



The strategic
bank playbook:
**Transforming insights
into impact.**

Using data, AI and analytics to deliver
exceptional customer experiences.





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01

Introduction

THE CHALLENGE:

Banks face rising customer expectations, shifting regulations and fierce competition. How can they thrive? With trusted data, analytics and AI from SAS.

Banking is evolving. Customers want hyper-personalized experiences. Regulators demand more transparency. Fraudsters are more sophisticated. And disruptive competitors are rewriting the rules.

In this environment, banks must be more than financial institutions. Banks must be agile, data-driven organizations that adapt, anticipate and innovate.

That's where SAS comes in.

SAS is the global leader in data, analytics and AI. For nearly 50 years, we've helped the world's leading financial institutions harness the power of data, analytics and AI to make faster, smarter decisions. From optimizing operations and improving customer engagement to detecting fraud and managing risk, SAS empowers banks to turn challenges into opportunities.

This e-book explores how SAS supports banks of all sizes across every aspect of the business – running the bank, growing the bank, protecting the bank and transforming the bank.



02

Run the bank

THE CHALLENGE:

Achieve operational excellence with confidence.

Modern banks are under pressure to operate more efficiently while maintaining regulatory compliance and reducing risk. With SAS, banks gain a solid foundation of data, analytics and AI to run core operations with precision and reliability.

Key Capabilities:

- Risk management, risk modeling and stress testing.
- Regulatory compliance (Basel, CECL, IFRS 9 and more).
- Enterprise performance management.
- Asset liability management.
- Data management and governance.

CUSTOMER STORY: **Standard Chartered**

With a presence in 59 markets – and the only international bank present in all 10 ASEAN markets – Standard Chartered Bank is one of the most highly rated banks in the world.

In partnership with SAS, Standard Chartered built a robust stress testing platform. Initially designed for regulatory compliance, the platform has evolved to assess the impact of crisis scenarios on the bank's future P&L and balance sheet.

The bank can now:

- Calculate the impairment cost of a crisis and the resulting impacts on the bank's income statement and balance sheet.
- See risk and finance numbers in a single, integrated view.
- Fulfill its ultimate goal of stress testing: Ensuring the bank's sustainability based on its capital funding position.

“We made a giant leap in terms of our capability in stress testing because of SAS.”

Daniel Gelinas, Head of the Stress Testing Strategic Program, Standard Chartered Bank

Data governance is key to banks' technology transformation, including generative AI adoption. One third of executives (**34%**) say that establishing governance frameworks is the most effective strategy for data security.

Intelligent banking: The future ahead

Less than **25%** banks are highly satisfied with their approach to ALM and liquidity risk. In response, **77%** plan to invest in integrated balance sheet management that enables them to assess the impact on the balance sheet of interest rate risk and credit risk. [Transforming Risk Management](#)

SAS ranks #2 overall in the prestigious Chartis RiskTech100 with 6 category wins.

[Chartis RiskTech100](#)

03

Grow the bank

THE CHALLENGE:

Elevate the customer experience.

Customers expect personalized, consistent experiences across every channel. Banks need data analytics and AI to turn data into real-time engagement strategies.

To grow the bank, institutions must win and retain customers by delivering personalized, seamless experiences across every channel. SAS helps banks understand customers' needs in real time and act with relevance and responsiveness.

Key Capabilities:

- Customer journey analytics.
- Next-best action marketing.
- Real-time decisioning.
- AI-driven personalization.
- Campaign optimization.
- Journey orchestration.



CUSTOMER STORY: Jyske Bank

Jyske Bank, Denmark's second-largest financial institution, partnered with SAS to enhance digital customer engagement and loyalty. By implementing SAS® Customer Intelligence 360 on Amazon Web Services, Jyske Bank:

- Launched more than 100 always-on marketing campaigns tailored to individual customer needs.
- Gained real-time insights to adapt communications dynamically across digital channels.
- Strengthened customer relationships through data-driven personalization.

This transformation modernized Jyske Bank's customer interactions and reinforced long-term loyalty.

"SAS® Viya® on Azure helps us to better serve our customers by providing them more targeted offers, improving customer service and, in turn, the long-term relationship with our customers."

Ilkka Kuosa, Senior Vice President, Products and IT, S-Bank

SAS is a Leader in The Forrester Wave:[™] Cross-Channel Marketing Hubs, Q4 2024

SAS is the only vendor to appear in this study for 15 consecutive years without undergoing a major acquisition and/or divestiture. We've been a Leader every time.

[The Forrester Wave[™]: Cross-Channel Marketing Hubs, Q4 2024](#)

64% of bank marketers

plan to use GenAI within the next year for targeting audiences and trends analysis.

[Your journey to a GenAI future: A strategic path to success in banking](#)

04

Protect the bank

THE CHALLENGE:

Combat fraud and financial crimes with trusted data analytics and AI.

As digital banking grows, so do threats. Banks must detect and prevent fraud in real time using advanced data analytics and AI.

Fraud threats and financial crimes are more sophisticated than ever. From cyberattacks to money laundering, protecting the bank requires advanced analytics and AI that evolve faster than the threats.

SAS helps banks detect anomalies, prevent fraud in real time and comply with global anti-money laundering (AML) mandates and sanctions.

Key Capabilities:

- Fraud detection and prevention.
- AML compliance.
- Behavioral analytics.
- Transaction monitoring.
- Watch list management.



CUSTOMER STORY: **Techcombank**

Techcombank, one of Vietnam's largest commercial banks, used SAS to modernize its fraud detection system with AI and machine learning.

With a surge in digital transactions, the bank needed faster, more intelligent tools to protect customers and stay ahead of fraud.

- Deployed an AI-powered fraud detection system.
- Reduced false positives and investigation time.
- Enhanced agility in combating emerging threats.

“Using a transaction scoring option for real-time decision making has made a big impact. And with the reduced false positives and supporting analysis, operational efficiency has greatly improved, significantly reducing the time needed to detect and investigate fraud.”

Joseph Vu, Director of Technology and Digital Risk Management, Techcombank

59% of firms expect to increase their budgets for anti-fraud technology over the next two years. Budget is a top concern for **82%** of organizations.

[2024 Anti-Fraud Technology Benchmarking Report](#)

More than **30%** of banks now have an integrated case management capability, linking AML, fraud and information security.

[The road to integration: The state of AI and machine learning adoption in anti-money laundering compliance](#)

05

In the cloud

THE CHALLENGE:

Operate with agility, scale and innovation.

Legacy systems limit innovation. To stay competitive, banks need scalable, cloud-native AI platforms to unlock agility and speed. Cloud adoption is reshaping banking IT infrastructure, offering new levels of flexibility, scalability and innovation.

SAS Viya, our cloud-native analytics platform, empowers banks to operationalize analytics with speed and at scale – across hybrid or multi-cloud environments.

Key Capabilities:

- Cloud-native analytics with SAS Viya.
- Integration with AWS, Azure and Google Cloud.
- Continuous innovation/continuous delivery support for model deployment.
- API-driven architecture.
- Elastic scalability for AI workloads.

In this time of IT rationalization, SAS helps bring down the total cost of ownership by offering a leading platform, SAS Viya, that can help banks get more done in the cloud.

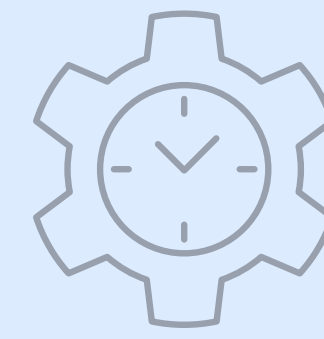
SAS Viya is a cloud-enabled, in-memory analytics engine that provides quick, accurate and reliable analytical insights. SAS Viya makes it possible to integrate teams and technology, enabling all users to work together successfully. AI-based automation aligns to the needs and talents of the bank, connecting all aspects of the data and AI life cycle and helping turn critical questions into trusted decisions.



CUSTOMER STORY: Vanquis Bank

Vanquis Bank, a UK-based specialized lender, modernized its analytics infrastructure by implementing SAS Viya on Microsoft Azure to enhance risk management, regulatory compliance and operational efficiency. This transformation enabled the bank to streamline analytical workflows, reduce cloud infrastructure costs and improve collaboration across business units.

- Faster and more accurate loan processing through automated analytics.
- Improved customer engagement with real-time decisioning.
- Enhanced collaboration between analytics and business development teams.



Can you put a price on productivity?

Turns out the answer is yes.

Check out the [SAS Viya Value Calculator](#).

The sky's the limit



Data and AI teams saw increased productivity and decreased complexity in achieving the complete data and AI life cycle in SAS Viya.



That's how much SAS Viya, on average, outpaced other platforms in the computation time of data and AI tasks. This translated into an 86% cloud cost savings.

[Read the productivity report.](#)

06

Empowering smaller banks

THE CHALLENGE:

Modernize to navigate the digital shift.

Small to medium-size banks typically operate with limited budgets and smaller IT teams, making it difficult to invest in cutting-edge technologies or maintain robust infrastructure. Legacy systems often are deeply embedded in operations at smaller banks, posing another challenge – modernizing these systems can be costly and disruptive.

Additionally, smaller banks must navigate evolving customer expectations for seamless digital experiences while complying with complex regulatory requirements. Balancing innovation with risk management and operational continuity remains a delicate and ongoing struggle for smaller banks.

Smaller banks face unique challenges

SAS Viya offers smaller banks a powerful yet accessible analytics platform that simplifies complex data tasks without requiring a large IT footprint. Its cloud-native design allows for scalable, cost-effective deployment, while built-in AI and machine learning tools help banks uncover insights, manage risk and personalize customer experiences – all with speed and confidence.



CUSTOMER STORY:

TowneBank

TowneBank is a midsize regional US bank with assets totaling \$17 billion. The bank implemented SAS's cloud-based analytics and current expected credit losses (CECL) compliance solutions to centralize 15 years of data and bolster regulatory reporting. This scalable, secure and transparent data and analytics ecosystem helped TowneBank:

- Comply with the CECL reporting standard.
- Quickly answer questions about finance, accounting, risk, marketing and more.
- Better anticipate and meet customers' needs.

“For us, it was important to partner with somebody in the industry who was very familiar with the challenges that we’d be faced with as a bank, the data needs, the analytics needs, modeling efforts and how to learn through an analytical framework.”

Erich Reuter, Executive Vice President of Quantitative Analytics and Enterprise Stress Testing, TowneBank



07

Why SAS for banking



Banks around the world trust SAS to help them stay resilient, responsive and ready for the future. From managing risk and enhancing customer engagement to fighting fraud and transforming in the cloud, SAS delivers trusted data analytics and AI with the scale, security and expertise banks need.

Whether you're a multinational institution or a growing regional or community bank, SAS provides scalable, flexible solutions

that meet your bank's business needs and regulatory demands.

Banks of all sizes can compete effectively, operate efficiently and innovate confidently — without requiring large in-house analytics teams or complex infrastructure.

Let's build the future of banking together.

Ready to take the next step?

Connect with a SAS banking expert today or explore our solutions at sas.com/banking



>1,600

banks are using SAS worldwide



>90%

of the top 100 largest global banks choose SAS



92

countries with SAS banking customers



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