



5 Steps to AI-Driven Enterprise Customer Decisioning Success

A practical guide for linking people, data and processes with AI for better business decisions in telecommunications



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01

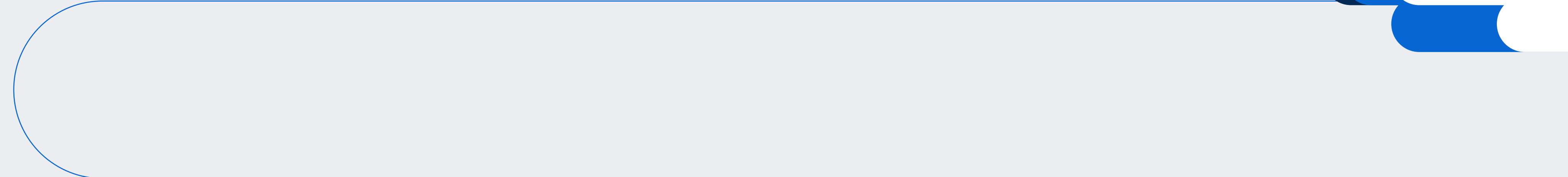

Introduction

In an era of unprecedented technology-driven disruption, telecommunications service providers are facing a dual challenge: Meeting rising customer expectations while navigating increasingly complex regulatory demands.

To remain competitive, telcos must not only innovate but also streamline operations and foster greater collaboration across departments, breaking down traditional silos and working toward innovation.

The question is, how can telcos simplify their operations, future-proof their services, and drive profitable growth in a saturated marketplace?

The answer lies in an AI-driven enterprise customer decisioning platform.



02

What is enterprise customer decisioning?

In telecommunications, decision-making processes often are fragmented across multiple systems, leading to inefficiencies, data inconsistencies, and increased operational risks. Telecom providers typically rely on various decisioning systems for different functions, including **credit risk, fraud, revenue assurance** and **marketing**.

This fragmented approach to decisioning has resulted in data silos, where critical customer information is isolated within specific systems, making it difficult to gain a comprehensive view of the customer profile across the telco's operations. Lack of integration between these systems can lead to delayed or inadequate decision-making, as data must be manually consolidated and analysed, or it is ignored altogether.

These challenges are further compounded by the need for specialised skills to run each system, which can lead to increased training costs and a greater risk of manual errors. The complexity of managing and maintaining multiple systems also can strain IT resources and hinder a telco's ability to respond swiftly to changing economic conditions, market shifts and evolving regulatory requirements.

To address these challenges, telcos are increasingly turning to **enterprise customer decisioning**.

Enterprise customer decisioning provides a unified platform that integrates data, analytics and decision-making processes across the enterprise. By consolidating decisioning systems into a combined platform, telcos can streamline workflows, increase data availability and accuracy and enhance collaboration between departments.

Enterprise customer decisioning empowers telcos to make faster, more informed decisions, ultimately driving greater efficiency, reducing risks and enhancing customer satisfaction.



SAS' AI-powered Enterprise Customer Decisioning

As our AI-powered future accelerates, it's changing everything we all know about the way the world does business. Telcos can turn AI's output into action by making data-driven decisions about the most appropriate actions to take and when to take them.

In the rush to make progress on their digital transformation journeys, many organisations implement technologies without fully considering the big picture. If data can be accessed and explored, that's a great start. But without a straightforward path to action, transformational efforts can and often do go awry.

How can telcos make sure huge investments in digital transformation pay off? And how can critical yet distinct departments such as credit risk, fraud, revenue assurance and marketing work together, even though they use different and sometimes outdated technologies to make decisions?

By breaking down silos and connecting the dots between customer touchpoints, enterprise customer decisioning brings everything together in a single platform to facilitate quick and accurate decisions.

This e-book describes five important steps to making better decisions faster with enterprise customer decisioning.

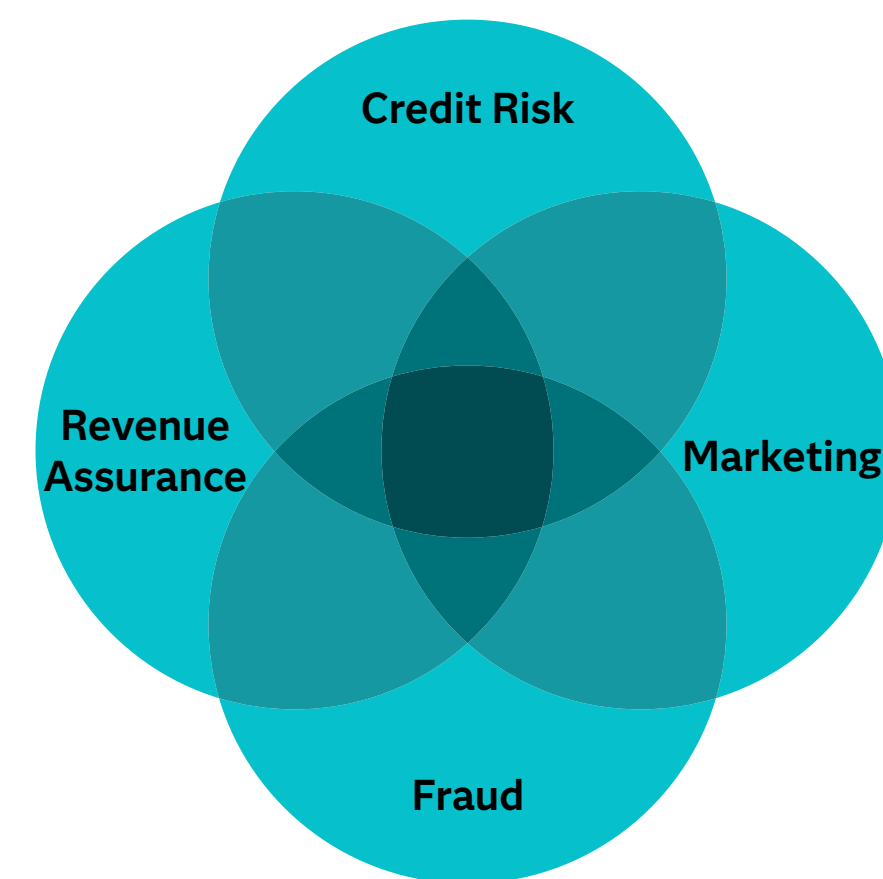
Legacy Approach to Technology Within Telecom

Points solutions that are siloed and different technologies



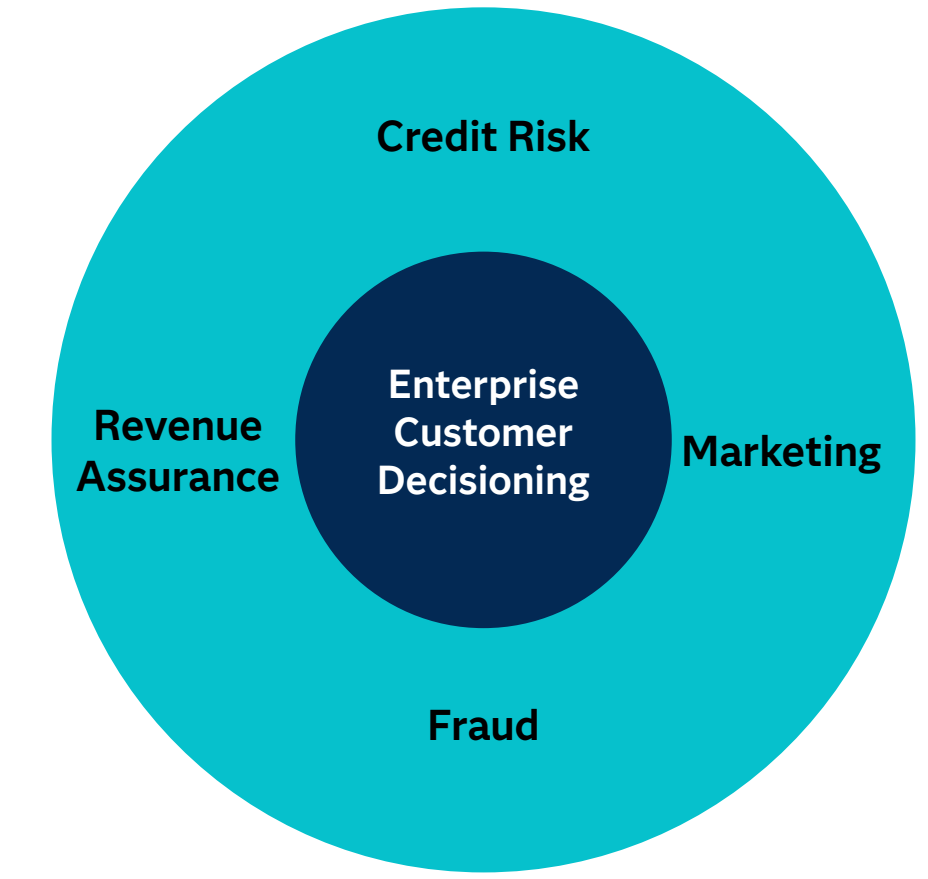
Typical Digital Transformation Approach

Efforts to find synergies between technologies can yield some results




AI-powered Enterprise Customer Decisioning Platform

The whole is greater than the sum of the individual parts



- Lower total cost of ownership
- Democratise your data
- Productivity gains through collaboration
- Higher AI/ML project success rates
- Improved customer journey and outcomes



“Among its differentiators, SAS’ enterprise decisioning architecture stands apart for enabling holistic, end-to-end decisioning – across fraud, risk management and marketing – on a single, cloud-based platform. Rapid processing capabilities underpinned by a range of supervised and unsupervised machine learning techniques make SAS solutions versatile and scalable.”

Phil Mackenzie, Research Principal, Chartis Research

[Read the press release.](#)



03

Five recommended steps for success

STEP 1

See through the eyes of the customer

STEP 2

Keep it simple

STEP 3

Walk before you run

STEP 4

Innovate relentlessly

STEP 5

Scale to new heights



See through the eyes of the customer

STEP 1

It's not unusual for each department in an organisation to ponder challenges from a singular perspective. Does a broader view introduce greater complexity with limited upside?

Not when we see things through the eyes of the customer. That's when operating in silos starts to look unnecessarily complex – and more like a missed opportunity to deliver a personalised and streamlined customer experience.

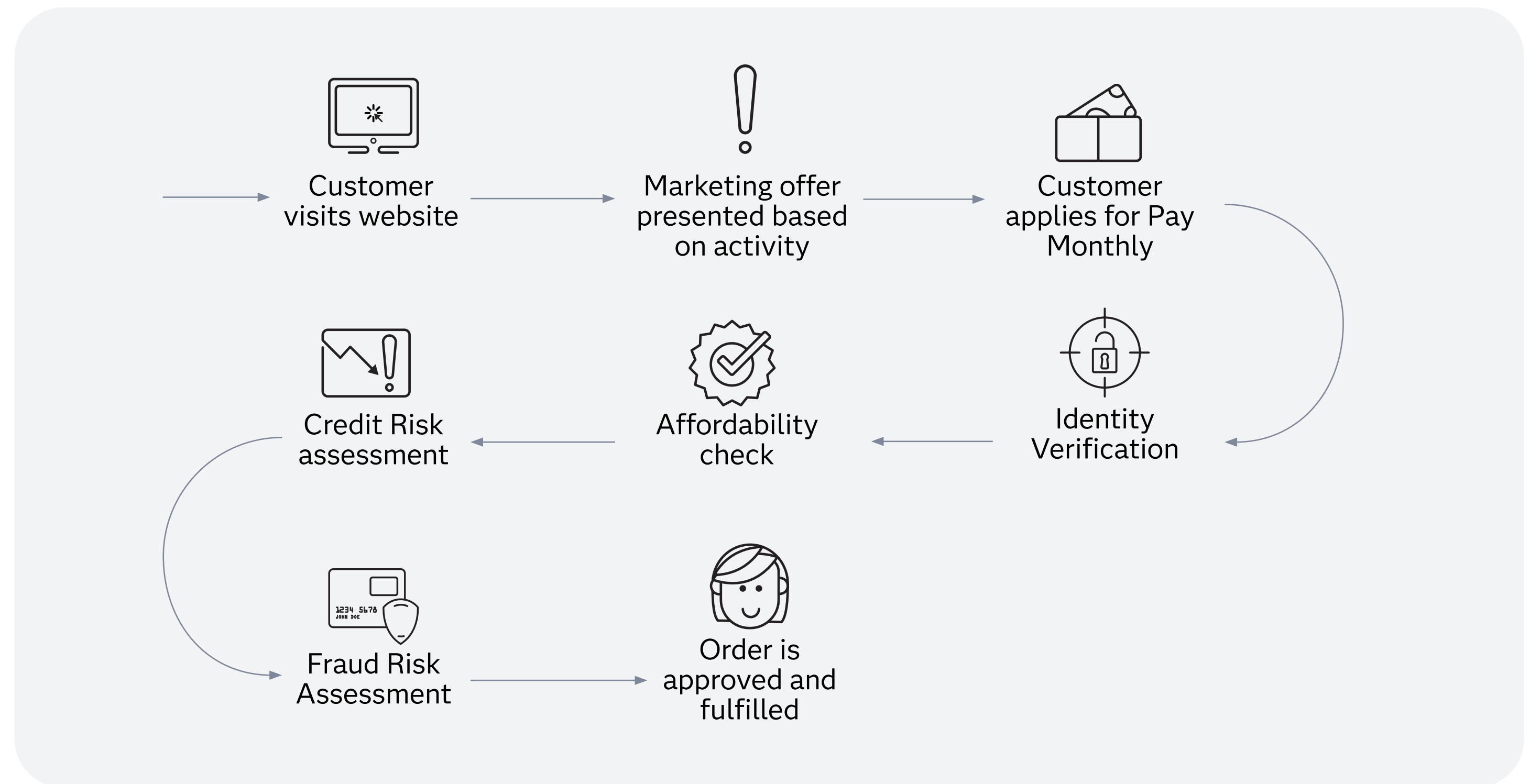
Consider a customer's initial pay monthly onboarding journey. It's often the first interaction they'll ever have with the telco. A series of touchpoints shows what the customer experience will look like.

Too often, disjointed and unconnected processes create gaps customers can fall through or that bad actors can exploit.

A more connected approach to decisioning can simultaneously expedite order fulfilment times, reduce friction, increase approval rates and reduce risk. By integrating key decision points across multiple departments, telcos can create truly seamless customer journeys.

That's enterprise customer decisioning at work.

Example customer journey: seamless acquisition and onboarding



Reduced customer friction Lower TCO Data democratisation Tech democratisation Faster speed to market

Keep it simple

STEP 2

Keeping it simple isn't the same as taking a one-size-fits-all approach. Think of it this way – onboarding a customer applying for a pay monthly service involves one decision that's an aggregation of many decisions that can often come from different departments. But that decision draws on the same data the customer provided on their initial application form.

Many telcos have in place dedicated solutions for marketing, credit risk, fraud and revenue assurance. What telco leaders may not realise is the significant overlap in the types of data used to make decisions – and in the capabilities needed to manage the entire lifecycle of each domain.

Given this overlap, why do so many organisations implement an array of technologies that use the same data and do the same thing?

A single, cloud-native platform can provide a unified user experience, helping telcos make faster and more efficient AI-enabled decisions.

This is why a common platform for data exploration, machine learning and decision automation makes sense. Simple is better.



Benefits of enterprise customer decisioning

- **Lower total cost of ownership:** Save with single vendor management, reduced resource skillset requirements and better scalability.
- **Improved customer journey and outcomes:** Create seamless customer journeys by joining decision points and reducing friction.
- **Data democratisation:** Break down data silos to make data more accessible to multiple areas of the organisation.
- **Productivity gains:** Use a common set of tools to foster a culture of collaboration and shared outcomes among departments.
- **Higher AI/ML project success rates:** Using a common platform to build, deploy, execute and monitor analytical models creates trusted and repeatable processes.

Walk before you run

STEP 3

Clearly, it's not feasible to rip and replace all decisioning systems all at once – especially since those systems are vital to the telco's operations.

Identifying the maximum value areas and applying a roadmap approach focusing on quick wins initially will help reduce project complexity and accelerate return on investment.

Consider identifying and quantifying the benefits of taking a consolidated enterprise approach to automated analytical decisioning and then breaking those down into different deliverables.

For example, the customer onboarding journey generally covers the interconnected functions of credit risk, fraud and marketing. There are so many different decisions that need to be made when onboarding a customer. If this process can be consolidated into a single technology, is there a greater need by one department to lead the early sprints or phases due to a particularly pressing challenge?

Of course, it's not just about onboarding. That's just the starting point. Managing each customer moving forward involves so many other decisions and transactions along the way. Being able to do so on the same infrastructure generates more comprehensive insights about individual customers over time.

95%

of organisations surveyed confirmed they are planning to consolidate vendors in the next 12 months.

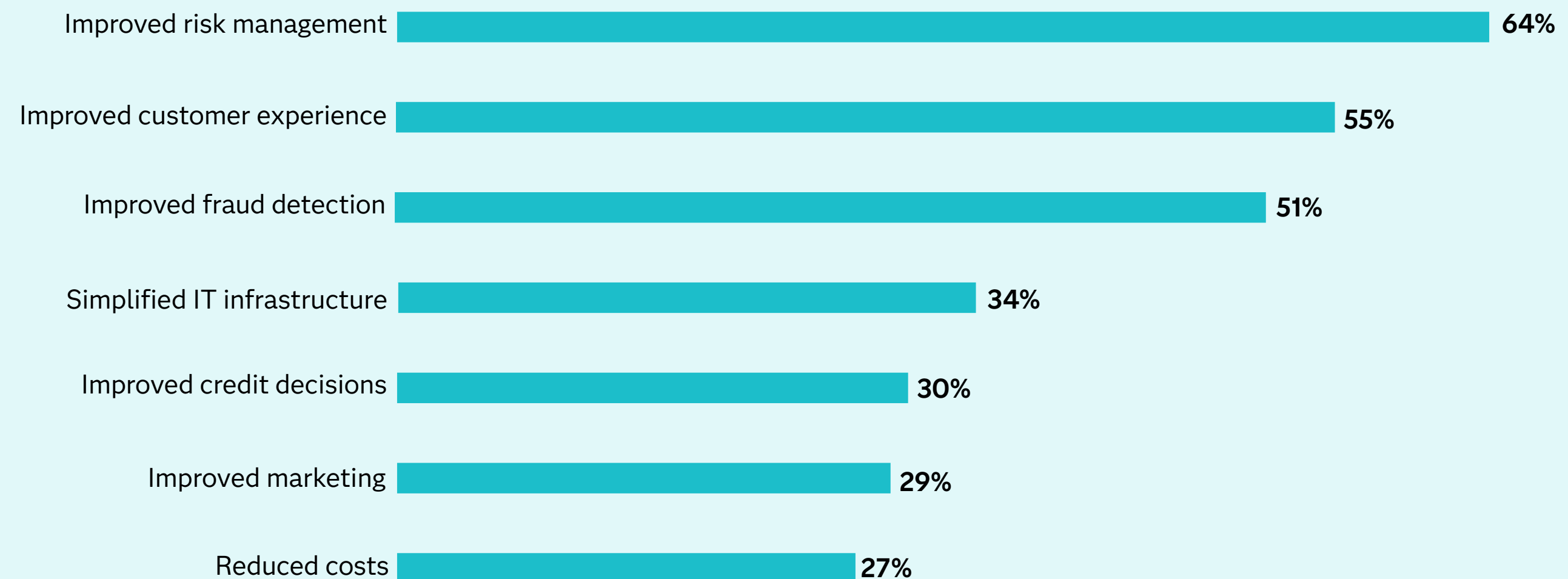
80%

of respondents indicated a desire to consolidate systems architecture, saying they have too many "point solutions" and want to do more with fewer strategic vendors.

CIO.com:
What IT executives are saying about vendor consolidation

Risk management drives data consolidation

What are the main expected benefits of consolidating customer data?



Based on a 2024 survey of 300 senior banking leaders from around the world.
SAS and FT Longitude Research: *Modernizing Risk Management*, 2024. Manuscript in preparation.

Innovate relentlessly

STEP 4

Providing the most seamless and most engaging customer experience possible has eluded so many institutions until now.

Once everything is up and running and your organisation is realising the benefits of enterprise customer decisioning across multiple departments, is it time to sit back and relax?

Absolutely not.

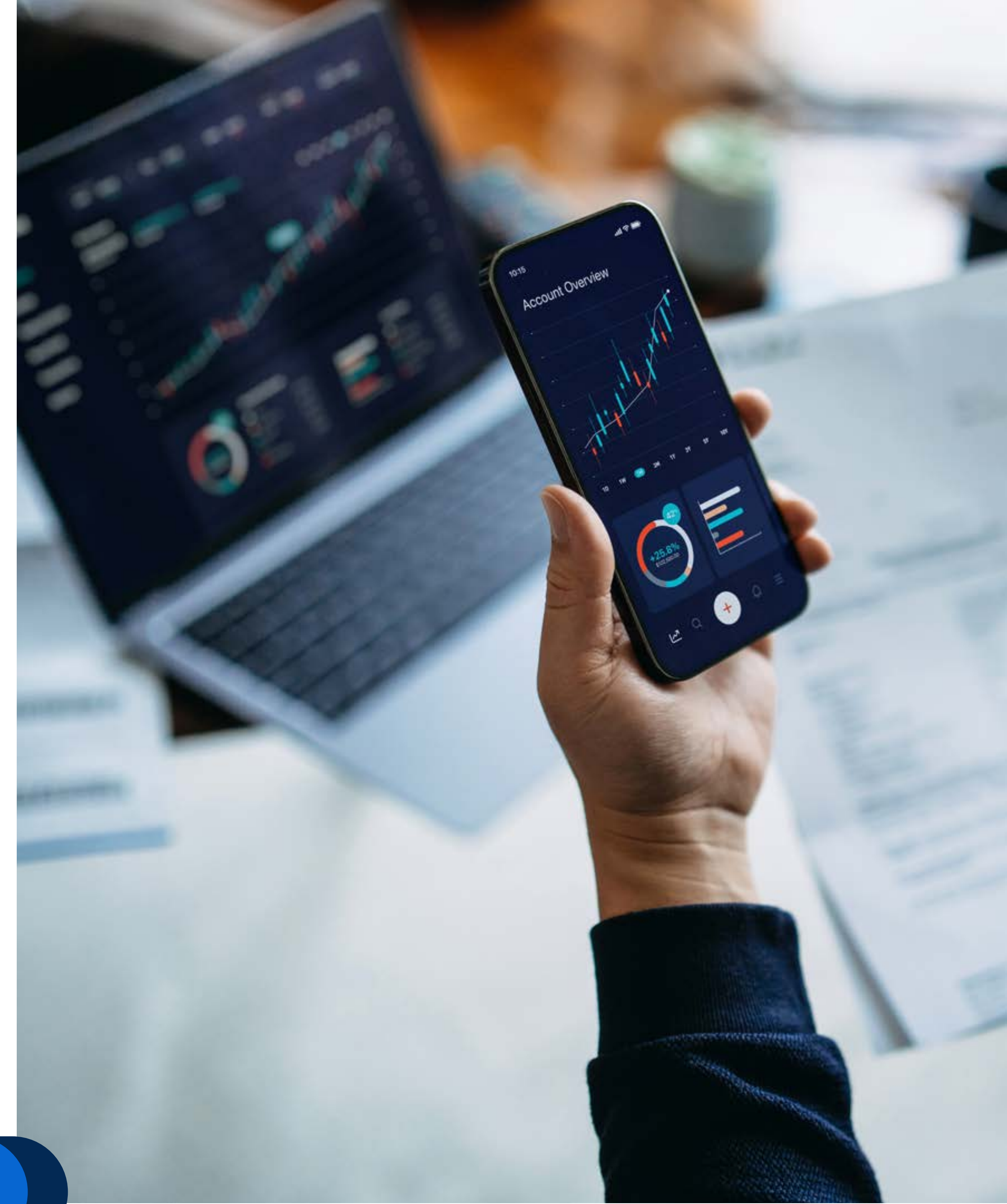
To meet ever-evolving customer demands and stay one step ahead of the competition, this is the point when relentless innovation must kick in. A steadfast commitment to constant improvement and development means the organisation must push boundaries and steadily explore uncharted territories.

The decisioning lifecycle is all about continuous evolution that's managed through an automated but fully governed process.

Embedding AI and prioritising testing and simulation are vital components of the continuous innovation required to truly future-proof the business of telecommunications.

For example, business rules and model performance can be automatically monitored, triggering a retraining process if monitored metrics drop below defined thresholds, such as gini, bad debt rates, false positive ratios or value detection rates. Such real-time analysis allows telcos to respond swiftly to emerging threats, minimising the impact on their operations and customers alike.

Alternatively, new data sources can be integrated with ease so that teams responsible for credit risk assessment and those managing fraud and revenue assurance can improve all their analytics-driven, automated decisions rather than benefiting only a single team.



Scale to new heights

STEP 5

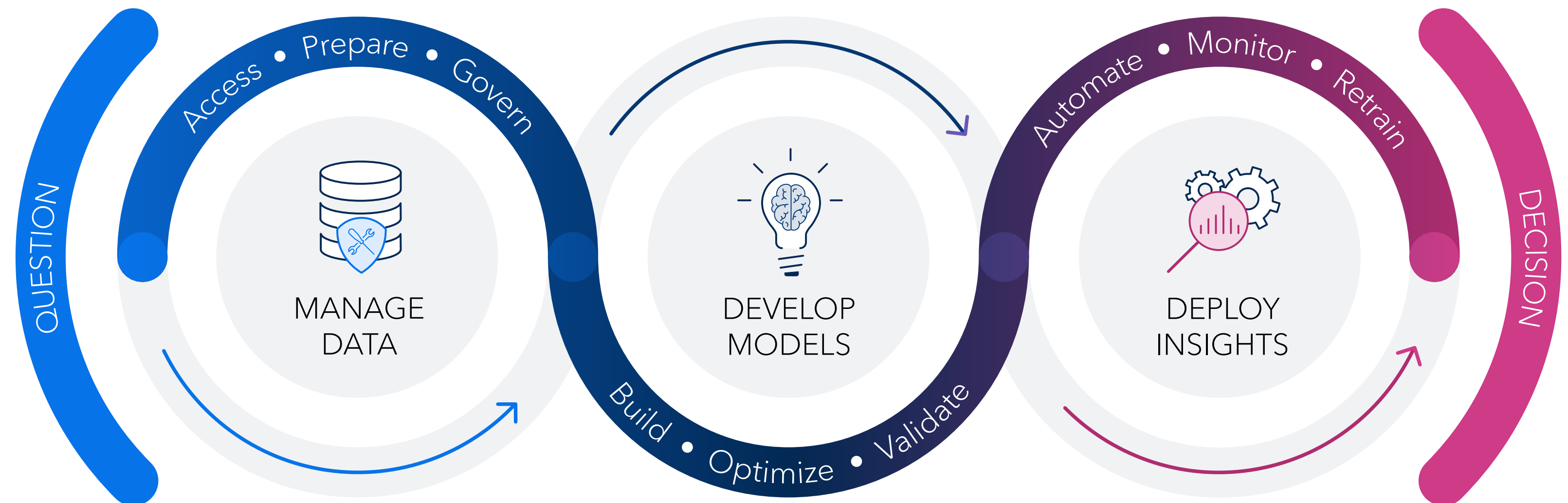
Following close behind innovation is the drive to surpass previous accomplishments and break through barriers to reach even greater success.

There's virtually no limit to what telcos can achieve in terms of performance, productivity, trust, and cost savings. **SAS® Viya®**, a unified, cloud-native platform that's designed to scale on demand, supports telcos' ongoing efforts to optimise resource efficiency and reduce total cost of ownership.

With enterprise customer decisioning in place, telcos can lean into superior scalability to create seamless customer journeys, improve decision-making, and stay competitive in a rapidly changing market.

But don't take our word for it. **SAS is a market leader in AI decisioning platforms** as well as in specific solutions that are imperative to telcos worldwide, including **risk management, marketing and fraud detection and prevention**.

Built around a shared set of core capabilities on the cloud-native SAS Viya platform, SAS® Enterprise Customer Decisioning can be deployed on the SAS cloud (as a managed service) or on any of the leading cloud providers.



SAS Viya streamlines and accelerates the data and AI life cycle so telcos can deliver trustworthy, data-driven decisions at scale.

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Why choose SAS for enterprise customer decisioning

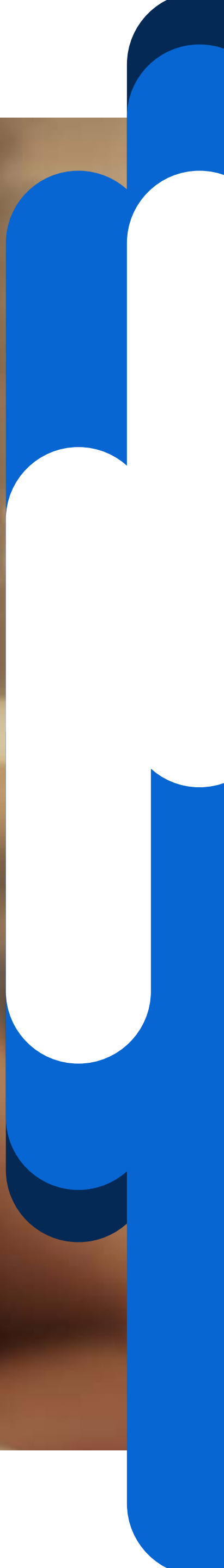
Telcos around the world use SAS to assess credit risk, stop fraud in its tracks, manage revenue assurance and create personalised customer experiences that increase engagement.

Only SAS offers solutions for decisioning across the entire customer life cycle (credit risk, fraud, revenue assurance and marketing) on a single platform.

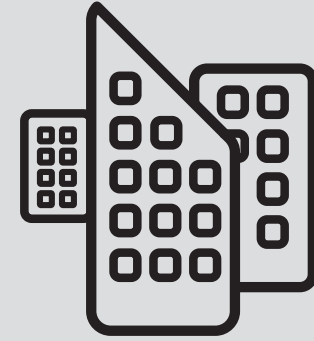
Siloed technologies – a typical operating model – result in siloed strategies, approaches and processes. Disconnected lines of business produce inconsistent and disjointed customer experiences.

The five-step process outlined in this ebook can help telcos make more informed and strategic decisions that drive greater efficiency, protect against threats and foster customer loyalty. Adopting a single decisioning platform further amplifies these benefits by providing a unified and integrated solution that boosts productivity, breaks down data silos and lowers the total cost of ownership.

With enterprise customer decisioning, telcos can stay competitive, compliant, and be better positioned to meet customers' evolving needs today, tomorrow and in the future.

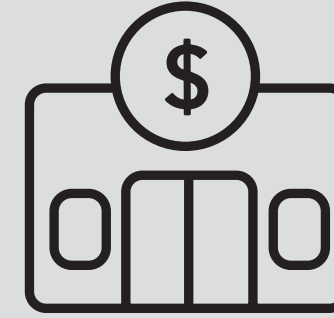


SAS is a leader in telecom



>400

telecom
customers worldwide



>90%

of the top 100
global telcos use SAS



>80

countries with telcos
using SAS

The future of telecom is powered by data and AI

SAS helps telcos do more – better, faster, and easier.

To learn more, please visit [SAS® Enterprise Customer Decisioning](#).



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