



## Alliance Bank Malaysia Berhad increases decision-maker confidence with SAS®

The SAS data warehouse solution provides a single view of enterprisewide data, delivers a scalable and extendible banking data model.

**Datuk Bridget Lai** Group Chief Executive Officer, Alliance Bank Malaysia Berhad

### Industry

Banking and Financial Services

### Business Issue

Required a banking-specific solution to integrate disparate data, provide timely access for critical decisions and leave a transparent and auditable reporting trail.

### Solution

SAS Banking Intelligence Architecture with SAS Data Integration Server and SAS Data Integration successfully integrated eight source systems to give a single enterprisewide view of customers, products and services.

### Benefits

The solution provides insights through detailed transactional data, increases productivity and efficiency through reduced dependency on information systems, and assists compliance through transparency and access to customer information.

Alliance Bank Malaysia Berhad (Alliance Bank) is a member of the Alliance Financial Group Berhad, a dynamic, integrated financial services group with more than five decades in the Malaysian financial community. With SAS, Alliance Bank established an enterprise data warehouse to permit a single enterprisewide view of its data, provide a scalable and extendible banking data model, and integrate customer information from various source systems.

Alliance Bank embarked on progressive technological growth with SAS Malaysia to build a banking intelligence gateway for future business expansion and to enhance its customer responsiveness. This gateway began with components of SAS Banking Intelligence Solutions, including automated systems for improved customer relationship management, business performance management, risk management, compliance and systems performance.

“We view our technology investment as an ongoing journey in the bank’s growth,” said Datuk Bridget Lai, Group Chief Executive Officer of Alliance Bank Malaysia Berhad and Director of Alliance Financial Group Berhad. “So, the bank chose a vendor that we could partner with for the long term. SAS was recommended to us as it has a proven track record in implementation experience locally and globally, and is also flexible enough to customize the solutions to meet our requirements.”

### Start with a good foundation

At the base of this framework is a mountain of data, and managing that data is a common organizational challenge. According to Lai, many banks make the mistake of not building their data warehouses first. For example, in their risk compliance efforts, banks that started without proper data warehouses are now finding it hard to continue to ensure good risk management practices.

SAS provided Alliance Bank with a data warehouse that integrates the data from the SAS Banking Intelligence Solutions framework and from disparate systems throughout the enterprise. This allows Alliance Bank one view of its customers, products and services.

Additionally, SAS software’s scalable architecture quickly integrates and analyzes huge volumes of data for a large number of users. “The single view, given when and where we need it, gives our decision makers the necessary data about our customers,” said Lai. “Our users can view where the data originated, and how it was modified along the way.”

### The main source of data

Data is now integrated into the data warehouse from eight source systems. Those systems are addressed by the SAS Banking Intelligence Solutions framework in four core areas: customer intelligence, operational intelligence, financial intelligence and risk intelligence.



THE  
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Group Chief Executive Officer, Alliance Bank Malaysia Berhad,  
and Director, Alliance Financial Group Berhad

To evaluate and analyze those areas, SAS provides industry-specific data models:

- Banking models are an “out-of-the-box” enterprisewide data model developed from more than 29 years of SAS banking experience.
- Logical models are used to verify business fit and graphically depict the information infrastructure of a banking organization and the flow of information relevant to the business.
- The SAS solution’s data structure stores the information and is populated by the data from a banking perspective. Physical models can then be used for analytical and reporting purposes.
- Dynamically integrated analytical models include customer behavior scoring, credit scoring analysis and customer attrition analysis.
- Dimensional models help with the reporting, structuring and drilling down of bank information. The models provide analysis of marketing effectiveness, product transactional analysis and customer behavior.

According to Lai, these models allow system implementation in weeks while decreasing associated project risks.

“Alliance Bank is committed to delivering the best customer experience and creating long-term shareholder value,” said Lai. “Our collaboration with SAS has enabled us to gain insights into our customers’ behavior and needs, thus allowing us the opportunity to offer ‘Banking Made Personal’ for our customers through our suite of products and services.”



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