

Accelerating Business Transformation through **#AnalyticsOperationalization**, **#IntelligentDecisioning**, and true **#Automation**

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A man in a dark suit and tie stands in the foreground, looking upwards and to the right. Behind him is a modern glass skyscraper with a grid of windows. To the right, a classical building with large columns and a pediment is visible. The scene is set in an urban environment.

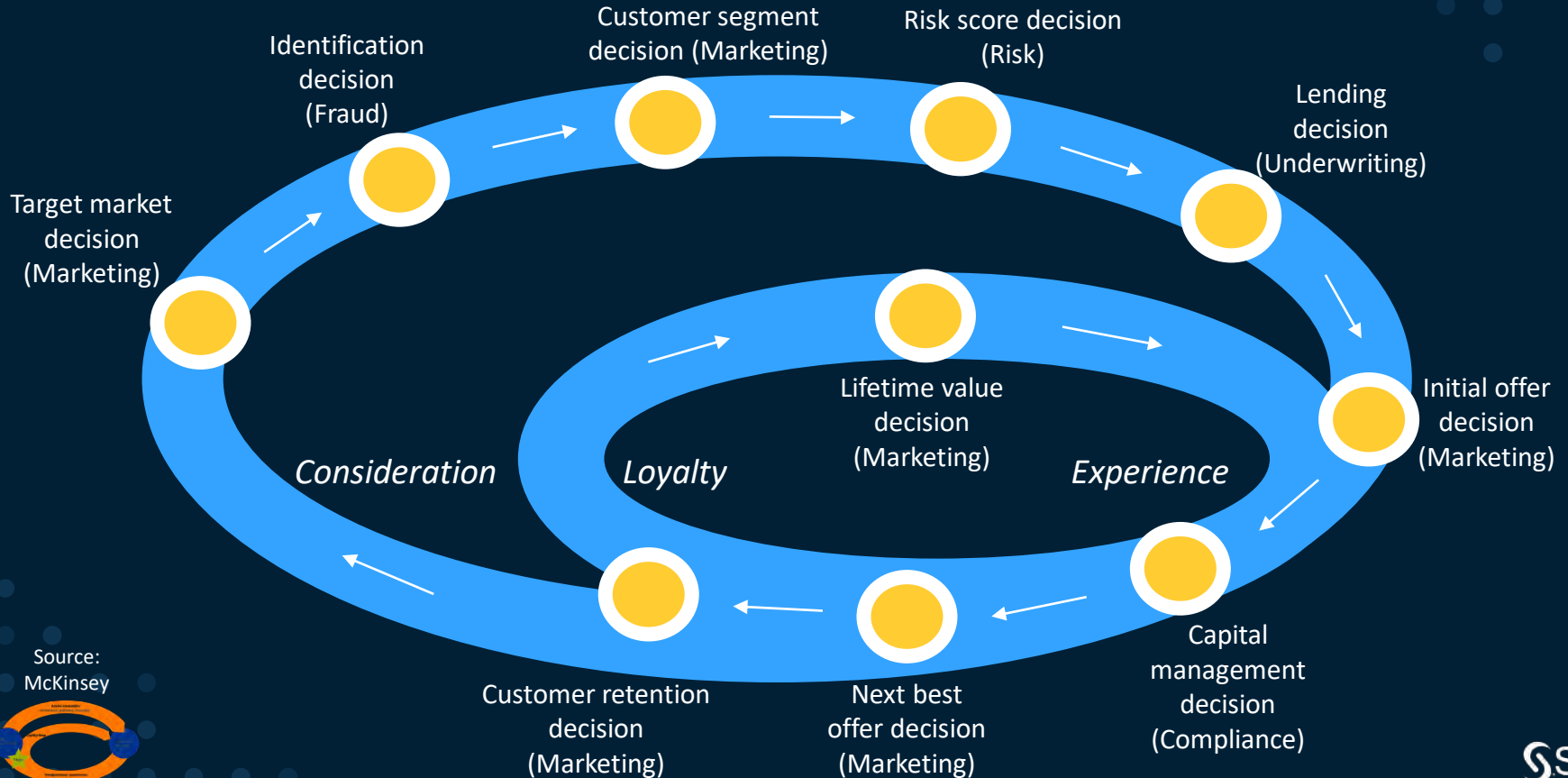
Optimize Banking's
Ability to Improve Lives
Everywhere

Our Vision

Data doesn't change
your organization,
decisions do.

*Every decision drives value, from
big strategic choices to thousands
of operational micro-moments.*

CUSTOMER JOURNEY INCLUDES AND INTEGRATES ALL ENTERPRISE DECISIONS



Source:
McKinsey

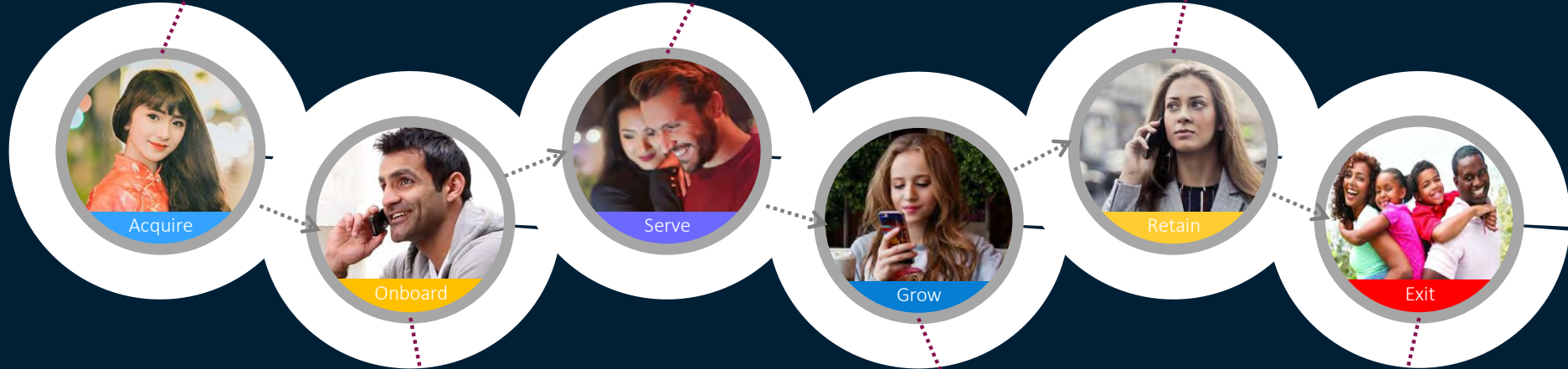


EVERY STAGE OF THE CUSTOMER LIFECYCLE HAS CRITICAL DECISIONS TO BE MADE

- Recommendations & NBA
- Credit / Fraud Checking
- Limits / Pricing Calculation
- Purchase & LTV Potential

- Issue Prediction & Avoidance
- 'Needs to Leads' Conversion
- Service v Sales NBA Optimization
- Satisfaction Score & NBA

- Churn Propensity Tracking
- Retention Offer Calculation
- Premium Modification
- Payment Term Calculation



- Customer Experience Tracking
- Behaviour / Need Prediction
- Issue Prediction
- Proactive Handling & Avoidance

- Need / Behaviour Prediction
- NBO Development & Delivery
- Transaction Approvals
- Limit Increases
- Fraud Monitoring

- Reacquisition Propensity
- Reacquisition Pricing

What does
fast
look like?

FAST = DIGITAL

	Normal	≈ Factor	Fast
Online Loan Application	50 screens	x10	5 screens
Application to Account Access	3 days	∞	0 days
Launch of a new feature	3-6 months	x10	2 weeks
Time to “yes”	24-48 hours	x360	4 minutes
Marketing campaign	1 per month	x700	24 per day
Retail banking customers	<1.000 per FTE	x1,5	<2.500 per FTE
Operationalizing Algorithms & Models	6 months	x8.500	30 minutes

AN END-TO-END JOURNEY FOR SPECIFIC SEGMENT AND PRODUCTS IS BECOMING A TOP PRIORITY

End to End Process Optimization (Small Business & Corporate Lending)



A balance sheet of \$250 billion could capture as much as \$230 million in annual profit

- 50% from cost efficiencies (i.e. automation and lower cost of risk)
- 50% from revenue gains (i.e. increased applications, higher win rates, and better pricing)



This is the value of **fast**

Productivity gains through automation

XX M € p.a.

20-40%*

Cost optimization
Increased speed
Employee focus

Increase credit lending by up to

XX € p.a.

2.5%*

Improve targeting
Lend more efficiently
Speed up time-to-cash

Reduce credit losses by

XX € p.a.

5%*

AI for safer risk models
Minimize defaults
Early risk warning
Right-sizing of offers

Total Impact
XX M

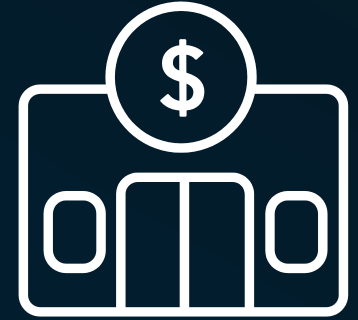
BEYOND TOMORROW



Be Curious. Innovate Fast. Gain Resilience.

SAS CEMEA Virtual Event

23-25 November 2020



Accelerate your path from data to decisions

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