

# BTPN LAUNCHES INNOVATIVE BANKING SERVICES FASTER WITH RED HAT



PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) has a vision to become the best mass-market bank in Indonesia, supported by digital technology. To increase its agility and efficiency, BTPN worked with Red Hat Consulting to refine its DevOps capabilities and successfully deploy Red Hat OpenShift Container Platform. As a result, the bank has accelerated its application development and deployment processes, reduced operating expenses, and gained competitive advantage in a new, growing market.

## SOFTWARE

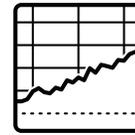
Red Hat® OpenShift® Container Platform

## SERVICES

Red Hat Consulting

## PARTNER

PT. IT Group Indonesia (ITG)



## FINANCIAL SERVICES

**200,000** AGENTS  
**786** BRANCHES

*“Red Hat Consulting provided a powerful mix of expertise, best-practice guidance, and mentoring to help us design a defined DevOps process, with regular reviews to help us continue maturing our approach.”*

JUFRI FAN  
HEAD I.T. SOLUTION ARCHITECT  
BTPN

## BENEFITS

- Automated resource provisioning and scaling, supported by continuous integration and delivery (CI/CD) approach
- Reduced operating expenditure (OpEx), including licensing costs
- Gained new technical knowledge with hands-on guidance from Red Hat Consulting



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*“We have seen spectacular speed improvements. This agility translates into our customers enjoying new services much faster than before.”*

JUFRI FAN  
HEAD I.T. SOLUTION ARCHITECT, BTPN

## IMPROVING BANKING ACCESS WITH INNOVATIVE SERVICES

PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) is a foreign exchange commercial bank that focuses on the mass market segment, including micro, small, and medium enterprises (MSMEs), as well as pensioners and productive low-income communities. To support its vision of changing the lives of millions of Indonesians, BTPN has continuously innovated in various lines of business. Its successful expansion into the microloan market led to the expansion of its group lending program and MSME customer bases.

Digital innovation and transformation are also strategic themes for BTPN. To innovate faster and more efficiently, as well as test and release on a more regular cadence, BTPN decided to adopt a modern, agile application development approach, including DevOps and continuous delivery via automation.

Its digital banking platforms support these themes: BTPN Wow!, an offering for low- and middle-income customers who do not have banking access, and Jenius, an offering for middle-income, digitally savvy clients.

Jenius, a digital banking mobile application linked to an international debit card, was created as part of BTPN's major business transformation initiative to become more customer-centric. With Jenius, users can open accounts, set account limits, block and unblock payment cards, and independently manage their finances. The application also provides bill payment, fund transfers, and expense analytics, protected by identification-based access control and other security features.

To ensure a continuous integration and delivery (CI/CD) approach for Jenius and maintain its competitive edge, BTPN needed a robust, agile IT foundation for its innovative, customer-centric banking solutions.

“Our integration and deployment processes were mostly manual, with many human interventions required at every stage,” said Jufri Fan, head IT solution architect at BTPN. “As a result, development and testing was slow, and deployment speeds affected the team's ability to deliver new, valuable services.”

## DEPLOYING AN AGILE ENTERPRISE SOLUTION

In 2016, BTPN began an initiative to improve its DevOps maturity and, in turn, iteration time and time to market for new digital initiatives. After evaluating several solutions, the bank decided to deploy Red Hat OpenShift Container Platform as the foundation of its agile DevOps environment.

“Red Hat demonstrated how their expertise would help us deploy an agile solution within six months, with support for continuous integration and delivery,” said Jufri.

Red Hat OpenShift Container Platform is a Platform-as-a-Service (PaaS) offering based on Red Hat Enterprise Linux®, the Docker container standard, and Kubernetes, an enterprise container orchestration solution. As the foundation of BTPN's container environment, Red Hat OpenShift supports rapid development and deployment of container-based applications to support agile CI/CD processes.

BTPN engaged Red Hat Consulting to support its OpenShift deployment, as well as provide staffing, process, and technology guidance for the bank's adoption of a DevOps approach. PT. IT Group Indonesia (ITG), a Red Hat Advanced Business Partner, also provided support for implementation of CI/CD tools with Red Hat OpenShift.

With support from Red Hat and its partner, BTPN successfully deployed its solution in a virtualized environment.

## **SUPPORTING KEY DEVOPS INITIATIVES**

### **FASTER PROVISIONING AND DEPLOYMENT**

Using Red Hat OpenShift Container Platform, BTPN achieved its goal of increased agility. Previously, provisioning an application took several days. Now, the same provisioning process can be completed within minutes. Similarly, application deployment time was reduced from days to just minutes.

BTPN's teams can also take advantage of OpenShift Container Platform and agile, flexible DevOps processes to better support the development and deployment of new applications—such as integration with CI/CD tools like Jenkins to facilitate review and monitoring and ensure code consistency from development to production. These changes reduce manual human intervention and, as a result, potential errors. In addition, by containerizing each Genius feature into individual microservices running on OpenShift Container Platform, BTPN can make updates to specific features without affecting others.

As a result, the bank can not only meet customer demands for new services faster, but also update existing, traditional applications more quickly. "With the support of Red Hat and ITG, we upgraded to Red Hat OpenShift Container Platform. Thanks to the support from the team, we learned how to automate the deployment on our own and can now deploy containers from scratch in hours, as opposed to days," said Jufri. "We have seen spectacular speed improvements, and this agility translates into our customers enjoying new services faster than ever."

### **LOWER OPEX**

BTPN has also achieved a significant reduction in operational expenditure (OpEx) by deploying OpenShift Container Platform as the foundation of its application development environment. This shift from a virtual environment to a container-based environment also helped BTPN reduce licensing costs.

### **ACCESS TO EXPERT SERVICES**

A key factor in BTPN's decision to deploy OpenShift Container Platform was Red Hat's enterprise support and local presence. "We needed a reliable and proven partner. Red Hat's open source credentials and consulting expertise aligned with our goals," said Jufri.

Red Hat Consulting helped the bank develop a sustainable approach to application development and deployment with container technology and full automation. Through a hands-on approach, Red Hat's expert consultants helped the bank stabilize its OpenShift deployment and meet its storage needs.

"Red Hat's engineers really know how things work. They helped us build on what we were doing by initiating ideas and providing critical help when we needed it," said Jufri. "Red Hat Consulting provided a mix of expertise and best-practice guidance to help us design a modern, fully automated container platform, with regular reviews to help us continue maturing our approach."



CUSTOMER CASE STUDY BTPN launches innovative banking services faster with Red Hat

## EMBRACING NEW MARKET OPPORTUNITIES

With Red Hat OpenShift Container Platform, supported by Red Hat Consulting and ITG, BTPN can now develop and deploy applications faster and more cost-effectively to take advantage of new market opportunities with innovative services.

After its initial success with Red Hat, BTPN has migrated its back-end storage systems, spanning two sites, to Red Hat Gluster Storage. The bank has also worked with Red Hat Consulting to deploy distributed replicated volumes to ensure data integrity and availability.

“Digital mobile banking is still a challenge for many banks in Indonesia. However, our DevOps initiative has helped us adopt new technologies and develop our skills to enable our digital transformation. Our IT team is able to create and deliver high-quality applications more quickly, setting us apart from other banks in the market,” said Jufri. “With this foundation in place, we are able to continue our improved pace of innovation to meet our customers’ needs.”

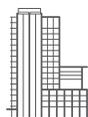
## ABOUT BTPN

BTPN is a foreign exchange commercial bank focused on serving and empowering the mass market segment, which is comprised of pensioners, micro, small and medium enterprises (MSMEs), as well as productive poor communities. This business focus is supported by BTPN’s four business units, namely BTPN Sinaya—a funding business unit, BTPN Purna Bakti—a business unit which focuses on serving pensioners, BTPN Mitra Usaha Rakyat—a business unit which focuses on serving micro enterprises, BTPN Mitra Bisnis—a business unit which focuses on serving small and medium enterprises, BTPN Wow!—a branchless banking (Laku Pandai) product which focuses on the unbanked segment, as well as Jenius—a digital banking platform for the middle-income class segment. In addition, BTPN also has a subsidiary, BTPN Syariah, which focuses on serving customers from productive poor communities. Through the Daya program, a measured and sustainable mass market empowerment program, BTPN provides training and information on a regular basis to enhance the capacities of its customers, thereby offering them a chance to grow as well as opportunities to improve their lives.

[www.btpn.com](http://www.btpn.com)

## ABOUT RED HAT

Red Hat is the world’s leading provider of open source software solutions, using a community-powered approach to reliable and high-performing cloud, Linux, middleware, storage, and virtualization technologies. Red Hat also offers award-winning support, training, and consulting services. As a connective hub in a global network of enterprises, partners, and open source communities, Red Hat helps create relevant, innovative technologies that liberate resources for growth and prepare customers for the future of IT.



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