



5 Steps to a Unified Enterprise Customer Decisioning Strategy

A practical guide for linking people, data and processes for better business decisions





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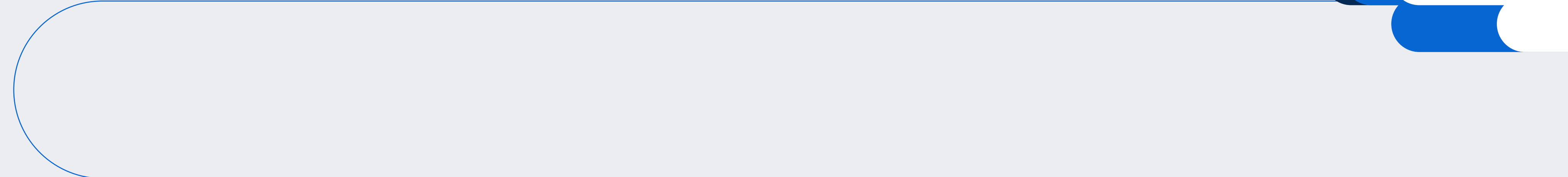

Introduction

In an era of unprecedented technology-driven disruption, banks are facing a dual challenge: Meeting rising customer expectations while navigating increasingly complex regulatory demands.

To remain competitive, banks must not only innovate but also streamline operations and foster greater collaboration across departments, breaking down traditional silos and working toward innovation.

The question is, how can banks simplify their operations, future-proof their services, and drive growth?

The answer lies in an AI-driven enterprise customer decisioning platform.



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What is enterprise customer decisioning?

In banking, decision-making processes often are fragmented across multiple systems, leading to inefficiencies, data inconsistencies, and increased operational risks. Banks typically rely on various decisioning systems for different functions, including **risk management, fraud and financial crimes compliance** and **marketing**.

This fragmented approach to decisioning has resulted in data silos, where critical customer information is isolated within specific systems, making it difficult to gain a comprehensive view of the customer profile across the bank's operations. Lack of integration between these systems can lead to delayed or inadequate decision-making, as data must be manually consolidated and analyzed, or it is ignored altogether.

These challenges are further compounded by the need for specialized skills to run each system, which can lead to increased training costs and a greater risk of manual errors. The complexity of managing and maintaining multiple systems also can strain IT resources and hinder a bank's ability to respond swiftly to changing economic conditions, market shifts and evolving regulatory requirements.

To address these challenges, banks are increasingly turning to **enterprise customer decisioning**.

Enterprise customer decisioning provides a unified platform that integrates data, analytics and decision-making processes across the bank. By consolidating decisioning systems into a combined platform, banks can streamline workflows, increase data availability and accuracy and enhance collaboration between departments.

Enterprise customer decisioning empowers banks to make faster, more informed decisions, ultimately driving greater efficiency, reducing risks and enhancing customer satisfaction.



AI-powered decisioning

As our AI-powered future accelerates, it's changing everything we all know about the way the world does business. Banks can turn AI's output into action by making data-driven decisions about the most appropriate actions to take and when to take them.

In the rush to make progress on their digital transformation journeys, many organizations implement technologies without fully considering the big picture. If data can be accessed and explored, that's a great start. But without a straightforward path to action, transformational efforts can and often do go awry.

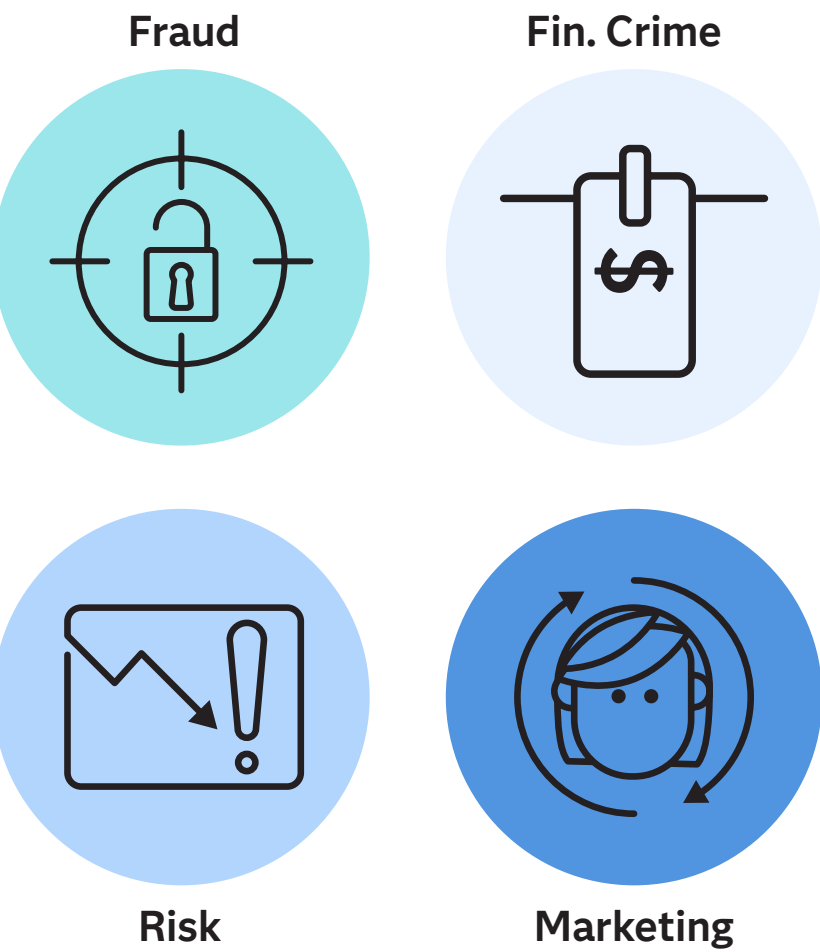
How can banks make sure huge investments in digital transformation pay off? And how can critical yet distinct departments such as risk, fraud, financial crimes and marketing work together, even though they use different and sometimes outdated technologies to make decisions?

By breaking down silos and connecting the dots between customer touchpoints, enterprise customer decisioning brings everything together in a single platform to facilitate quick and accurate decisions.

This e-book describes five important steps to making better decisions faster with enterprise customer decisioning.

Legacy Approach to Technology Within Banks

Points solutions that are siloed and different technologies



Typical Digital Transformation Approach

Efforts to find synergies between technologies can yield some results




A Common Enterprise Customer Decisioning Platform

The whole is greater than the sum of the individual parts



- Lower total cost of ownership
- Democratize your data
- Productivity gains through collaboration
- Higher AI/ML project success rates
- Improved customer journey and outcomes



“SAS’ long reign as an enterprise fraud leader reflects not only the breadth of its fraud analytics but also its strong customer satisfaction ratings, built on results and trust. Among its differentiators, SAS’ enterprise decisioning architecture stands apart for enabling holistic, end-to-end decisioning – across fraud, risk management and marketing – on a single, cloud-based platform. Rapid processing capabilities underpinned by a range of supervised and unsupervised machine learning techniques make SAS solutions versatile and scalable across payment, transaction and fraud types.”

Phil Mackenzie, Research Principal, Chartis Research

[Read the press release.](#)



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See through the eyes of the customer

STEP 1

It's not unusual for each department in an organization to ponder challenges from a singular perspective. Does a broader view introduce greater complexity with limited upside?

Not when we see things through the eyes of the customer. That's when operating in silos starts to look unnecessarily complex – and more like a missed opportunity to deliver a personalized and streamlined customer experience.

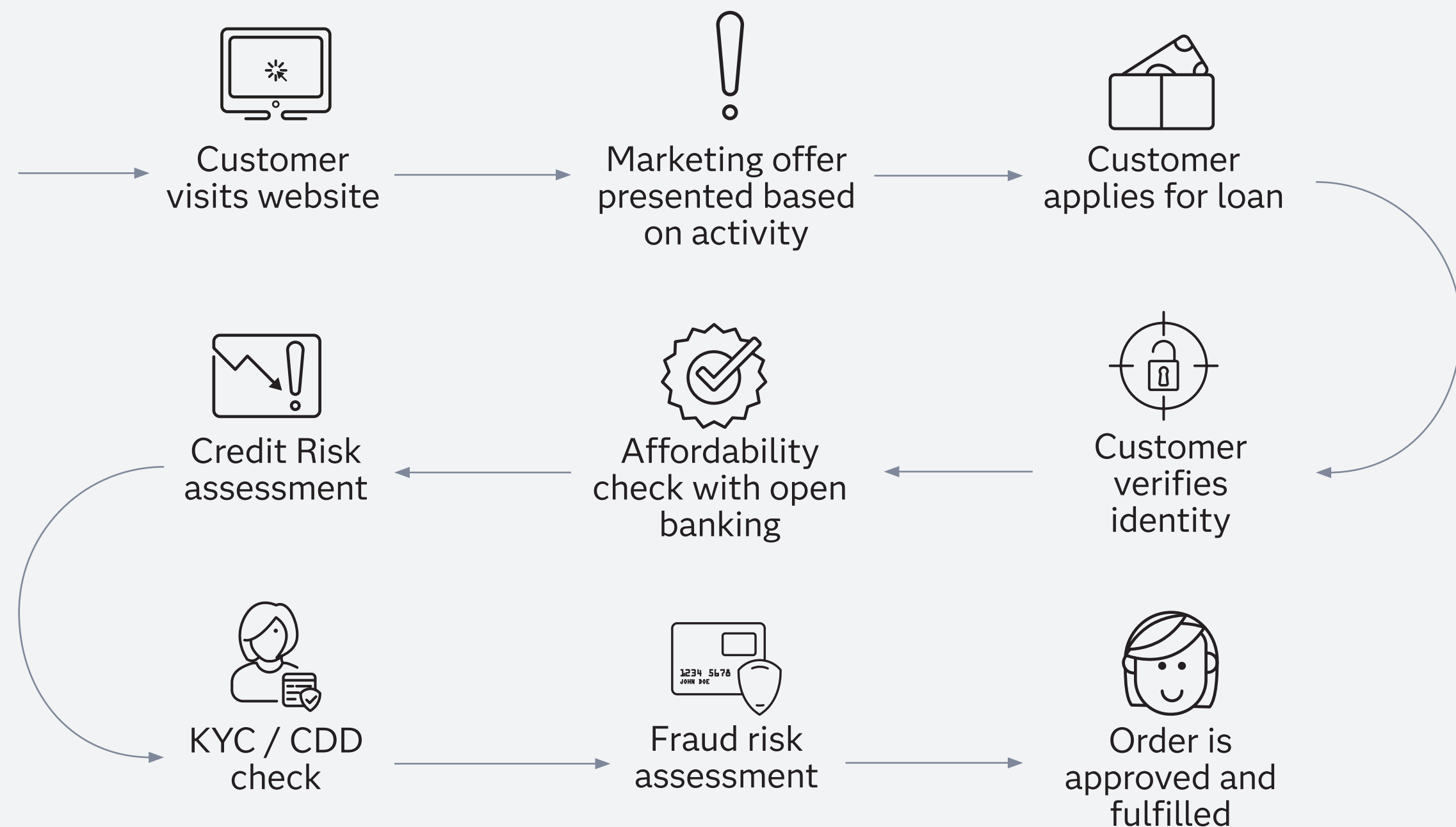
Consider a customer's initial onboarding journey at a bank. It's often the first interaction they'll ever have with the bank. A series of touchpoints shows what the customer experience will look like.

Too often, disjointed and unconnected processes create gaps customers can fall through or that bad actors can exploit.

A more connected approach to decisioning can simultaneously expedite loan fulfilment times, reduce friction, increase approval rates and reduce risk. By integrating key decision points across multiple departments, banks can create truly seamless customer journeys.

That's enterprise customer decisioning at work.

Example: A seamless acquisition and onboarding customer journey



Reduced customer friction Lower TCO Data democratization Tech democratization Faster speed to market

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Keep it simple

STEP 2

Keeping it simple isn't the same as taking a one-size-fits-all approach. Think of it this way – onboarding a customer applying for a loan involves one decision that's an aggregation of many decisions. But that single decision draws on the same data the customer provided on an initial application form.

Many banks have in place dedicated solutions for marketing, risk management, fraud and financial crime. What banking leaders may not realize is the significant overlap in the types of data used to make decisions – and in the capabilities needed to manage the entire lifecycle of each domain.

Given this overlap, why do so many organizations implement an array of technologies that use the same data and do the same thing?

A single, cloud-native platform can provide a unified user experience, helping banks make faster and more efficient AI-enabled decisions.

This is why a common platform for data exploration, machine learning and decision automation makes sense. Simple is better.



Benefits of enterprise customer decisioning

- **Lower total cost of ownership:** Save with single vendor management, reduced resource skillset requirements and better scalability.
- **Improved customer journey and outcomes:** Create seamless customer journeys by joining decision points and reducing friction.
- **Data democratization:** Break down data silos to make data more accessible to multiple areas of the organization.
- **Productivity gains:** Use a common set of tools to foster a culture of collaboration and shared outcomes among departments.
- **Higher AI/ML project success rates:** Using a common platform to build, deploy, execute and monitor analytical models creates trusted and repeatable processes.

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Walk before you run

STEP 3

Clearly, it's not feasible to rip and replace all decisioning systems all at once – especially since those systems are vital to the bank's operations.

Taking an agile and iterative approach will deliver benefits incrementally and continuously and help reduce project complexity. It can also accelerate and improve return on investment.

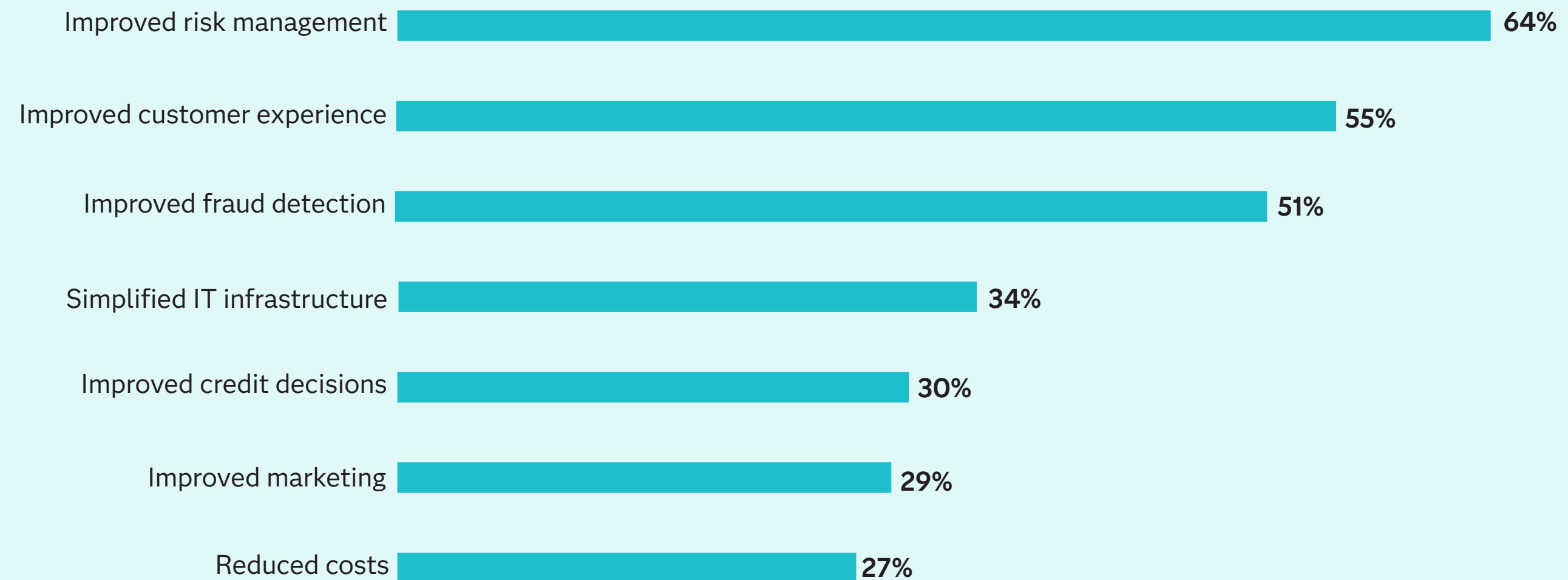
Consider identifying and quantifying the benefits of taking a consolidated enterprise approach to automated analytical decisioning and then breaking those down into different deliverables.

For example, the customer onboarding journey generally covers the interconnected functions of credit risk, fraud and KYC/CDD assessments. There are so many different decisions that need to be made when onboarding a customer. If this process can be consolidated into a single technology, is there a greater need by one department to lead the early sprints or phases due to a particularly pressing challenge?

Of course, it's not just about onboarding. That's just the starting point. Managing each customer moving forward involves so many other decisions and transactions along the way. Being able to do so on the same infrastructure generates more comprehensive insights about individual customers over time.

Risk management drives data consolidation

What are the main expected benefits of consolidating customer data?



Based on a 2024 survey of 300 senior banking leaders from around the world.

SAS and FT Longitude Research: Modernizing Risk Management, 2025. Manuscript in preparation.

95%

of organizations surveyed confirmed they are planning to consolidate vendors in the next 12 months.

80%

of respondents indicated a desire to consolidate systems architecture, saying they have too many “point solutions” and want to do more with fewer strategic vendors.

CIO.com:

What IT executives are saying about vendor consolidation

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Innovate relentlessly

STEP 4

Providing the most seamless and most engaging customer experience possible has eluded so many financial institutions until now.

Once everything is up and running and your organization is realizing the benefits of enterprise customer decisioning across multiple departments, is it time to sit back and relax?

Absolutely not. To meet ever-evolving customer demands and stay one step ahead of the competition, this is the point when relentless innovation must kick in. A bank's steadfast commitment to constant improvement and development means the organization must push boundaries and steadily explore uncharted territories.

The decisioning lifecycle is all about continuous evolution that's managed through an automated but fully governed process.

Embedding AI and prioritizing testing and simulation are vital components of the continuous innovation required to truly future-proof the business of banking.

For example, business rules and model performance can be automatically monitored, triggering a retraining process if monitored metrics drop below defined thresholds, such as Gini, bad debt rates, false positive ratios or value detection rates. Such real-time analysis allows banks to respond swiftly to emerging threats, minimizing the impact on their operations and customers alike.

Alternatively, new data sources can be integrated with ease so that teams responsible for credit risk assessment and those managing fraud and financial crimes can improve all their analytics-driven, automated decisions rather than benefiting only a single team.



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Scale to new heights

STEP 5

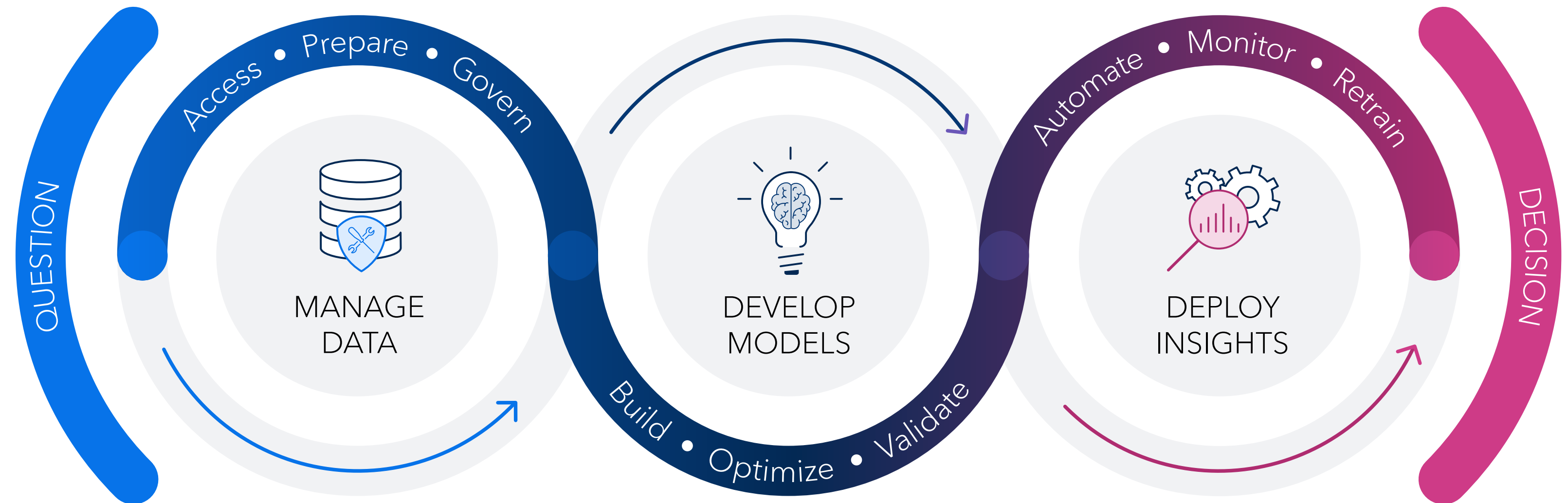
Following close behind innovation is the drive to surpass previous accomplishments and break through barriers to reach even greater success.

There's virtually no limit to what banks can achieve in terms of performance, productivity, trust, and cost savings. A unified, cloud-native platform that's designed to scale on demand, such as **SAS® Viya®**, can support banks' ongoing efforts to optimize resource efficiency and reduce total cost of ownership.

With enterprise customer decisioning in place, banks can lean into superior scalability to create seamless customer journeys, improve decision-making, and stay competitive in a rapidly changing market.

But don't take our word for it. **SAS is a market leader in AI decisioning platforms** as well as in specific solutions that are imperative to banks worldwide, including **risk management, marketing and fraud detection and prevention**.

Built around a shared set of core capabilities on the cloud-native SAS Viya platform, SAS® Enterprise Customer Decisioning can be deployed on the SAS cloud (as a managed service) or on any of the leading cloud providers.



SAS Viya streamlines and accelerates the data and AI life cycle so banks can deliver trustworthy, data-driven decisions at scale.

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Why choose SAS for enterprise customer decisioning

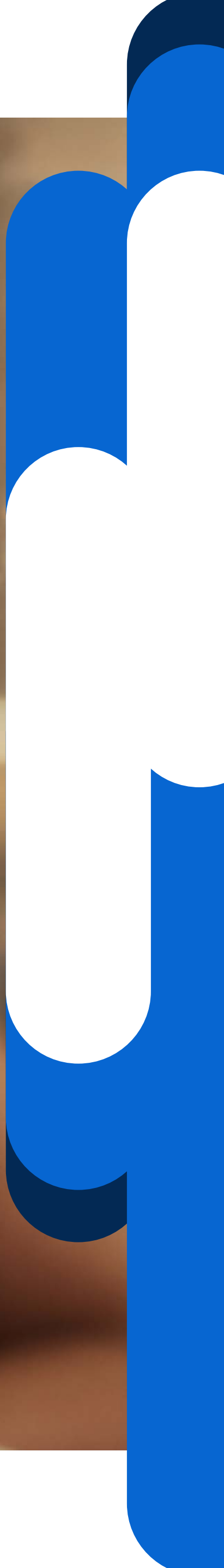
Banks around the world use SAS to assess credit risk, stop fraud in its tracks, combat financial crimes and create personalized customer experiences that increase engagement.

Only SAS offers solutions for decisioning across the entire customer life cycle (risk, fraud, financial crime and marketing) on a single platform.

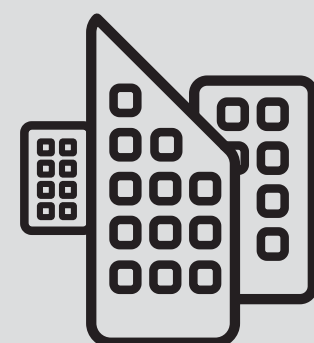
Siloed technologies – a typical banking operating model – result in siloed strategies, approaches and processes. Disconnected lines of business produce inconsistent and disjointed customer experiences.

The five-step process outlined in this ebook can help banks make more informed and strategic decisions that drive greater efficiency, protect against threats and foster customer loyalty. Adopting a single decisioning platform further amplifies these benefits by providing a unified and integrated solution that boosts productivity, breaks down data silos and lowers the total cost of ownership.

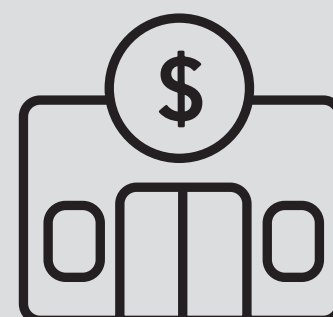
With enterprise customer decisioning, banks can stay competitive, compliant, and be better positioned to meet customers' evolving needs today, tomorrow and in the future.



SAS is a leader in banking



>3,500
financial services
customers worldwide



>90%
of the top 100
global banks use SAS



92
countries with banks
using SAS

The future of banking is powered by data and AI

SAS helps banks do more – better, faster, and easier.

To learn more, please visit [SAS® Enterprise Customer Decisioning](#).



To contact your local SAS office, please visit: sas.com/offices