

Kreditplus improves security by modernizing infrastructure



Headquarters

Jakarta, Indonesia

Industry

Financial Services

Size

Branch offices across
200+ regions

"Our Red Hat environment is so robust that operations only need to monitor our production environment for stability."

Mr. Thomas Benny

Technology Builder
Kreditplus

Based in Indonesia, PT. KB Finansia Multi Finance (Kreditplus) had adopted a wide range of technologies since its inception more than thirty years ago. Kreditplus' operations team was spending a lot of time ensuring that this diverse environment focused on security and compliance with increasingly complex regulations. The company wanted to standardize on a modern environment and provide developers with a better experience and reduce time to market for new services. A combination of Red Hat Enterprise Linux, Red Hat OpenShift, and Red Hat Ansible Automation Platform provides a robust, security-driven environment with advanced automation that has cut costs, accelerated development, and allowed operations teams to work more efficiently.



Software and services

Red Hat® OpenShift®
Red Hat Enterprise Linux®
Red Hat Ansible®
Automation Platform

Partners

PT. Mitra Integrasi
Informatika (MII)

Benefits

- ▶ Saved operational resources with autonomous and automated scaling
- ▶ Provided self-service capabilities and accelerated time to market
- ▶ Saved time and cut licensing costs by 70%
- ▶ Accelerated security updates and issue resolutions

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Innovation is the core of open source. Red Hat customers use open source technologies to change not only their own organizations, but also entire industries and markets. Red Hat Innovators in the Open proudly showcases how our customers use enterprise open source solutions to solve their toughest business challenges. Want to share your story? [Learn more.](#)

"Red Hat Enterprise Linux provides a robust operating system. Red Hat OpenShift provides a modern application platform and Red Hat Ansible Automation Platform provides advanced automation."

Mr. Fahmi Mustaqim
Solution Architect, MII

Providing Indonesians with financial products and services for three decades

Virtually every financial institution with a long history has deployed many different technologies over the years. Indonesia's Kreditplus was established in 1994, and in its early days offered financing products for motor vehicles and heavy equipment. It has since grown its portfolio to include loans for electronics and homes, and continues to expand by offering products that are increasingly in demand in the Indonesian market.

Today, a network of branch offices spread across more than 200 cities allows customers to easily access Kreditplus facilities. It also provides Kreditplus Mobile, a customer application that integrates multiple channels to allow Indonesians to apply for finance without leaving their homes. "The environment has become tougher for financial service providers," said Mr. Thomas Benny, Technology Builder, Kreditplus. "Customer demand is increasing, governance is increasingly complicated, and security is more crucial than ever."

The constraints imposed by Kreditplus' diverse legacy environment made it difficult to operate in a rapidly evolving environment, and prevented the business from expanding its services at the pace customers expect. The company's diverse systems and infrastructure were built and implemented using a waterfall approach during the three decades following its foundation. As a result, its operations team was responsible for numerous diverse environments, including several Linux variants, each of which had to be managed individually and manually.

"We needed to standardize on a modern environment that could provide scalability to meet growing demands and automation to standardize and simplify operations," said Mr. Benny. An initial experiment with containers running in a hyperscaler cloud demonstrated the benefits of Infrastructure as a Service (IaaS) and real-time deployment. Kreditplus therefore began searching for an enterprise-level Kubernetes environment that could be deployed on premise.

Embarking on a technology modernization journey with Red Hat

Technology partner Mitra Integrasi Informatika (MII) recommended that Kreditplus standardize on Red Hat technologies: Red Hat Enterprise Linux, Red Hat OpenShift, and Red Hat Ansible Automation Platform. "The broad Red Hat portfolio can provide the ecosystem Kreditplus needs," said Mr. Fahmi Mustaqim, Solution Architect, MII. "Red Hat Enterprise Linux provides a robust operating system, OpenShift provides a modern application platform, and Red Hat Ansible Automation Platform provides advanced automation. These products can all be deployed on premise and bring enterprise-level security and support."

The partners began by running a proof of concept (PoC) with support from Kreditplus, and Red Hat subject matter expert to demonstrate the functionality Kreditplus needed, including autonomous scaling capabilities and automated provisioning and security hardening. "The PoC went very well," said Mr. Benny. "It demonstrated that the Red Hat products could meet all our requirements."

Following the success of the PoC, the teams collaborated to deploy the four environments Kreditplus needed: development, testing, staging, and production. "Our Red Hat subject matter expert was vital to the success of the project," said Mr. Benny. "They assisted with the architectural design and supported us throughout the implementation."

Red Hat Enterprise Linux and Red Hat Ansible Automation Platform are deployed on bare metal, mitigating the need for costly virtualization licenses. Red Hat OpenShift Container Platform runs on top of Red Hat Enterprise Linux.

"We initially migrated some of our customer-facing services, such as loans, to the new environment to take advantage of the scalability provided by the Red Hat products," said Mr. Benny. "We've also built some new services, including a customer domain platform (CDP) that centralizes all information on customer attributes."

Meanwhile, Red Hat Ansible Automation Platform automates the provisioning and security hardening as demonstrated in the PoC and the continuous integration and continuous delivery (CI/CD) pipeline from development through staging to production. MII also helped Kreditplus write new playbooks from scratch with the Red Hat subject matter expert providing advice as needed.

Simplifying day-to-day tasks for operations and developers alike

Saved operational resources with autonomous and automated scaling

The new Red Hat environment saves the operations team at Kreditplus a significant amount of time. "Our Red Hat environment is so robust that operations team only needs to monitor our production environment for stability," said Mr. Benny. "And the autonomous scalability that comes with the new platform doesn't need their input; it grows and shrinks the clusters automatically, as needed."

When Kreditplus needed to scale its legacy environment, the operations team would need to reconfigure various infrastructure elements. Each service required around fifteen minutes of their attention. With more than 500 services for all environments, scaling took up much of the operations team's time.

Provided self-service capabilities and accelerated time to market

Self-service capabilities provided by a combination of Red Hat OpenShift Container Platform and Red Hat Ansible Automation Platform mean delays for developers are a thing of the past. Operations are also no longer distracted by developer needs, significantly reducing the queue size of people seeking support. From a business perspective, self-service capabilities also ensure that Kreditplus can get new services to market faster.

"Self-service is the best way forward for developers," said Mr. Benny. "And thanks to Red Hat technologies, we can now offer self-service capabilities as standard for our developers. They can provision a new environment whenever they need one."

Saved time and cut licensing costs by 70%

Having standardized its operation system on Red Hat Enterprise Linux running on bare metal, Kreditplus has cut licensing costs by 70% by eliminating the virtualization layer.

"Red Hat Enterprise Linux gives us the flexibility to decide where we run our operating system," said Mr. Benny. "Being able to run on bare metal doesn't just save us licensing fees, it also saves us time. Our operations team no longer needs to monitor, secure, and manage any virtual machines (VM)."

Accelerated security updates and issue resolutions

Red Hat Ansible Automation Platform means Kreditplus can ensure that its environment's security is up to date at the click of a button. Moreover, if any security issues do arise, they can be resolved at speed. Manually applying fixes to each server individually is now a distant memory.

About PT. Mitra Integrasi Informatika (MII)

Founded in 1996, MII is widely recognized for its offers to both enterprise and corporate segments. MII’s ICT service offerings focus on digital transformation, from infrastructure to ICT managed services, system integration to full-scale Enterprise Resource Planning (ERP) implementations, and ICT management to consulting services based on industry best practices.

“Previously, applying patches would mean manually running a script on every VM and every server—and that would take a lot of time and operational effort,” said Mr. Benny. “With Red Hat Ansible Automation Platform, we can patch our entire environment with a single click. Knowing our systems are compliant and having up to date security makes us feel more confident.”

Continuing a modernization journey already delivers benefits

Kreditplus’ first year with its modern environment based on Red Hat technologies has already brought some significant benefits. However, the bank is only just starting its modernization journey. The modern platform will help Kreditplus achieve its ambition to become the best financing company in Indonesia, providing products and services that meet the living needs of the Indonesian people and support the country’s economy.

“Our Red Hat technology is the core of our modernization strategy,” said Mr. Benny. “We aim to deploy all our services to our new environment where they can benefit from our Red Hat technologies’ scalability, security, and automation. Our business, development, and operational teams are already benefiting from the ease of use, cost reduction, and enterprise-level support. These benefits will only increase as we migrate more services to our modern environment built on Red Hat technologies.”

About PT. KB Finansia Multi Finance (Kreditplus)

Kreditplus is a financing solution for the people of Indonesia, providing multipurpose financing facilities for electronics, furniture, and others. Kreditplus also provides loan facilities with collateral for motorcycles, cars, land, and buildings to meet the needs of the Indonesian consumers.



About Red Hat

Red Hat is the world’s leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers develop cloud-native applications, integrate existing and new IT applications, and automate and manage complex environments. A trusted adviser to the Fortune 500, Red Hat provides award-winning support, training, and consulting services that bring the benefits of open innovation to any industry. Red Hat is a connective hub in a global network of enterprises, partners, and communities, helping organizations grow, transform, and prepare for the digital future.

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