

From the case study information we learned that the non-programmed decision used in the ETI strategy is reasoned judgment, not intuition. ETI aims to base its decisions on evidence and objective analysis, moving away from relying only on intuition, it aligns with the goals of improving risk evaluation, detecting fraudulent, and achieving regulatory compliance effectively. Because after getting the inputs, the company proposed implementing an analytics-driven strategy and data consider various business functions and relevant internal and external data, this ensure different processes within the organization. Thus, the non-programmed decision in an ETI strategy is a reasoned judgment based on the information provided.