Sas Enterprise Miner 12 1

Introduces the core functionality of SAS Credit Scoring for SAS Enterprise Miner 12.1 and shows how to perform basic credit scorecard development. Provides step-by-step examples that create a complete process-flow diagram including graphic results. This title is also available online.

Provides a point of entry for understanding the basics of the SAS Intelligence Platform. It discusses the benefits of the SAS Intelligence Platform to businesses, describes the architecture, and provides an overview of each software component. This document can be used alone or as an introduction to the deployment and administration guides.

« Written for business analysts, data scientists, statisticians, students, predictive modelers, and data miners, this comprehensive text provides examples that will strengthen your understanding of the essential concepts and methods of predictive modeling. »--

This book is designed in making statisticians, researchers, and programmers aware of the awesome new product now available in SAS called Enterprise Miner. The book will also make readers get familiar with the neural network forecasting methodology in statistics. One of the goals to this book is making the powerful new SAS module called Enterprise Miner easy for you to use with step-by-step instructions in creating a Enterprise Miner process flow diagram in preparation to data-mining analysis and neural network forecast modeling. Topics discussed in this book An overview to traditional regression modeling. An overview to neural network modeling. Numerical examples of various neural network designs and optimization techniques. An overview to the powerful SAS product called Enterprise Miner. An overview to the SAS neural network modeling procedure called PROC NEURAL. Designing a SAS Enterprise Miner process flow diagram to perform neural network forecast modeling and traditional regression modeling with an explanation to the various configuration settings to the Enterprise Miner nodes used in the analysis. Comparing neural network forecast modeling estimates with traditional modeling estimates based on various examples from SAS manuals and literature with an added overview to the various modeling designs and a brief explanation to the SAS modeling procedures, option statements, and corresponding SAS output listings.

Decision Trees for Analytics Using SAS Enterprise Miner is the most comprehensive treatment of decision tree theory, use, and applications available in one easy-to-access place. This book illustrates the application and operation of decision trees in business intelligence, data mining, business analytics, prediction, and knowledge discovery. It explains in detail the use of decision trees as a data mining technique and how this technique complements and supplements data mining approaches such as regression, as well as other business intelligence applications that incorporate tabular reports, OLAP, or multidimensional cubes. An expanded and enhanced release of Decision Trees for Business Intelligence and Data Mining Using SAS Enterprise Miner, this book adds up-to-date treatments of boosting and high-performance forest approaches and rule induction. There is a dedicated section on the most recent findings related to bias reduction in variable selection. It provides an exhaustive treatment of the end-to-end process of decision tree construction and the respective considerations and algorithms, and it includes discussions of key issues in decision tree practice. Analysts who have an introductory understanding of data mining and who are looking for a more advanced, in-depth look at the theory and methods of a decision tree approach to business intelligence and data mining will benefit from this book.

In PROC SQL by Example: Using SQL within SAS, author Howard Schreier illustrates the use of PROC SQL in the context of the SAS DATA

step and other SAS procedures (such as SORT, FREQ, MEANS, SUMMARY, APPEND, DATASETS, and TRANSPOSE) whose functionality overlaps and complements that of SQL. Using a side-by-side approach, this concise reference guide includes many extensively explained examples showing equivalent DATA step and SQL code, enabling SAS users to take advantage of existing SAS skills and knowledge while learning about SQL. Discussions cover the differences between SQL and the DATA step as well as situations where SQL and the DATA step are used together to benefit from the strengths of each. Topics addressed include working with joins and merges; using subqueries; understanding set operators; using the Macro Facility with PROC SQL; maintaining tables; working with views; using PROC SQL as a report generator; and more. This text is ideal for SAS programmers seeking to add PROC SQL to their SAS toolkits as well as SQL programmers striving to better integrate the SAS DATA step and SQL. This book is part of the SAS Press program.

Introduces the core functionality of SAS Enterprise Miner and shows how to perform basic data mining tasks. Provides step-by-step examples that create a complete process-flow diagram including graphic results.

This tutorial for data analysts new to SAS Enterprise Guide and SAS Enterprise Miner provides valuable experience using powerful statistical software to complete the kinds of business analytics common to most industries. Today’s businesses increasingly use data to drive decisions that keep them competitive. Especially with the influx of big data, the importance of data analysis to improve every dimension of business cannot be overstated. Data analysts are therefore in demand; however, many hires and prospective hires, although talented with respect to business and statistics, lack the know-how to perform business analytics with advanced statistical software. Business Analytics Using SAS Enterprise Guide and SAS Enterprise Miner is a beginner’s guide with clear, illustrated, step-by-step instructions that will lead you through examples based on business case studies. You will formulate the business objective, manage the data, and perform analyses that you can use to optimize marketing, risk, and customer relationship management, as well as business processes and human resources. Topics include descriptive analysis, predictive modeling and analytics, customer segmentation, market analysis, share-of-wallet analysis, penetration analysis, and business intelligence. This book is part of the SAS Press program.

This book is written for students in higher education. Instructors teaching predictive analytics courses can assign this book to their students to expose them to predictive analytics techniques using SAS Enterprise Miner. The book is developed using SAS Enterprise Miner 14.3, but it should apply to other versions with little to no changes. This book does not require students to have any previous knowledge of SAS Enterprise Miner. It walks students through the predictive analytics process using step-by-step by instructions. Even though the contents of this book can be completed by anyone who has access to SAS Enterprise Miner, knowledge of predictive analytics concepts is essential. Also, this book is not a substitute for any lecture or textbook. It is best if this book is used in parallel to lectures.

This textbook presents a practical approach to predictive analytics for classroom learning. It focuses on using analytics to solve business problems and compares several different modeling techniques, all explained from examples using the SAS Enterprise Miner software. The authors demystify complex algorithms to show how they can be utilized and explained within the context of enhancing business opportunities. Each chapter includes an opening vignette that provides real-life example of how business

analytics have been used in various aspects of organizations to solve issue or improve their results. A running case provides an example of a how to build and analyze a complex analytics model and utilize it to predict future outcomes.

The fun and easy way to learn to use this leading business intelligence tool Written by an author team who is directly involved with SAS, this easy-to-follow guide is fully updated for the latest release of SAS and covers just what you need to put this popular software to work in your business. SAS allows any business or enterprise to improve data delivery, analysis, reporting, movement across a company, data mining, forecasting, statistical analysis, and more. SAS For Dummies, 2nd Edition gives you the necessary background on what SAS can do for you and explains how to use the Enterprise Guide. SAS provides statistical and data analysis tools to help you deal with all kinds of data: operational, financial, performance, and more Places special emphasis on Enterprise Guide and other analytical tools, covering all commonly used features Covers all commonly used features and shows you the practical applications you can put to work in your business Explores how to get various types of data into the software and how to work with databases Covers producing reports and Web reporting tools, analytics, macros, and working with your data In the easy-to-follow, no-nonsense For Dummies format, SAS For Dummies gives you the knowledge and the confidence to get SAS working for your organization. Note: CD-ROM/DVD and other supplementary materials are not included as part of eBook file.

Takes readers step-by-step through the process of creating custom tasks for use in SAS Enterprise Guide and SAS Add-In for Microsoft Office. Using standard off-the-shelf development tools for Microsoft .NET, you'll learn how you can hook in your custom processes and make them available to a wide range of SAS users.

Foreword by Oliver Schabenberger, PhD Executive Vice President, Chief Operating Officer and Chief Technology Officer SAS Dive into deep learning! Machine learning and deep learning are ubiquitous in our homes and workplaces—from machine translation to image recognition and predictive analytics to autonomous driving. Deep learning holds the promise of improving many everyday tasks in a variety of disciplines. Much deep learning literature explains the mechanics of deep learning with the goal of implementing cognitive applications fueled by Big Data. This book is different. Written by an expert in high-performance analytics, Deep Learning for Numerical Applications with SAS introduces a new field: Deep Learning for Numerical Applications (DL4NA). Contrary to deep learning, the primary goal of DL4NA is not to learn from data but to dramatically improve the performance of numerical applications by training deep neural networks. Deep Learning for Numerical Applications with SAS presents deep learning concepts in SAS along with step-by-step techniques that allow you to easily reproduce the examples on your high-performance analytics systems. It also discusses the latest hardware innovations that can power your SAS programs: from many-core CPUs to GPUs to FPGAs to ASICs. This book assumes the reader has no prior knowledge of high-performance computing, machine learning, or deep learning. It is intended for SAS developers who want to develop and run the fastest analytics. In addition to discovering the latest trends in hybrid architectures with GPUs and FPGAS, readers will learn how to Use deep learning in SAS Speed up their analytics using deep learning Easily write highly parallel programs using the many task

computing paradigms This book is part of the SAS Press program.

Written for anyone involved in the data preparation process for analytics, Gerhard Svolba's Data Preparation for Analytics Using SAS offers practical advice in the form of SAS coding tips and tricks, and provides the reader with a conceptual background on data structures and considerations from a business point of view. The tasks addressed include viewing analytic data preparation in the context of its business environment, identifying the specifics of predictive modeling for data mart creation, understanding the concepts and considerations of data preparation for time series analysis, using various SAS procedures and SAS Enterprise Miner for scoring, creating meaningful derived variables for all data mart types, using powerful SAS macros to make changes among the various data mart structures, and more!

Introduces the core functionality of SAS Enterprise Miner and shows how to perform basic data-mining tasks. Provides step-by-step examples that create a complete process-flow diagram including graphic results. This title is also available online.

Visit http://sas-book.com to download the data sets used in this workbook. This workbook is written for students in higher education. Instructors teaching predictive analytics courses can assign this workbook to their students to expose them to predictive analytics techniques using SAS Enterprise Miner. The workbook is developed using SAS Enterprise Miner 14.3, but it should apply to other versions with little to no changes. This workbook does not require students to have any previous knowledge of SAS Enterprise Miner. It walks students through the predictive analytics process using step-by-step by instructions. Even though the contents of this workbook can be completed by anyone who has access to SAS Enterprise Miner, knowledge of predictive analytics concepts is essential. Also, this workbook is not a substitute for any lecture or textbook. It is best if this workbook is used in parallel to lectures.

Praise for Credit Risk Scorecards "Scorecard development is important to retail financial services in terms of credit risk management, Basel II compliance, and marketing of credit products. Credit Risk Scorecards provides insight into professional practices in different stages of credit scorecard development, such as model building, validation, and implementation. The book should be compulsory reading for modern credit risk managers." —Michael C. S. Wong Associate Professor of Finance, City University of Hong Kong Hong Kong Regional Director, Global Association of Risk Professionals "Siddiqi offers a practical, step-by-step guide for developing and implementing successful credit scorecards. He relays the key steps in an ordered and simple-to-follow fashion. A 'must read' for anyone managing the development of a scorecard." —Jonathan G. Baum Chief Risk Officer, GE Consumer Finance, Europe "A comprehensive guide, not only for scorecard specialists but for all consumer credit professionals. The book provides the A-to-Z of scorecard development, implementation, and monitoring processes. This is an important read for all consumer-lending practitioners." —Satinder Ahluwalia Vice President and Head-Retail Credit, Mashreqbank, UAE "This practical text provides a strong foundation in the technical issues involved in building credit scoring models. This book will become required reading for all those working in this area." —J. Michael Hardin, PhD Professor of StatisticsDepartment of Information Systems, Statistics, and Management ScienceDirector, Institute of Business Intelligence "Mr. Siddiqi has captured the true essence of the

credit risk practitioner's primary tool, the predictive scorecard. He has combined both art and science in demonstrating the critical advantages that scorecards achieve when employed in marketing, acquisition, account management, and recoveries. This text should be part of every risk manager's library." —Stephen D. Morris Director, Credit Risk, ING Bank of Canada

This tutorial for data analysts new to SAS Enterprise Guide and SAS Enterprise Miner provides valuable experience using powerful statistical software to complete the kinds of business analytics common to most industries. This beginnner's guide with clear, illustrated, step-by-step instructions will lead you through examples based on business case studies. You will formulate the business objective, manage the data, and perform analyses that you can use to optimize marketing, risk, and customer relationship management, as well as business processes and human resources. Topics include descriptive analysis, predictive modeling and analytics, customer segmentation, market analysis, share-of-wallet analysis, penetration analysis, and business intelligence. --

This example-driven guide illustrates the application and operation of decision trees in data mining, business intelligence, business analytics, prediction, and knowledge discovery. It explains in detail the use of decision trees as a data mining technique and how this technique complements and supplements other business intelligence applications.

Applied Data Mining for Forecasting Using SAS, by Tim Rey, Arthur Kordon, and Chip Wells, introduces and describes approaches for mining large time series data sets. Written for forecasting practitioners, engineers, statisticians, and economists, the book details how to select useful candidate input variables for time series regression models in environments when the number of candidates is large, and identifies the correlation structure between selected candidate inputs and the forecast variable.

Big data: It's unstructured, it's coming at you fast, and there's lots of it. In fact, the majority of big data is text-oriented, thanks to the proliferation of online sources such as blogs, emails, and social media. However, having big data means little if you can't leverage it with analytics. Now you can explore the large volumes of unstructured text data that your organization has collected with Text Mining and Analysis: Practical Methods, Examples, and Case Studies Using SAS. This hands-on guide to text analytics using SAS provides detailed, step-by-step instructions and explanations on how to mine your text data for valuable insight. Through its comprehensive approach, you'll learn not just how to analyze your data, but how to collect, cleanse, organize, categorize, explore, and interpret it as well. Text Mining and Analysis also features an extensive set of case studies, so you can see examples of how the applications work with real-world data from a variety of industries. Text analytics enables you to gain insights about your customers' behaviors and sentiments. Leverage your organization's text data, and use those insights for making better business decisions with Text Mining and Analysis. This book is part of the SAS Press program.

Leverage the capabilities of SAS to process and analyze Big Data About This Book Combine SAS with platforms such as Hadoop, SAP HANA, and Cloud Foundry-based platforms for effecient Big Data analytics Learn how to use the web browser-based SAS Studio and iPython Jupyter Notebook interfaces with SAS Practical, real-world examples on predictive modeling, forecasting, optimizing and reporting your Big Data analysis with SAS Who This Book Is For SAS professionals and data analysts who wish to perform analytics on Big Data using

SAS to gain actionable insights will find this book to be very useful. If you are a data science professional looking to perform large-scale analytics with SAS, this book will also help you. A basic understanding of SAS will be helpful, but is not mandatory. What You Will Learn Configure a free version of SAS in order do hands-on exercises dealing with data management, analysis, and reporting. Understand the basic concepts of the SAS language which consists of the data step (for data preparation) and procedures (or PROCs) for analysis. Make use of the web browser based SAS Studio and iPython Jupyter Notebook interfaces for coding in the SAS, DS2, and FedSQL programming languages. Understand how the DS2 programming language plays an important role in Big Data preparation and analysis using SAS Integrate and work efficiently with Big Data platforms like Hadoop, SAP HANA, and cloud foundry based systems. In Detail SAS has been recognized by Money Magazine and Payscale as one of the top business skills to learn in order to advance one's career. Through innovative data management, analytics, and business intelligence software and services, SAS helps customers solve their business problems by allowing them to make better decisions faster. This book introduces the reader to the SAS and how they can use SAS to perform efficient analysis on any size data, including Big Data. The reader will learn how to prepare data for analysis, perform predictive, forecasting, and optimization analysis and then deploy or report on the results of these analyses. While performing the coding examples within this book the reader will learn how to use the web browser based SAS Studio and iPython Jupyter Notebook interfaces for working with SAS. Finally, the reader will learn how SAS's architecture is engineered and designed to scale up and/or out and be combined with the open source offerings such as Hadoop, Python, and R. By the end of this book, you will be able to clearly understand how you can efficiently analyze Big Data using SAS. Style and approach The book starts off by introducing the reader to SAS and the SAS programming language which provides data management, analytical, and reporting capabilities. Most chapters include hands on examples which highlights how SAS provides The Power to Know©. The reader will learn that if they are looking to perform large-scale data analysis that SAS provides an open platform engineered and designed to scale both up and out which allows the power of SAS to combine with open source offerings such as Hadoop, Python, and R.

The Encyclopedia of Measurement and Statistics presents state-of-the-art information and ready-to-use facts from the fields of measurement and statistics in an unintimidating style. The ideas and tools contained in these pages are approachable and can be invaluable for understanding our very technical world and the increasing flow of information. Although there are references that cover statistics and assessment in depth, none provides as comprehensive a resource in as focused and accessible a manner as the three volumes of this Encyclopedia. Through approximately 500 contributions, experts provide an overview and an explanation of the major topics in these two areas.

The most thorough and up-to-date introduction to data mining techniques using SAS Enterprise Miner. The Sample, Explore, Modify, Model, and Assess (SEMMA) methodology of SAS Enterprise Miner is an extremely valuable analytical tool for making critical business and marketing decisions. Until now, there has been no single, authoritative book that explores every node relationship and pattern that is a part of the Enterprise Miner software with regard to SEMMA design and data mining analysis. Data Mining Using SAS Enterprise Miner introduces readers to a wide variety of data mining techniques and explains the purpose of-and reasoning behind-every node that is a part of the Enterprise Miner software. Each chapter begins with a short introduction to the assortment of statistics that is generated from the various nodes in SAS Enterprise Miner v4.3, followed by detailed explanations of configuration settings that are located within each node. Features of the book include: The exploration of node relationships and patterns using data from an assortment of computations, charts, and graphs

commonly used in SAS procedures A step-by-step approach to each node discussion, along with an assortment of illustrations that acquaint the reader with the SAS Enterprise Miner working environment Descriptive detail of the powerful Score node and associated SAS code, which showcases the important of managing, editing, executing, and creating custom-designed Score code for the benefit of fair and comprehensive business decision-making Complete coverage of the wide variety of statistical techniques that can be performed using the SEMMA nodes An accompanying Web site that provides downloadable Score code, training code, and data sets for further implementation, manipulation, and interpretation as well as SAS/IML software programming code This book is a well-crafted study guide on the various methods employed to randomly sample, partition, graph, transform, filter, impute, replace, cluster, and process data as well as interactively group and iteratively process data while performing a wide variety of modeling techniques within the process flow of the SAS Enterprise Miner software. Data Mining Using SAS Enterprise Miner is suitable as a supplemental text for advanced undergraduate and graduate students of statistics and computer science and is also an invaluable, all-encompassing guide to data mining for novice statisticians and experts alike.
Handbook of Statistical Analysis and Data Mining Applications, Second Edition, is a comprehensive professional reference book that guides business analysts, scientists, engineers and researchers, both academic and industrial, through all stages of data analysis, model building and implementation. The handbook helps users discern technical and business problems, understand the strengths and weaknesses of modern data mining algorithms and employ the right statistical methods for practical application. This book is an ideal reference for users who want to address massive and complex datasets with novel statistical approaches and be able to objectively evaluate analyses and solutions. It has clear, intuitive explanations of the principles and tools for solving problems using modern analytic techniques and discusses their application to real problems in ways accessible and beneficial to practitioners across several areas—from science and engineering, to medicine, academia and commerce. Includes input by practitioners for practitioners Includes tutorials in numerous fields of study that provide step-by-step instruction on how to use supplied tools to build models Contains practical advice from successful real-world implementations Brings together, in a single resource, all the information a beginner needs to understand the tools and issues in data mining to build successful data mining solutions Features clear, intuitive explanations of novel analytical tools and techniques, and their practical applications
Providing the necessary background information and hands-on tools to build compelling business cases, this book will increase the reader's capability to champion new business development ideas, take them to senior management, and facilitate the decision process by understanding the key theories and practices of finance and corporate investments.
Learn how to access analytics from SAS Cloud Analytic Services (CAS) using R and the SAS Viya platform. SAS Viya : The R Perspective is a general-purpose introduction to using R with the SAS Viya platform. SAS Viya is a high-performance, fault-tolerant analytics architecture that can be deployed on both public and private cloud infrastructures. This book introduces an entirely new way of using SAS statistics from R, taking users step-by-step from installation and fundamentals to data exploration and modeling. SAS Viya is made up of multiple components. The central piece of this ecosystem is SAS Cloud Analytic Services (CAS). CAS is the cloud-based server that all clients communicate with to run analytical methods. While SAS Viya can be used by various SAS applications, it also enables you to access analytic methods from SAS, R, Python, Lua, and Java, as well as through a REST interface using HTTP or HTTPS. The R client is used to drive the CAS component directly using commands and actions that are familiar to R programmers. Key features of this book include: Connecting to CAS from R Loading, managing, and exploring CAS Data from R Executing CAS actions and processing the results Handling CAS action errors Modeling continuous and categorical data This book is intended for R users who want to access SAS analytics as well as SAS users

who are interested in trying R. Familiarity with R would be helpful before using this book although knowledge of CAS is not required. However, you will need to have a CAS server set up and running to execute the examples in this book.

New and updated for SAS Enterprise Guide 4.2, this pragmatic, example-driven book demonstrates how programmers can use SAS code to enhance the capabilities of SAS Enterprise Guide.

SAS Enterprise Miner 5.3 is the SAS data mining solution that addresses the entire data mining process using an intuitive Java point-and-click interface. This guide introduces you to the core functionality of SAS Enterprise Miner and shows you how to perform basic data mining tasks. You will learn how to use the graphical user interface (GUI) tools to create and manage process flow diagrams and projects, and to export mining results for reporting and integration with other SAS software. The data mining tasks you will learn include sampling, exploring, modifying, modeling, and assessing data in order to create and refine predictive models. Getting Started with Enterprise Miner 5.3 provides step-by-step examples that create a complete process flow diagram, including graphic results. This title is also available online and in hardcopy format. This title is intended for statisticians, quantitative analysts, and business technologists who want to learn to use the data mining capabilities of SAS Enterprise Miner.

Statistical Data Mining Using SAS Applications, Second Edition describes statistical data mining concepts and demonstrates the features of user-friendly data mining SAS tools. Integrating the statistical and graphical analysis tools available in SAS systems, the book provides complete statistical data mining solutions without writing SAS program co

The need for both organizations and government agencies to generate, collect, and utilize data in public and private sector activities is rapidly increasing, placing importance on the growth of data mining applications and tools. Data Mining in Public and Private Sectors: Organizational and Government Applications explores the manifestation of data mining and how it can be enhanced at various levels of management. This innovative publication provides relevant theoretical frameworks and the latest empirical research findings useful to governmental agencies, practicing managers, and academicians.

Understanding your customers is the key to your company’s success! Segmentation is one of the first and most basic machine learning methods. It can be used by companies to understand their customers better, boost relevance of marketing messaging, and increase efficacy of predictive models. In Customer Segmentation and Clustering Using SAS Enterprise Miner, Third Edition, Randy Collica explains, in step-by-step fashion, the most commonly available techniques for segmentation using the powerful data mining software SAS Enterprise Miner. A working guide that uses real-world data, this new edition will show you how to segment customers more intelligently and achieve the one-to-one customer relationship that your business needs. Step-by-step examples and exercises, using a number of machine learning and data mining techniques, clearly illustrate the concepts of segmentation and clustering in the context of customer relationship management. The book includes four parts, each of which increases in complexity. Part 1 reviews the basics of segmentation and clustering at an introductory level, providing examples from a variety of industries. Part 2 offers an in-depth treatment of segmentation with practical topics, such as when and how to update your models. Part 3 goes beyond traditional segmentation practices to introduce recommended strategies for clustering product affinities,

handling missing data, and incorporating textual records into your predictive model with SAS Text Miner. Finally, part 4 takes segmentation to a new level with advanced techniques, such as clustering of product associations, developing segmentation-scoring models from customer survey data, combining segmentations using ensemble segmentation, and segmentation of customer transactions. New to the third edition is a chapter that focuses on predictive models within microsegments and combined segments, and a new parallel process technique is introduced using SAS Factory Miner. In addition, all examples have been updated to the latest version of SAS Enterprise Miner.

SAS Enterprise Miner is the first and only data mining solution that addresses the entire data mining process-and it does it using an intuitive point-and-click interface. This beginner's guide describes the core functionality of SAS Enterprise Miner and shows you how to perform basic tasks. You will learn how to manage process flow diagrams and projects and how to use the graphical user interface (GUI) tools for SEMMA. The data mining tasks you will learn include sampling, exploring, modifying, modeling, and assessing. Step-by-step examples for creating a process flow diagram are also provided. This title is also available online. This title is intended for both quantitative analysts and business technologists who want to learn to use the data mining capabilities of SAS Enterprise Miner. Supports releases 9.1 and higher of SAS software.

Today, powerful AI is augmenting analytics in every area, and helping to maximize the value of the analytic tools and solutions that SAS has been championing for the last 42 years. We have carefully selected a handful of groundbreaking papers from recent SAS Global Forum papers which illustrate how SAS is adding capabilities to our tools and solutions that help customers build their own AI solutions; and examples of AI solutions using our tools. Also available free as a PDF from sas.com/books.

Combine complex concepts facing the financial sector with the software toolsets available to analysts. The credit decisions you make are dependent on the data, models, and tools that you use to determine them. Developing Credit Risk Models Using SAS Enterprise Miner and SAS/STAT: Theory and Applications combines both theoretical explanation and practical applications to define as well as demonstrate how you can build credit risk models using SAS Enterprise Miner and SAS/STAT and apply them into practice. The ultimate goal of credit risk is to reduce losses through better and more reliable credit decisions that can be developed and deployed quickly. In this example-driven book, Dr. Brown breaks down the required modeling steps and details how this would be achieved through the implementation of SAS Enterprise Miner and SAS/STAT. Users will solve real-world risk problems as well as comprehensively walk through model development while addressing key concepts in credit risk modeling. The book is aimed at credit risk analysts in retail banking, but its applications apply to risk modeling outside of the retail banking sphere. Those who would benefit from this book include credit risk analysts and managers alike, as well as analysts working in fraud, Basel compliancy, and marketing analytics. It is targeted for intermediate users with a specific business focus and some programming background is required. Efficient and effective management of the entire credit risk model lifecycle process enables you to make better credit decisions. Developing Credit Risk Models Using SAS Enterprise Miner and SAS/STAT: Theory and Applications demonstrates how practitioners can more accurately develop credit risk models as well as implement them in a timely

fashion.