Pegadaian Accelerates Digital Transformation and Drives Financial Inclusion in Indonesia with Nutanix

About PT Pegadaian

Industry: Financial Services
Location: Indonesia; APJ
Website: www.pegadaian.co.id
Applications

- Over 60 applications such as gold savings, gold pawn, business loans, online payments, etc.

- PostgreSQL

Products:
- AHV Virtualization
- AOS Storage
- Nutanix Cloud Infrastructure (NCI)
- Nutanix Database Service (NDB)

Solutions:
- Data Protection & Disaster Recovery
- Databases & DBaaS
- Hybrid Multicloud
- Security
- Sustainability & IT

Ready to get Hands-On?

Take a Test Drive

Indonesia's state-owned financial services institution achieved its goal of providing customers with 24/7 access to digital services and reduced time-to-market for new products and services by 20x.

Overview

PT Pegadaian is a prominent state-owned enterprise in Indonesia, a subsidiary of Bank Rakyat Indonesia (BRI), specializing in consumer financial services. Founded in 1901, Pegadaian's mission is to drive financial inclusion for Indonesia's 97.7 million unbanked citizens (48% of

the country's adult population). As such, Pegadaian identified digital transformation as its key imperative and worked together with Nutanix to bring uninterrupted 24/7 digital services to its 24,9 million users and accelerate the launch of innovative digital services. All of these were achieved along with a total cost savings 40% compared to its previous environment.

Key Benefits

Providing customers with 24/7 access
Achieved goal of 99.99% availability with zero unplanned downtime for critical services.

Time to market is 20x faster than before
Provisioning new database instances now takes less than 60- 90 minutes instead of days.

40% reduction in TCO
Improved DBA efficiency, higher datacenter utilization rate, and smaller datacenter footprint.

> **Customers can expect faster upgrades and rollout of new innovative features and services. In fact, I think our time to market could be 20x faster than before in terms of rolling out our products to the market. This is because Nutanix has freed our IT from non-value-add tasks with its automated workflow and faster deployment.**
>
> **Supriyanto,**
> Head of Division Strategy, Architecture and IT Planning, PT Pegadaian

Challenge

Pegadaian is on a mission to bring online banking services to Indonesia's 97.7 million citizens who currently lack access, with a goal to grow its digital userbase by 20% year-on-year. The company offers numerous digital services, including Pegadaian Digital, a web and mobile-based application that puts a range of financial services at the customer's fingertips, making it easier for customers to transact and meet their financial needs.

Supriyanto, head of digital strategy, architecture, and IT planning at Pegadaian said, "We needed to improve the performance of our digital services and applications, but our IT team faced bottlenecks with the complex legacy systems that we had. A siloed architecture meant that the process of accessing and collecting data was frustratingly slow, taking days, and resulted in a high risk of errors and rework."

Solution

As part of its long-term IT master plan, Pegadaian made agile application and product development a focus area. It identified Nutanix as the right partner to help modernize and prepare its applications to move from monolith to microservices.

"This will help our applications stay cloud-nimble, flexible and also secure, which aligns perfectly with our goal of leveraging a hybrid cloud environment for performance and agility," said Supriyanto.

Pegadaian deployed Nutanix Cloud Platform and moved more than 100 of its consumer-facing applications onto Nutanix, including gold trading, micro and small business loans, money remittance service, and online payment services.

It also chose Nutanix Database Service (NDB), a database-as-a-service solution that uses automation to simplify and speed up database provisioning. This will help Pegadaian get databases into the hands of developers faster, improving productivity and shortening time to market for new software-based services.

Customer Outcome

Customer benefit: 24/7 access, faster upgrades and new innovative services
"Pegadaian has hit its goal of achieving 99.99% availability and we have not faced any unplanned downtime for our critical applications since moving to Nutanix. Security upgrades and patches no longer disrupt business services. This means customers can have access to our digital services whenever they need to," says Supriyanto.

"Customers can expect faster upgrades and rollout of new innovative features and services. In fact, I think our team could be 20x faster than before in terms of rolling out our products to the market. This is because Nutanix has freed our IT team from non-value-add tasks with its automated workflow and faster deployment," he said.

According to the team's analysis, provisioning new database instances for development now takes around 60 – 90 minutes instead of five

days thanks to NDB. This and other benefits dramatically accelerate the delivery of Pegadaian's products and services to customers. Supriyanto also shared, "Now we can manage average of over 19,000 data calls to the database as service per minute. This means that if the business unit wants to test and develop their product, the IT team can put together the development environment required instantly. With NDB, everything is streamlined and automated."

Protecting customer data as a top priority concern

Nutanix provides Pegadaian with an inherently secure and hardened platform that improves its security posture by helping IT apply security upgrades faster through automation. Customer data is protected with NDB's time machine feature, which creates snapshot backups that can be restored in seconds.

IT can now focus on business-critical work

Nutanix has made database management much simpler. "Thanks to NDB, our database administrators (DBAs) now spend only 30% of their time on user acceptance testing , and the time saved is deployed to more strategic work," said Supriyanto. With automatic patch upgrades, the team no longer needs to spend arduous time performing upgrades in its two datacenter locations in Jakarta and Surabaya.

Significant TCO reduction by more than 40%

In addition to the staff efficiency savings for Supriyanto's 500-strong IT team, Nutanix's data compression and duplication capabilities mean that the new datacenters run at higher utilization rates and take up less space, contributing to a more sustainable environmental impact for the business. "Nutanix's solutions helped us achieve remarkable cost reduction benefits by 40%," said Supriyanto.

Next Steps

Pegadaian now sees Nutanix as a strategic partner for the future, particularly as it looks to realize its vision of truly agile DevOps operation. As part of its data recovery strategy, Pegadaian is looking to implement NDB across two sites, with the aim of having 100% of its environment operational within the next year.

"Working with Nutanix has truly been a great experience. We continue to be enthusiastic about partnering with Nutanix in our transformation journey," said Supriyanto.

Learn more at www.nutanix.com

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