

MSB Vietnam delivers a reliable, engaging digital banking experience to 3.1 million customers with Red Hat



Software

Red Hat® OpenShift®

To support a growing digital customer base and provide a consistent service experience, Vietnam Maritime Commercial Joint Stock Bank (MSB) sought to modernize and standardize its IT environment. The bank decided to adopt a cloud-native, container- and microservices-based approach, supported by a new messaging platform built with Red Hat OpenShift. MSB Vietnam can now scale its messaging resources automatically to communicate to its 3.1 million customers—without affecting the performance of other services. A modular environment and iterative development approaches have also helped the bank reduce time to market for new products and services by 50%. As a result, the bank can confidently engage with its customer base, building relationships while developing more relevant, valuable experiences.



Financial services

260 branches and transaction offices

Benefits

- ▶ Improved scalability to send five times more messages to 3.1 million customers—at 30% lower cost
- ▶ Automated manual infrastructure optimization tasks, freeing IT operations staff for valuable work
- ▶ Reduced time to market for new products and services by 50%

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CIO, Vietnam Maritime Commercial Joint Stock Bank (MSB)

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Meeting customer demand for digital banking experiences

Vietnam Maritime Commercial Joint Stock Bank (MSB), [one of Vietnam's top 10 commercial banks](#), provides retail and corporate banking services to more than 3.1 million customers. A growing portion of its customer base—including more than 200,000 customers added in 2021 alone—are acquired through digital channels.

“We saw a significant change with our customers moving to digital channels,” said Nguyen Quoc Khanh, CIO, MSB Vietnam. “We needed to fully embrace digital to serve our customers.”

However, MSB’s existing IT infrastructure struggled to keep pace with growing volume and complexity. The bank works with an increasingly large ecosystem of third-party partners, including telecommunications and utility service providers, to build valuable, integrated experiences for digital customers. In addition, the bank maintained communications with customers across a variety of channels—including text, email, its mobile application, social media platforms, and chat—making delivering a high-quality, consistent experience challenging.

To deliver new digital services faster and standardize its customer and partner communications, the bank sought to adopt an adaptable, microservices-based IT architecture running in the cloud.

“We realized that we needed to better unite our isolated IT, both in process and in architecture,” said Khanh. “A cloud-first strategy with microservices would give us the opportunity to flexibly scale and accelerate time to market at lower cost.”

Simplifying customer and partner messaging approach with an enterprise container platform

An advocate of open source, MSB initially adopted the OKD community-developed technology to build its new messaging platform before migrating to Red Hat OpenShift, running on premise in a private cloud.

“Most of our application technology implemented over the last two years has been open source, because of its flexibility and cost efficiency,” said Khanh. “But for our critical, customer-facing services, we wanted a supported solution with high stability and availability. Red Hat OpenShift is the top enterprise container platform in the market, and Red Hat offers local support.”

Combining the innovation of Kubernetes with the reliability of Red Hat Enterprise Linux, Red Hat OpenShift provides a modular and adaptable yet security- and stability-focused environment for modern application development.

The bank launched the first release of its new messaging platform in less than six months, and completed deployment of its core business capabilities to the platform within a year: channel management, communication preferences management, cross-channel communication templates, and messaging data collection and analysis.

“It was one the smoothest and easiest projects I’ve been involved with, and I’ve heard the same from many of the members of our new messaging team,” said Khanh. “The onboarding process, acquiring the knowledge to get started and run Red Hat OpenShift, was straightforward even for a team of employees who were new to the bank.”

Increasing customer engagement by improving responsiveness

Improved scalability to send five times more messages—at 30% lower cost

Previously, MSB Vietnam needed 4-6 hours of lead time to send a message to its 3.1 million customers—and the resources needed affected other aspects of the bank's customer experience. For example, customers could not view real-time balance updates after withdrawals due to lack of back-end processing capacity.

Using the auto-scaling capabilities of its new messaging platform provided by Red Hat OpenShift, the bank can message all of its customers in less than 30 minutes—without affecting real-time customer information requests. As a result, the bank can engage as needed with customers, building a trusted relationship and using insights to create and deliver personalized, valuable banking products and services. The cost of communicating with its customer base has also decreased by 30%.

"Because of the size of our customer base, among other factors, our messaging platform has some unique requirements for very high throughput. Red Hat OpenShift gives us the critical performance and capacity we need, automatically," said Khanh. "We are now sending five times more messages, confidently communicating with our customers any time we want through any channel we want."

Simplified infrastructure management for IT operations

MSB Vietnam's IT operations teams use Red Hat OpenShift's automated monitoring and management capabilities to optimize performance and adapt resource availability to meet changing needs.

"The new messaging platform is more robust than our legacy environment. In the first 12 months, the number of incidents for operations to address has decreased by 80%," said Khanh. "We're not only improving our customer experience, but also helping our operations team spend more time on valuable activities, rather than routine troubleshooting or maintenance tasks."

Reduced time to market for new products and services by 50%

By combining agile and DevOps approaches with a container- and microservices-based architecture, MSB Vietnam's IT teams can now build and deliver digital experiences 50% faster.

"With Red Hat OpenShift, the application development process is significantly faster, and deployment is much simpler," said Khanh. "The platform has helped us embrace cloud-first, agile, and DevOps in a fast IT development approach."

Planning for a hybrid cloud future

MSB Vietnam is now exploring migrating other critical systems to Red Hat OpenShift, including its business process management (BPM) system and integration applications. To take advantage of greater scalability and other cloud-native development capabilities, the bank is also considering moving some customer-facing applications to a public cloud environment.

"With our container platform from Red Hat, we can continue to benefit from cloud-like performance, even for systems we cannot fully move to the cloud due to regulatory or compliance requirements," said Khanh. "Red Hat OpenShift will help us standardize our application development across any existing and new clouds as we build a hybrid environment to balance those needs. It's one of our strategic platforms and critical to our future success."

Customer case study MSB Vietnam delivers a reliable, engaging digital banking experience to 3.1 million customers with Red Hat

About MSB Vietnam

MSB was established in 1991 in Vietnam. Through 31 years of development, MSB has constantly risen and created many important milestones in the banking and finance industry. MSB has over 260 branches and trading offices nationwide and does transactions with more than 500 correspondent banks in over 60 countries and territories. With more than 5000 employees, MSB is serving nearly 3,1 million retail and 64,300 corporate customers. With the slogan "Together we grow", MSB has continued to create, design and launch convenient products and services that bring high value to customers..



About Red Hat Innovators in the Open

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.](#)



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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