. That mismatch creates the conditions for a real crisis. When approval systems cannot keep up, organizations see bottlenecks, repeated rework, rising friction between marketing and compliance, outdated content remaining live and avoidable legal and brand exposure.

For regulated industries, the stakes are even higher. Teams aren't simply managing content volume. They are also managing:

- disclosures
- claims language
- legal review
- auditability
- rights management
- increasing regulatory scrutiny

## Why regulator AI detection use matters

Regulators are increasingly using AI-assisted monitoring to scan content and ads at scale, including the ASA, FTC, ACCC and FDA. Especially on websites and a brand's partner websites. That means compliance risk is becoming more visible, more detectable and more scalable on the regulator side.

The good news is that leading teams are not solving this by slowing down AI adoption.

They are solving it by changing the approval model itself. In fact, they are moving toward a model in which compliance is embedded during content creation, recurring issues are caught upstream, live content is monitored continuously and human reviewers focus on the issues that actually require judgment.





# The approval bottleneck is now a growth bottleneck

Approval delays used to be frustrating but manageable. Today, they are becoming a structural constraint on performance.

## What changed

AI has made it dramatically easier for marketers to draft copy, generate variants, localize campaigns, edit creative and scale output across channels.

But most approval processes still rely heavily on manual review, fragmented handoffs, disconnected tools, and late-stage compliance intervention. That creates a structural mismatch.

## What that mismatch looks like

- content that could be published in hours sits in queues for days or weeks
- Legal and Compliance teams correct the same categories of errors repeatedly
- Marketers experience delays and conflicting guidance
- manual review becomes harder every year as requirements evolve
- no standard process to check for expiration dates and talent usage

This is not just inefficiency. It is a workflow design problem.

## Why it's both a leadership and a business problem

When approval systems slow down, teams start adapting in risky ways.

They may publish before final sign-off, delay updates to disclaimers and terms, reuse outdated assets and leave non-compliant content live longer than intended.

The result is live content that may be factually incorrect, legally exposed, off-brand or unsupported by clean approval records.

## Why this creates urgency

The gap is widening between teams that still treat approval as administration and teams that now treat it as infrastructure. The leaders are redesigning how content gets governed. The laggards are still trying to push more volume through legacy workflows.



# The biggest risks are often the least visible

Slow approvals are easy to see. The deeper risks are the ones that accumulate quietly. For example, traditional approval models are built to answer one question: Can this asset be approved right now?

That is no longer enough. Modern teams also need to know what else this asset affects, where similar language is already live, whether the disclaimers are still current, whether reuse creates new exposure and whether they can prove rights and approvals later.

## Five hidden risk categories

### 1. Embedded AI risk reviews

Legal and compliance errors that repeat at scale often stem from issues such as missing disclosures, outdated disclaimers, unsupported claims, risky wording and expired promotional terms.

### 3. Live-channel risk

Approved content on websites, social media and google ads can become non-compliant later because offers expire, regulations change, disclaimers change and partner or regional channels fail to update quickly

### 2. Brand inconsistency across growing asset volume

Examples include off-brand language, inconsistent capitalization, logo misuse, readability failures and tone drift.

### 5. Talent usage rights exposure

Talent rights are often time-limited, context-specific, difficult to track manually and high-risk when asset libraries are large. For organizations managing thousands or millions of assets, identifying which images remain compliant and which rights have expired is virtually impossible without AI assistance.

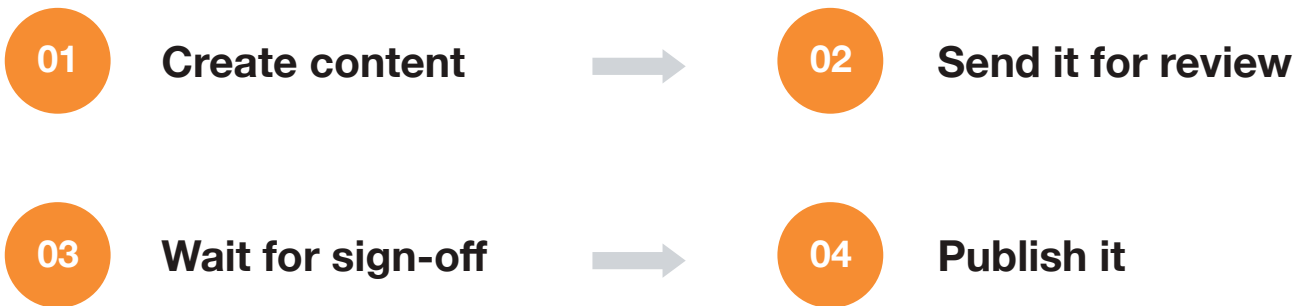
### 4. Asset reuse without sufficient control

Risk rises when organizations lack centralized approved assets, metadata, version history and a system of record.



# The new rules for high performing marketing teams

The old content operations model was simple:



That model no longer scales. Instead, high-performing teams are adopting a different set of rules.

## RULE 01

### Compliance cannot be a final gate

When marketing compliance sits only at the end of the workflow, bottlenecks are inevitable. The burden gets concentrated at the moment when time pressure is highest and rework is most expensive.

Marketing teams must move compliance upstream, use realtime brand-and-legal compliance AI detection to improve content before it goes to approval and reduce late-stage rework.

## RULE 02

### Creators need guardrails, not just reviewers

Most recurring issues should never reach senior reviewers.

Creators need approved templates, disclosure guidance, brand guardrails and prompts and checks that reduce preventable errors.



### RULE 03

#### Approval should be risk-based

Not every asset needs the same level of review. High-performing teams separate routine content from low-risk content, edge cases and genuinely complex work.

### RULE 04

#### Marketing needs a system of record

Disconnected folders and broken workflows create two problems: they slow teams down and they make compliance harder to prove. Modern teams need systems that support asset control, version history, approval records, metadata and audit trails.

### RULE 05

#### Compliance continues after content goes live

Live channels are dynamic. Content can become non-compliant after publication because terms change, regulations evolve, promotions expire and distributed networks drift out of date.



The best teams are not adding more review layers. They are moving compliance upstream by **adding AI-assisted compliance guardrails** to make compliance review easier.



## Customer story

# Angle Auto Finance



**IntelligenceBank has reduced our compliance reviews to two minutes per document.**

**Rebecca Henderson**

Head of Marketing, Product & Dealer Performance

## The challenge

Angle Auto Finance wanted to give its introducer network the ability to customize existing advertising resources without creating a significant approval workload for its Marketing and Compliance teams. Angle Auto Finance is a strong example of how hidden risk grows when distributed networks, customizable assets and live digital environments are hard to govern manually — and what becomes possible when those controls are embedded into the operating model.

## The solution

IntelligenceBank combined:

- AI-powered marketing compliance reviews
- a centralized creative repository
- workflow controls
- automated website monitoring

## THE IMPACT

**2 minutes**

compliance reviews reduced per document asset

**1.6 million**

pages scanned annually

**9,217**

potential risks identified in the last month

**20,700**

FTE weeks saved



## Customer story

# Tabcorp



**What used to take up to 7 to 10 days now takes 20 minutes.**

**Chris Yates**

Senior Manager, Marketing Operations, Wagering and Media

## What changed

Using IntelligenceBank’s marketing operations software and creative automation capabilities, Tabcorp introduced self-service templates that allowed marketers, not just designers, to create approved assets faster. That reduced repetitive manual work, improved agility, and freed legal and creative teams to focus on higher-value work.

## Why it matters here

Tabcorp is a strong example of what happens when approval stops being treated as a slow downstream checkpoint and becomes part of a more scalable operating model.

### HOW TABCORP CHANGED THE APPROVAL EQUATION

**20 minutes**

asset creation and approval time, down from 7 days

**30%**

reduction in workload across the creative team

**1/3 of all artwork**

now channeled through templates



**Improved compliance**

fewer incidents across campaigns



**Faster speed to market**

driving increased revenue



Approval is no longer a downstream admin task. It is becoming a **frontline driver** of marketing performance.



## What the data says about where teams are breaking down

The strongest sign that this is a systemic problem is that the same failure patterns keep appearing. IntelligenceBank's conversation analysis points to recurring reviewer and approver feedback themes across all categories.

The recurring issues include missing or outdated disclaimers, absent regulatory disclosures, product-specific disclosure failures, overstatements and absolute claims, high-risk words near price points, incorrect brand naming, capitalization errors, logo violations and readability failures.



Most approval friction is not mysterious. It is **repetitive, predictable** and increasingly **automatable**.



### The real insight

These issues are systematic, predictable, repeated and expensive. That matters because it changes the leadership question. The problem is not just that teams have too much work. It's that too much expert human time is being spent on work that should be caught earlier and handled more consistently.



# What modern content approval looks like in practice

Modern content approval is not just a faster review queue.

It is a connected operating model.

## 1. Embedded AI risk reviews

AI-powered risk checks should operate directly inside workflow approvals and proofing, scanning for issues such as missing or outdated disclaimers, absent disclosures, expired terms, overstatements and absolute claims, risky wording near pricing, grammar and wording issues and deviations in logo, font, color and tone. This matters because many of the most common approval issues are systematic and repeatable.

## 2. Organization-specific and industry-specific rule libraries

Strong systems do not rely on generic review logic.

They combine company-specific risk parameters, approved language rules, industry frameworks such as FINRA, Retail Banking, and Medicare guidelines.

## 4. Live monitoring across digital channel

Compliance does not end at publication.

AI-powered scanning can continuously monitor websites, social media, advertising channels, partner and franchise networks. This helps detect expired promotions, outdated disclaimers, off-brand language and non-compliant content still live in the market.

## 3. Smarter workflow orchestration

The goal is not to remove humans from every decision immediately.

It is to make routing smarter so that routine issues are handled earlier, reviewers see cleaner work, edge cases reach the right experts and legal and compliance teams can spend more time on judgment-heavy decisions

## 5. Rights-aware asset governance

AI-powered facial recognition can help teams identify people across image and video libraries, attach identity metadata, connect that information to rights and expiry records and locate all affected assets when contracts change.

## 6. A defensible system of record

The trends report describes the emerging end-to-end model as one that connects conception, tasking, real-time compliance checks, approvals, metadata application, publishing, archiving and audit trails.

That is important because marketing teams do not just need tools. They need proof.



## Where IntelligenceBank fits

IntelligenceBank is not commenting on this shift from the sidelines. Its platform is built around the model described above, spanning, digital asset management, marketing workflow, compliance automation, live monitoring, rights-aware governance and auditability across the content lifecycle.

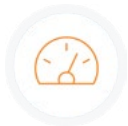


Modern approval is not just about speed. It is about **safer scale.**

## What modern approval systems should do:



**Catch recurring issues upstream**



**Escalate only what needs human judgment**



**Monitor live channels continuously**



**Prove what was approved, when and why**





# The next advantage: from assisted review to automatic approval

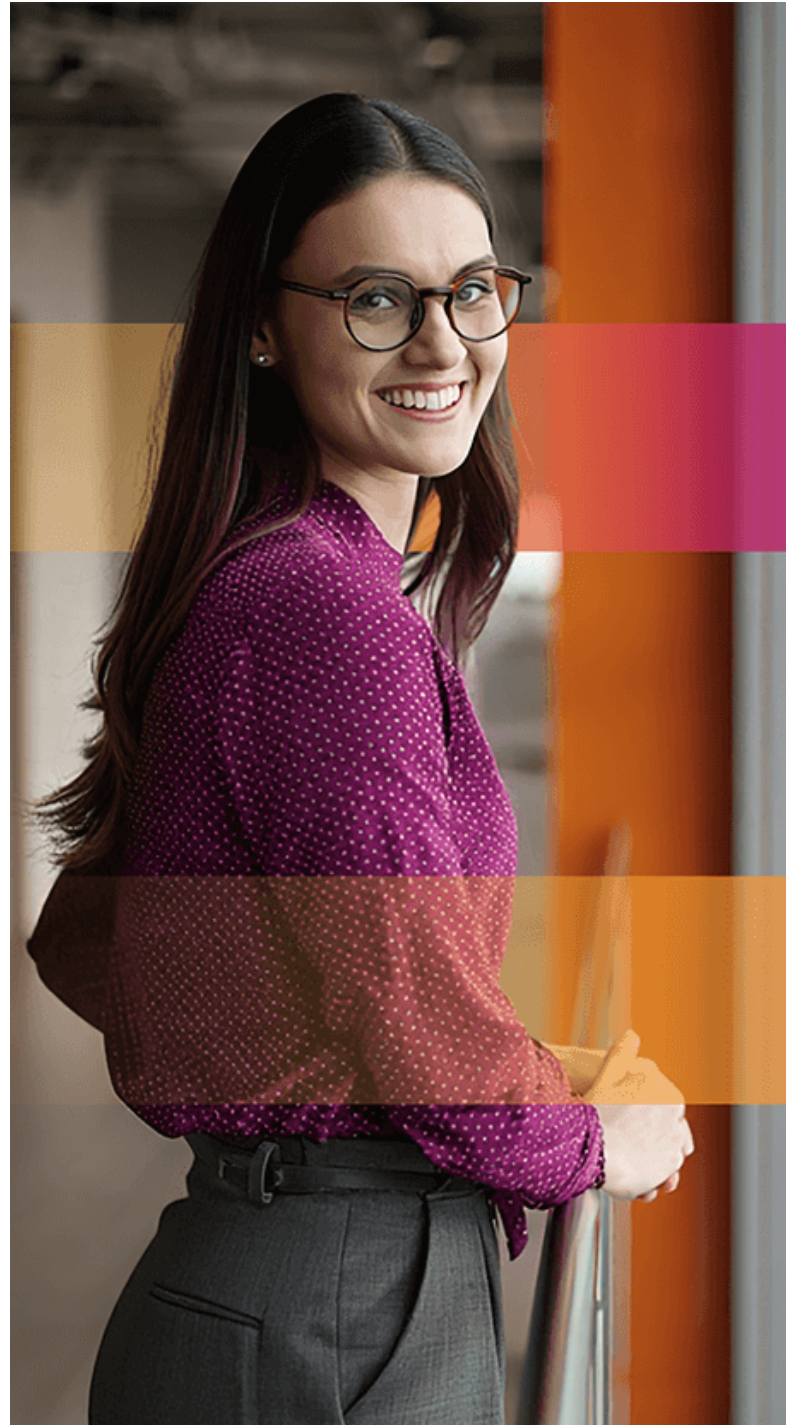
Today's AI-powered approval tools are mostly human-in-the-loop. That is the right model for now. It helps organizations validate accuracy and build trust. But it is not the end state.

As models improve and rule libraries get more precise, the logical next step is content that clearly meets compliance criteria is automatically approved only novel, borderline or complex content is escalated to humans. That is the future described in the approvals draft: not AI merely assisting review, but AI completing review autonomously for a growing share of straightforwardly compliant content.

Automatic approvals unlock **faster speed to market**. Content moves in real time, campaign timelines compress and approval steps eroding the value of faster production. Results will include lower error rates and less rework. AI-enforced rules reduce inconsistency, while repetitive corrections fall and friction between teams drops.

Teams can also look to stronger auditability. Every automated decision can be logged, while rules, assessments and outcomes become easier to document and defend. Meanwhile, reviewers will spend more time on novel regulatory questions and less time will be spent correcting repeatable issues.

The organizations best positioned for this transition will not be the ones that wait for autonomy to be perfect. They will be the ones that start building toward it now by embedding AI-powered risk detection in workflows, calibrating their rules, validating performance over time and strengthening governance foundations today.



## Ready to Simplify Your Compliance Process?

Upholding marketing compliance doesn't have to be a headache. With the right software and processes in place, you can ensure your marketing materials are compliant, accurate and effective.

IntelligenceBank's AI content compliance solutions are designed to help banks like yours take a proactive approach to regulatory requirements while saving time and reducing risk. It's a great way to get up and running faster than building a solution from scratch, knowing that what the regulators are looking for is the same thing the software is pre-programmed to catch.

[Contact us](#) today to learn more or book a demo.

Learn more at [IntelligenceBank.com](https://IntelligenceBank.com)