



**Eric Sandosham**  
Director,  
Decision Management

## Citibank Singapore Ltd. sees “hundredfold” increase in ROI using SAS®

SAS® for Banking is the analytical engine that has helped drive Citibank Singapore’s growth to 800 locations across Asia. The bank says the return on investment with SAS is a “hundredfold”.

### Industry

Financial Services

### Business Issue

The bank wanted one versatile solution for analyzing data from multiple sources.

### Solution

SAS® for Banking specifically helps Citibank understand its clients and what services to offer in different locations.

### Benefits

With SAS, the bank has one tool to manage everything from customer segmentation to risk scoring.

Citibank Singapore Ltd. is part of Citi, one of the world’s largest financial services organizations. A banking institution in Singapore for over 100 years, Citibank has deployed SAS for Banking for the advanced analytics needed to stay ahead of the competition.

“Citibank, not just Singapore, but Citibank overall has been known for innovation,” says Eric Sandosham, Director, Decision Management for Citibank Singapore. “We were the first in the market to introduce 24 by 7 phone banking. We were the first to introduce online banking in Singapore. In Jakarta, Indonesia we offer teller-customer videoconferencing at ATMs.”

Citibank Singapore uses SAS for Banking as a unifying platform for advanced analytics. Developed specifically for the banking industry, this platform positions Citibank to meet current business objectives while providing the flexibility and scalability to address future requirements.

“The beauty of SAS is that it doesn’t just do one specific portion of my job, instead it allows me to do everything in one package. I can pack the data, prepare it, stretch it, run statistical science against it, score it, segment it – all with the same tool. My group just needs to know one tool,” Sandosham says. “It’s a single solution that’s fast, scalable and robust enough to interface with a variety of platforms.”

“Our return from using SAS has been hundredfold.”

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Sandosham says with SAS, Citibank Singapore builds a holistic view of the customer linking data from multiple sources. His team often unearths customer behavior and information that shows the potential for the bank to build deeper relationships and share of wealth with different segments of customers that weren’t apparent before the analysis. And while Sandosham says he might be able to get those kinds of results without SAS, it wouldn’t be as efficient.

Sandosham also appreciates the relationship that has evolved with SAS. Prior to acquiring SAS for Banking two years ago, Citibank had a positive experience with other SAS tools. But since the acquisition, “it’s redefined our relationship. We’re more of a partnership now.”

“We would not have been able to expand from five locations to 800 without a backbone of analysis supporting,” Sandosham says. “Our return from using SAS has been hundredfold.”



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