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SAS® BUSINESS REPORT

**Dear Readers,**

In this issue, we share the dos and don'ts we learned from surveying more than 1,100 executives about their performance management efforts. You'll also learn how to avoid supply chain risk, what master data management is – and why it matters.

Looking for a summer read that entertains *and* educates? We've got an excerpt from the new book *CIO Best Practices* – enjoy!  
Happy reading!

A handwritten signature in black ink that reads "Anne-Lindsay Beall".

Anne-Lindsay Beall  
Editor, *SAS Business Report*

## Performance Management Dos and Don'ts

Seven best practices in performance improvement (third in a five-part series)

In the fourth quarter 2006 issue of *sascom* magazine, we introduced this [five-part series](#) with a summary of what we learned from more than 1,100 professionals who were surveyed about their performance management efforts. The second article in the series discussed the ways in which technology can affect performance management success.

Here, we'll describe seven important performance management principles: following a sequential approach, aligning goals, leveraging analytics, addressing cultural issues, securing C-level sponsorship, involving all areas of the company and measuring after establishing a solid foundation.

Watch for the fourth article in the series in the third quarter 2007 issue of *sascom* magazine, where we'll interview Becca Goren, SAS Product Marketing Manager for Performance Management, about the survey results – and what they mean for you. You can read previous articles in the series at [www.sas.com/sascom-pmseries](http://www.sas.com/sascom-pmseries).

How can you move beyond the metrics to improve performance? Start by following our list of performance management dos and don'ts.

### Do follow a sequential approach

If we look at the activities associated with performance management as a framework, we can categorize them into three phases:

- Report performance to bring transparency to the organization.
- Manage and control to align the organization.
- Improve performance to drive the organization.

Each of these phases involves a series of activities that, when completed effectively, move an organization to the next level of performance management.

Organizations that take a sequential approach to performance management get better results from their efforts. According to the research, the benefits of performance management significantly improve as the organization performs more activities in each phase.

### Do focus on alignment

Most organizations struggle with alignment issues – collaboration, resource optimization, tying planning to strategy – and they look to well-oiled performance management initiatives to help.

Without a doubt, alignment is the most prevalent theme throughout the survey. In fact, the top three benefits that respondents hope to achieve through performance management are tied to alignment:

- Strategic and cross-departmental alignment, collaboration and accountability.
- Budgeting and planning process aligned with strategy.
- Resource alignment and optimization.

But why focus on alignment before financial benefits such as revenue growth and financial transparency? Because alignment is essential to operational efficiency and effectiveness at the enterprise level. Goals and metrics that are established by individual departments but not aligned to an overall strategy can be achieved independently, but they might not advance the organization as a whole.

### Do leverage analytics

The study shows that the use of technology plays a key role in successful performance management. In particular, the use of analytics dramatically improves the success of performance initiatives.

Respondents who have implemented analytic technologies such as data mining and forecasting have achieved greater success than those who have not, specifically in the areas of innovation, competitive

advantage and agility. In fact, success in these areas nearly doubled when predictive analytics were employed.

Use of analytics also correlates with other measurements of success. Respondents who have implemented analytic technologies have achieved higher levels of performance maturity, a broader scope of performance management initiatives and a higher level of involvement from all departments.

### **Do address cultural issues**

Respondents to the survey indicated that cultural resistance within their organizations to performance measurement was the primary obstacle to the success of performance management initiatives. This resistance is likely at the root of the second most-often cited obstacle: Departments don't share information or collaborate.

Lack of collaboration and sharing is a result of the resistance to measurement, which creates difficulties in obtaining the right information.

To overcome these challenges, senior managers must set the stage for an environment of measurement, sharing and collaboration. Managers also need to articulate the company strategy so employees can understand the benefits of performance measurement and how their roles in the effort map to the success of the organization.

### **Don't ignore the importance of C-level sponsorships**

The importance of executive sponsorship for a performance management effort cannot be overlooked. Because successful initiatives are linked directly to corporate strategy, it makes sense that top executives should not only buy in to the concept but also own it.

This study indicates that in more than half (57 percent) of the organizations surveyed, the performance management initiative is sponsored by the C level. When performance management becomes enterprisewide, C-level sponsorship reaches 72 percent. C-level sponsorship is important to the success of performance management initiatives, but it must be the right sponsorship. Executives need to actively manage the culture to break down resistance to measurement and encourage employees to collaborate and share.

### **Don't leave anyone out**

Horizontally and vertically, it's important to get all levels of employees and every department within the organization involved with your performance management efforts.

The research suggests that involving key constituents – finance, human resources and IT, for example – will have a positive effect on the outcome of the project. This inclusion helps break down some of the silos that create problems in sharing information like workforce data that is relevant to all areas. Sharing responsibility for performance management helps to ensure that the initiative is not too function-centric.

For many organizations, effective performance management will require a cultural shift. Unless performance management efforts have C-level sponsorship and buy-in from the bottom up, instituting this cultural shift will be difficult.

### **Don't rush into measurement**

Finally, as performance management gains a broader following, the organization begins to engage in a variety of activities to manage its efforts. However, pressure to show value and report progress may be pushing organizations to measure before they address more important issues.

Measurement is a phase two activity, and eight in 10 organizations are engaged in measuring performance against goals before integrating and cleansing data. The high level of measurement activity seems to suggest an environment in which organizations may be placing undue emphasis on the metrics.

Study data and analyst research support the idea that dashboards and scorecards top most organizations' implementation agendas. Although these tools are handy for viewing key indicators at a glance, leading companies understand that they can't be used for effective management or performance improvement without intelligence behind them.

The bottom line ties back to our original point: Taking a sequential approach and moving through the activities related to reporting, managing and controlling – and finally improving – will yield the best results.

## **SAS Risk Intelligence Earns Top Honors from OpRisk & Compliance Magazine**

Magazine's Annual Compliance Software Ranking places SAS® OpRisk Management first in Governance Risk & Compliance, Regulatory Reporting categories

*OpRisk & Compliance* magazine, a leading operational risk management and compliance publication, has named SAS® OpRisk Management as a first-place recipient in the magazine's First Annual Compliance Software Ranking. The SAS software solution earned top honors in two categories: Governance Risk & Compliance and Regulatory Reporting Software.

SAS OpRisk Management is a comprehensive solution that enables financial institutions to measure and manage operational risk in conformity with industry best practices and the New Basel Accord (Basel II). SAS OpRisk Management is one of several solutions in the SAS Risk Intelligence suite.

The compliance software rankings were based on an online survey of nearly 200 key industry executives, who were asked to rate their top five solutions across eight risk categories. Survey results were weighted and tallied by Incisive Research.

"SAS prides itself on offering an integrated operational risk and compliance platform to address our customers' need for risk intelligence, offering a more transparent, enterprise-wide view," said David Rogers, SAS' Global Product Marketing Manager for Risk. "To have our risk management solutions recognized and honored through these rankings clearly demonstrates that SAS is helping financial institutions meet the risk and compliance challenges facing them."

SAS has received several honors and awards for its risk intelligence solutions over the past year. Most recently, Chartis Research ranked SAS software as the leader in operational risk management for a third straight year. In January, *Risk* magazine, a leading global financial risk management publication, selected SAS Risk Intelligence as its 2007 software product of the year. SAS was ranked first in the "core risk technology" category and second overall in Chartis Research's RiskTech 100 report last December. SAS Anti-Money Laundering was selected by readers of *Waters* magazine as the best anti-money laundering solution provider in July 2006.

Currently, more than 200 financial services institutions use SAS® for credit risk and operational risk management, including: Bankdata (Denmark), BB&T (USA), Caisse Nationale des Caisses d'Epargne (France), Commerzbank (Germany), Grupo Santander (Spain), HSBC (UK), HypoVereinsbank (Germany), Kookmin Bank (Korea), Landsbanki (Iceland), Northern Rock (UK), Raiffeisen Zentralbank (Austria), Volkskreditbank AG (Austria), Vseobecna Uverova Banka (Slovakia) and Woori Bank (Korea).

## Avoid Supply Chain Risk

By Rob Handfield

Today, low-cost sourcing is a standard, competitive strategy in many industry sectors. As organizations source increasing proportions of manufactured products from low-cost countries, they often do not consider the hidden perils of these approaches, especially the risk they present to the enterprise. Read on to learn how your company can predict and reduce the impact of disruptions to the supply chain.

Supply chain disruptions are unplanned and unanticipated events that disrupt the normal flow of goods and materials within a supply chain and, as a consequence, expose firms within the supply chain to operational and financial risks.

The 2002 longshoreman union strike at a port on the West Coast of the US, for example, interrupted transshipments and deliveries to many US-based firms, and port operations and schedules did not return to normal until six months after the strike had ended. Likewise, the lightning bolt that, in March 2000, struck a Philips semiconductor plant in Albuquerque, New Mexico, created a 10-minute blaze that contaminated millions of chips and subsequently delayed deliveries to its two largest customers: Finland's Nokia and Sweden's Ericsson.

The inconvenience to firms expecting to ship or receive goods and materials is, however, not the entire story; disruptive events within a supply chain can also significantly hurt the financial bottom line for affected entities in the supply chain. Publicly traded firms experiencing supply chain disruptions, for example, have reported negative stock market reactions to announcements of such disruptive events, and the magnitude of the decline in market capitalization has been as large as 10 percent. As a matter of fact, Ericsson reported a \$400 million loss because it did not receive chip deliveries from the Philips plant in a timely manner.

Although the true costs of any supply chain disruption can be difficult to quantify precisely, at least one firm has estimated that the daily cost impact of a disruption in its supply network was between \$50 million and \$100 million.

Because a supply chain disruption can potentially be so harmful and costly, there has been, not surprisingly, a recent surge in interest and publications – from academics and practitioners alike – about supply chain disruptions and related issues. Besides classifying supply chain risks into different categories (two of which are disruptions and delays), recent research identifies drivers of these different risk categories, and explains how risk mitigation strategies might reduce one type of risk but at the same time increase another type of risk.

Extant research, therefore, not only confirms the costly nature of supply chain disruptions but also provides insights pertaining to such related issues as supply chain risks, vulnerability, resilience and business continuity planning. Yet one issue remains relatively unexplored: How and why would one supply chain disruption be more severe than another?

Formally, the severity of a supply chain disruption can be defined as the number of entities (or nodes) within a supply network whose ability to ship and/or receive goods and materials (i.e., outbound and inbound flow) has been hampered by an unplanned, unanticipated event. A more severe supply chain disruption would, therefore, have a more far-reaching and financially devastating impact on a supply network than one that is relatively less severe. All supply chains have risk to some extent, but the variability of risk is a function of multiple factors, including the density, criticality and node density of the supply chain.

Our recent research argues de facto that supply chain disruptions are unavoidable and, as a consequence, that all supply chains are inherently risky. Firms need to identify factors that must be

considered when making decisions about whether to enact or implement specific operational and supply chain policies, practices and initiatives. Then, companies can avoid those policies, practices and initiatives that would inherently bolster the presence of factors contributing to the severity of a supply chain disruption; at the same time, firms can pursue those that would lessen the severity of a supply chain disruption.

Most importantly, there is a need to identify and develop metrics associated with supply risk that identify the operational risks involved in managing the supply base. SAS has developed a number of sophisticated supply risk management tools and is fostering a partnership with Supply Chain Redesign LLC. The results of these risk metric systems, which have been piloted at leading companies, have been shown to effectively predict supply chain disruptions, and enable risk mitigation and contingency planning approaches. These are important elements for improving and reducing the impact of supply risk.

Source: Craighead, C. Blackhurst, J., Rungthasaman, M. and Handfield, R., "The severity of supply chain disruptions: design characteristics and mitigation capabilities," *Decision Sciences Journal*, January 2007.

## Master Data Management

What it is, how it's implemented and why it matters

By David Loshin

Today, as more information is shared among colleagues and partners, everyone's connectedness is enhanced. Not only do systems work better together, but the people managing those systems forge better working relationships, which lead to more effective business management and, ultimately, to competitive advantage. Yet, as we continue to share more information, it has become clear that years of siloed application and information architectures have led to "islands of information coherence."

Traditionally, data architectures have been designed to support individual business application areas with definitions, dictionaries, structures and more – all defined from the aspect of each application. The result? Multiple unconnected, and often disparate, sets of data intended to represent the same business concepts are sprinkled throughout the enterprise.

To better exploit data across the enterprise, however, organizations need integrated data, clearly defined business concepts and an understanding of how those concepts are represented within the company's data stores. Master data management (MDM) offers a solution for integrating, managing and sharing information through a set of methods and techniques that help organizational teams collaborate to synchronize their data.

### What is master data?

Master data objects are those "things" that we care about – the things that are logged in our transaction systems, measured and reported on in our reporting systems, and analyzed in our analytical systems. Common examples of master data include customers, suppliers, parts, assets, products, locations and contact mechanisms.

Consider the following transaction: "David Loshin purchased seat 15B on flight 238 from BWI to SFO on July 20, 2006." Table 1 shows some of the master data elements and their types in this example.

Master Data Object	Value
Customer	David Loshin
Product	Seat 15B
Flight	238
Location	BWI
Location	SFO

Table 1: Master data elements

Master data tends to exist in more than one business area within the organization – so the same customer may show up in the sales system and the billing system – but the master data tends to be relatively static and does not change frequently.

Master data objects may be classified within a hierarchy – but hierarchies can become complex pretty quickly. For example, we may have a master data category of party, which in turn consists of individuals or organizations. Those parties may also be classified based on their roles, such as prospect, customer, supplier, vendor or employee. Although we may see a natural hierarchy across one dimension, the taxonomies applied to the data instances may actually cross multiple hierarchies. For example, a party could simultaneously be an individual, a customer and an employee.

### What is master data management?

Master data management is a program composed of the business applications, methods and tools that implement the policies, procedures and infrastructure to support the capture, integration and subsequent

shared use of accurate, timely, consistent and complete master data. Among other things, an MDM program is intended to:

- Assess the use of core information objects, data value domains and business rules in the range of applications across the enterprise.
- Identify core information objects relevant to business success used in different application data sets that would benefit from centralization.
- Instantiate a standardized model to manage those key information objects in a shared repository.
- Manage collected and discovered metadata as an accessible, browsable resource and use it to facilitate consolidation.
- Collect and harmonize unique instances to populate the shared repository.
- Integrate the harmonized view of data object instances with existing and newly developed business applications via a service-oriented approach.
- Institute the proper data governance policies and procedures at the corporate or organizational level to ensure the continuous maintenance of the master data repository.

### **How is MDM put into practice?**

There are three basic approaches to implementing an MDM application:

- The registry.
- The master repository.
- The transaction hub.

In the registry model, a master index is created with a unique identifier assigned to each managed entity, such as person or product. The registry maintains links to all locations across the enterprise where there is a record for that entity, and it manages a link between the master identifier and the target system's local identifier for each entity. In the registry model, the master data is distributed across the enterprise, but master records can be materialized as needed.

In the master repository, for each master object, a set of core attributes associated with each master data model is defined and managed within a single master system. The master repository is the source for managing these core master data objects, which are subsequently published to the application systems. In some instances, within each dependent system, application-specific attributes can be managed locally, but they are linked back to the master instance via a shared global primary key. In this approach, new data instances may be created in each application, but those newly created records must be synchronized with the central system.

In the transaction hub, a single repository is used to manage the core master system, and data is not replicated to other systems. Applications request information from the central hub and provide updates to the central hub. Because there is only one copy, all applications are modified to interact directly with the hub.

Master data management is more than just an application – it is a composition of tools, methods and policies that will help you exploit the value of corporate information and turn data into a competitive asset.

The secrets to success lie in understanding how MDM will transform your organization into one with a strong data governance framework, articulating the roles and responsibilities for data stewardship and accountability, and creating a culture of proactive data quality assurance. Consider how moving to the different target architectures will affect the way you do business and prepare your organization for the rapid change.

A successful master data management implementation will lead to more effective integration of business and technology, better organizational collaboration and productivity, ultimately resulting in increased competitive advantage.

## The Sum of IT Can be Greater than Its Parts

Excerpted from the new book *CIO Best Practices*, this essay compares the IT department to a symphony and contends that every piece of IT is just as important as the next.

By William Flemming and Alan Stratton

If one were to ask symphony patrons and symphony professionals what section of instruments in an orchestra is the most important, the answer would surely be all of them. Composers utilize every section and every instrument when writing symphonies. Symphony orchestras have steadily changed since they first appeared in ancient Egypt, and the role of every instrument has evolved over time. The end game for a conductor is to get all the sections to perform in harmony. Performing without a section of instruments leaves a gap that cannot be hidden.

Posing the same question to IT customers and IT professionals, pick the most important part of IT – pick the one process, one section of infrastructure, or the one department that stands out as the most strategic piece of IT – what would be your answer? Does IT have one most important strategic piece? If one asked this question of industry vendors and analysts, their answer would invariably be the product or service they sell. If one asks CIOs this question, the answers depend upon the state of IT maturity, the most pressing need of the day, and the state of the business where they work.

The SAS cut-to-the-chase answer is this: None of the pieces are strategic by themselves. None. IT has too many parts.

Often organizations gather these parts into technology stovepipes and manage them accordingly. Technology stovepipes lead to incoherence and disharmony within and outside of IT. IT Finance is often just another stovepipe within a stovepipe. Reporting the cost of service without including the results of the service is an example of a stovepipe telling only part of the story, one section playing in isolation. Conversely, reporting service results without the corresponding cost and value is also only part of the story. No single stovepipe can reveal the sum of the parts of IT. To understand why, let's extend the symphony analogy to help cut through the abstractness and complexity that is IT.

Because symphony orchestras are not created equal, consider the situation of a poorly conducted, overburdened, large city symphony orchestra. Due to budget constraints, the symphony has to settle for young, inexperienced musicians to replace departing musicians. To compensate for their shortcomings and develop these new musicians, the orchestra consumes most of its rehearsal time training and correcting mistakes. To increase efficiency, the orchestra sections rehearse individually until they each become proficient. As a result the sections have difficulty finding the time to play together as a full orchestra – the case of the Silo Orchestra. The score calls for the orchestra to play in harmony. Individual sections cannot carry an entire symphony; nor can they practice in isolation and then perform in public with perfect harmony.

It comes as no surprise to hear that in past seasons the public performances of this orchestra were poorly played. Patrons became frustrated. Reputations suffered. Funding declined. As an institution, the orchestra was left with a foundation of poorly played symphonies, declining public support, and declining musician morale. Still, the demand for classical music remained high. The community depended on the symphony for a portion of its identity and an indication of the city's prominence among the communities of the world.

1. With the competition orchestras face from other sources of classical music, expectations for Silo Orchestra performances rise higher and higher. In today's musical world now so heavily dependent on technology, patrons constantly compare one orchestra's performances to other orchestras' recordings, performances broadcast from other cities with digital sound, and performances captured on DVDs played over home theater systems.

Although it is cheaper and more effective to have experts in one technology than generalists who must have skills across several technologies, IT organizations that depend on experts often lose view of the symphony.

The lack of quality compared to competition quickly becomes very apparent to Silo Orchestra patrons. To turn this orchestra around, how might its leadership approach learning a new repertoire and building the orchestra at the same time? Or, more to the point, how does this analogy apply to IT? How does IT learn a new season's repertoire and build the orchestra to world-class caliber at the same time? IT organizations face the same dilemma as the orchestra.

1. Learn new business "symphonies" (applications) every year with higher expectations than the year before.
2. Learn to build a better orchestra (IT staff).
3. Relearn the old, badly played symphonies.

All at the same time.

Like Silo Orchestra, many IT organizations have various stovepipes playing and rehearsing in isolation to gain efficiencies. Like the orchestra, the IT stovepipes are organized by sections. Woodwinds over here, UNIX over there, Finance in here. Although it is cheaper and more effective to have experts in one technology than generalists who must have skills across several technologies, IT organizations that depend on experts often lose view of the symphony. This leaves an IT organization where no one plays a strategic role and without any way to bring all the stovepipes together to play from the same score. Stovepiping is the classic misalignment conundrum: Each might do good work in isolation, but how can the CIO tell if the right part is being played correctly, much less harmoniously and strategically?

The enterprise pays IT to play the symphony of business applications. Like the orchestra, IT's sections must play harmoniously together to deliver strategic value. Best practice CIOs know that none of the IT organization's parts can function strategically unless IT functions in strategic unison as a whole.

This chapter goes on to examine the strategic role of IT Finance by emphasizing that IT Finance cannot be strategic by itself. Finance must be joined with other IT governance and processes to develop symphonic capabilities and work together in harmony with enterprise strategy. Check out the book *CIO Best Practices: Enabling Strategic Value with Information Technology* to learn more.

**FOOTNOTE:**

This content is excerpted from *CIO Best Practices: Enabling Strategic Value with Information Technology* (978-0-470-04868-9, February 2007) with permission from the publisher John Wiley & Sons. You may not make any other use, or authorize others to make any other use of this excerpt, in any print or non-print format, including electronic or multimedia.

## Forget Branding, Says Topdanmark. Less is More.

At Topdanmark, timing and processes are more important than creative communication because growth is more important than top-of-mind awareness. So what does the marketing department do when it does not spend time and money on mass communications? For one, it does marketing automation.

“At Topdanmark, we do not spend money on large-scale image campaigns. We do not believe in their impact,” says Bjørn Verwohlt, Deputy Chief Executive at Topdanmark who is responsible for the company’s marketing. Unlike its competitors – Alm, Brand, Tryg, Codan and Alka, among others – Topdanmark, one of Denmark’s leading insurance companies, has decided to turn its back on advertising agencies, magazines, radio and TV. An entire communication industry warns Topdanmark against not spending any money on media coverage, but Topdanmark’s indisputable financial results belie these warnings. At least so far.

### Exceptional position

Executives at Topdanmark fundamentally disagree with the belief that top-of-mind awareness automatically generates an improved bottom line and that being well-known is equal to commercial success. The conviction affects the marketing department, which – in most companies – unhesitatingly associates recognition with a sound bottom line.

“We look at sales processes and customer processes instead, which we try to optimize in any way possible,” says Verwohlt. “Only when communication can make a difference in relation to sales and loyalty do we want to spend money on it. This also implies that when we see that mass communication affects the bottom line, then we also want to use this channel.”

Priorities at Topdanmark include keeping the entire organization customer-oriented and optimizing customer communications for each situation. Indeed, experience shows that optimizing marketing campaigns on a case-by-case basis is far more important than flashy mass communication. At Topdanmark, the focus is on processes and not large-scale campaigns.

Specifically, Topdanmark’s marketing department, which consists of 21 employees, concentrates on sales, marketing automation and organizational development. The division of lead generation works closely with the various sales departments, and the division of organizational development stays in close contact with Topdanmark’s sales personnel, the service department and the claims department to guide the organization toward becoming increasingly customer-oriented. Each potential marketing campaign is measured on whether it contributes to crucial parameters such as cross-sales and loyalty.

### Lead generation with IT support

Topdanmark recently introduced marketing automation for lead generation. The solution supports Topdanmark’s desire for dialogue-based marketing based on each individual customer situation.

In particular, [SAS Marketing Automation](#) is designed to optimize campaign effectiveness for every situation and at every stage of the marketing process – from setting strategy and targeting opportunities to implementing campaign initiatives and measuring results.

Through a feasibility study – or proof-of-concept – the solution immediately showed great potential at Topdanmark, where it has been used since mid-2006 primarily by four lead management marketers. More specifically, the system collects data from Topdanmark’s sales system, business support system and the GTI insurance system. Each of these large operational and administrative IT systems are maintained by Topdanmark’s own IT team.

“We are able to increase our value vis-à-vis the business segments because we utilize data more efficiently and optimize the campaign process,” says Jens Green, who is responsible for Topdanmark’s lead generation in group marketing. “Marketing automation provides an overview of the total campaign flow. It is a strong tactical tool.”

Marketing automation gave Topdanmark a very quick payback because the marketing team was able to increase both the amount and the quality of its lead generation efforts. In other words, process optimization through marketing automation generates more campaigns with better results from the same amount of resources. All initiatives are measured according to the value they produce in the business units – private, business, industry, pension and agriculture – in which approximately one third of Topdanmark’s 2,300 employees generates the results.

#### **Time to market**

“We expect that the number of fixed operational campaigns will double from 15 to 30,” says Green. “In addition, group marketing will be able to achieve a faster time to market on the campaigns – this implies less time spent from the idea to the actual communication with the customers.”

Finally, Topdanmark also saves a considerable amount of money from not having to buy services from external suppliers as part of the campaign flow because the solution entails that several phases of the campaign move in-house.

Marketing automation is based on the idea of automating the relations between data and processes. This way, a campaign can be executed again at a later point by means of the automated procedures, but with new and updated data. Green explains that a considerable part of the lead generation process involves sorting and analyzing data, and the media itself that establishes the contact with the customer is a small part of the total campaign flow. This fact makes it possible to think conceptually once and to execute the process several times afterward. SAS Marketing Automation automates the campaign production, collects data and provides an overview to the employees in lead management.

“Our philosophy is to make a positive difference for our colleagues in the rest of the organization,” says Bjørn Verwohlt. “This applies to lead generation as well as to all other facets of our work. This way, marketing is clearly grounded in Topdanmark’s basic values.”

## EVENTS:

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