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

Using data, AI and analytics to deliver exceptional customer experiences

sas

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01
Introduction

THE CHALLENGE:

Banks today are managing more complexity than ever, from shifting customer demands and intensifying competition to a regulatory environment in constant motion. Meeting that complexity requires a foundation of trusted data, analytics and AI.

Banking is evolving. Customers want a more evolved, personalized experience with every interaction. Regulators demand more transparency and accountability. Fraudsters are increasing their sophistication and expanding points of penetration. 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 complexity is exactly what SAS is built for.

For more than 50 years, SAS has 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 the customer experience to detecting fraud and managing risk, SAS empowers banks to turn challenges into competitive advantage.

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

02
Grow the bank

THE CHALLENGE:

Transform the customer experience.

Hyperscalers and competitors have changed the customer experience. No longer satisfied with traditional, impersonal, transactional relationships, customers now expect personalized, consistent experiences across every touchpoint and every stage of their relationship with a bank. Banks need analytics and AI to turn customer data into meaningful, real-time engagement strategies across the full life cycle.

Achieving long-term, sustainable growth requires banks to deliver hyper-personalized, seamless experiences across every channel and every moment that matters. SAS helps banks understand customers' needs in real time and act with the relevance and responsiveness customers now expect.

Key capabilities:

- Customer intelligence and insights.
- Next-best action and offer decisioning.
- Real-time interaction management.
- AI-driven personalization.
- Life cycle engagement and retention.
- Campaign orchestration.
- Journey orchestration.

JYSKE BANK

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.

"The data collection in SAS Customer Intelligence 360 is something we are very fond of here at Jyske Bank. Combining our own data with the customer behavioral data in the cloud was easy in the platform."

Tom Palving, Center of Excellence Lead for Digital Communication and Sales Loyalty, Jyske Bank

SAS is a Leader in The Forrester Wave™: Real-Time Interaction Management Software, Q4 2025

"The new Marketing Decisioning and Marketing AI modules will accelerate essential user experience updates for nontechnical users."

The Forrester Wave™: Real-Time Interaction Management, Q4 2025

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

03
Protect the bank

THE CHALLENGE:

Safeguard the bank and its customers with more than reactive defenses.

As digital banking grows and AI advances, threats are converging and they're more targeted and sophisticated than ever before.

From fraud to money laundering, protecting the bank requires advanced analytics and AI that evolve alongside the threats.

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

Key capabilities:

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

TECHCOMBANK

CUSTOMER STORY:
Techcombank

Established in 1993, Techcombank is one of Vietnam's largest joint-stock banks, with 13.8 million retail and corporate customers. Under its "change banking, change lives" vision, Techcombank serves customers through its digital banking platform, mobile app and more than 300 branches nationwide.

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

55% of firms expect to increase their budgets for anti-fraud technology over the next two years. Budget is a top concern for **84%** of organizations.

2026 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

04
Run the bank

THE CHALLENGE:

Achieve operational excellence and regulatory compliance with confidence.

Modern banks are under pressure to operate with more granularity, precision and efficiency while managing regulatory compliance and reducing risk in an increasingly complex and volatile environment.

SAS supports banks with a solid foundation of data, analytics and AI to run core operations with precision and reliability – and the confidence that comes with it.

Key capabilities:

- Risk management, modeling and stress testing.
- Regulatory compliance.
- Portfolio optimization.
- Asset liability management.
- Model risk management.
- Data and AI governance.

CUSTOMER STORY: Standard Chartered

With a presence in 59 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%** of 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 7 category wins.

Chartis RiskTech100

05
Evolve the bank

THE CHALLENGE:

Reinvent the bank with agility, scale and innovation.

Evolving the bank demands more than modernizing infrastructure. It requires a commitment to AI transformation that is scalable, transparent and built on a foundation of trust.

Legacy systems limit innovation, but the path forward is about more than migration. Banks need the confidence that their AI models are explainable, governable and delivering outcomes they can stand behind.

Cloud adoption is reshaping banking IT infrastructure, offering new levels of flexibility, scalability and innovation. **SAS Viya**, our cloud-native analytics and AI platform, empowers banks to operationalize analytics and AI with speed and at scale, across hybrid or multi-cloud environments while maintaining the governance and transparency regulators and customers expect.

Key capabilities:

- Cloud-native analytics with SAS Viya.
- Integration with AWS, Azure and Google Cloud.
- AI model governance and explainability.
- Responsible AI frameworks and bias detection.
- API-driven architecture.
- Elastic scalability for AI workloads.

As banks accelerate their AI transformation, SAS delivers more than a platform. SAS Viya brings together the analytics power, governance rigor and cloud flexibility banks need to innovate with confidence and drive the future of financial services.

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

Productivity Study
4.6x
MORE PRODUCTIVE

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

Productivity Study
30x
FASTER

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 with confidence in an AI-first era.

Community and regional banks are navigating the same digital shift as their larger counterparts, but with leaner teams, tighter budgets and less margin for disruption.

Small and mid-size banks face growing pressure to deliver seamless, personalized customer experiences across digital and human channels. Customers expect relevant offers and consistent interactions, while banks must continue to manage risk, compliance and operational resilience.

Many regional banks operate with lean IT teams and legacy systems that make it difficult to connect data across channels and turn insights into action where customer interactions happen. Data is often fragmented, limiting visibility into customer behavior and reducing the impact of analytics and AI on everyday decisions.

As a result, banks may have access to insights but struggle to operationalize them across marketing, customer service and risk functions. Closing this gap requires more than adding new tools. It calls for a practical approach to using data, analytics and AI in ways that are embedded into customer journeys and trusted by the business.

SAS Viya helps smaller banks modernize with confidence, enabling them to turn customer data into timely insights that improve experiences, strengthen relationships and support smarter decisions without adding unnecessary complexity.

TowneBank

CUSTOMER STORY: TowneBank

TowneBank is a midsize regional US bank with assets totaling $17 billion. The bank implemented SAS' 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

28% of SMB banks have defined AI strategies aligned to business priorities such as improving customer experiences. Many, however, are still working through data, technology alignment and skills gaps that limit their ability to scale across the organization.

AI for SMBs: Closing the Readiness-Reality Gap Report

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**