BIAT delivers digital banking services 85% faster with Red Hat container platform

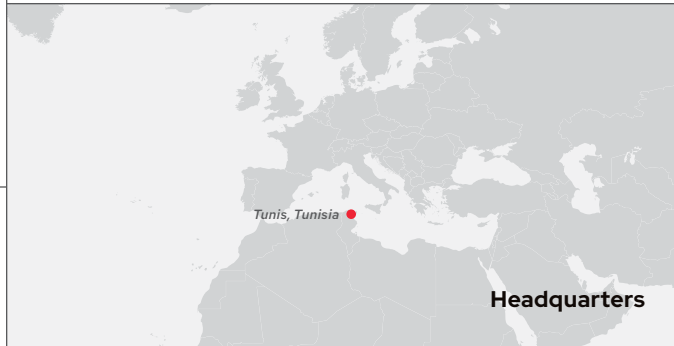Banque Internationale Arabe de Tunisie (BIAT), is the leading bank in Tunisia in terms of customers and annual revenue. To strengthen its position as a market leader and respond to the increasing demand for new digital banking solutions, BIAT decided to begin a digital transformation journey. By replacing its legacy IT infrastructure with Red Hat OpenShift, an enterprise open source container platform, and agile work approaches, the bank established a foundation for rapid DevOps innovation. BIAT can now develop and deliver digital service applications 85% faster and maintain key security capabilities to support its comprehensive Zero Trust approach.

Software and services

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"Red Hat OpenShift was a natural fit for building our new IT infrastructure, because it connected our DevOps team with a large, active open source community while providing enterprise technology backed by expert support."

Anis Ben Hamdene
IT Infrastructure Director, BIAT

Financial services

206 branches

Benefits

▸ Reduced application delivery time by 85%, from weeks to days

▸ Improved customer experience with more efficient online services

▸ Created path to new revenue opportunities with digital service provider subsidiary, Digital Factory

▸ Improved data security with enterprise platform support

> "The classical way of developing a new application could take two weeks. With Red Hat OpenShift, we have this down to two days."

—

Anis Ben Hamdene
IT Infrastructure Director, BIAT

Leading the digital transformation of Tunisia's banking sector

BIAT is Tunisia's leading bank in customer numbers and revenue. Although it maintains 206 branches, BIAT is focused on becoming the first bank in the country to deliver mobile and online services.

"Digital banking is seen as critical in stimulating new growth in the national economy, and BIAT is seen as a pioneer in Tunisia's financial sector," said Anis Ben Hamdene, IT Infrastructure Director, BIAT. "We have a reputation for being first to market with innovative new services."

However, BIAT is not only competing with rival banks but also agile fintech startups that are less burdened with legacy infrastructure and attractive to developer talent. To stay competitive and support customer expectations for digital services—such as faster access, high stability, and regular feature updates—BIAT sought to modernize its IT infrastructure and transform its development approach.

"We need to be faster to market and better able to grow in response to changing demand," said Ben Hamdene. "The key challenge is to balance flexibility and innovation with operational stability and compliance with industry regulations. We decided to look for a container platform that would provide enterprise security and reliability, combined with an iterative DevOps approach."

Building a responsive, container-based IT infrastructure with Red Hat OpenShift

After considering several options—including standard Kubernetes and VMware Tanzu—BIAT decided to adopt Red Hat OpenShift, running on VMware vSphere, as the foundation of its new IT infrastructure.

"Red Hat OpenShift was a natural fit for building our new IT infrastructure, because it connected our DevOps team with a large, active open-source community while providing enterprise technology backed by expert support," said Ben Hamdene. "Our aim to rapidly innovate in response to market demand cannot come at the expense of meeting high security and compliance standards."

Red Hat's enterprise Kubernetes container platform provides support for efficient, iterative development of modular applications and services, including comprehensive automation and security capabilities.

BIAT worked with LinSoft, a local Red Hat Premier Partner, to design a regulation-compliant architecture with separate clusters for preproduction and production operations. Migration of the bank's production workloads to Red Hat OpenShift was completed in June 2020. Linsoft provides ongoing support, as well as Red Hat Training on Kubernetes, Red Hat OpenShift, and container best practices for the bank's developers.

Delivering innovative digital services to customers and clients faster

Reduced application delivery time by 85%

The bank's shift to more iterative development and automation of routine manual tasks has helped its developers become more productive. Previously, provisioning infrastructure—including test and production environments—to build a new application could take up to two weeks.

Now, by replacing manual server provisioning by a system administrator with automation and self-service, a new application can be built and ready for production in just two days. The time saved can be reassigned to more valuable tasks, such as ongoing, iterative enhancements and reconfiguration of the bank's online banking service.

Additionally, the bank can make more predictable, frequent updates to its customer-facing services. Instead of being limited to twice-a-year releases, BIAT uses Red Hat OpenShift to deliver new features and enhancements every two months—a 67% improvement.

"To maintain BIAT's market-leading customer numbers and revenue, we need to continuously deliver satisfying, relevant customer experiences," said Ben Hamdene. "We now expect to be able to complete monthly updates to our digital services in the near future."

Improved customer experience

BIAT is also working on enhancements to its customer-facing services, beyond more frequent updates, to stay competitive with modern fintech startups who often bring fresh perspectives to how banking can be experienced.

"For example, we're looking at digitizing the loan request process," said Ben Hamdene. "Customers will be able to apply for a loan via their computers or mobile devices, with all the necessary back-end approval steps integrated and automated as much as possible."

A key part of this approach is encouraging customers to interact with its brand through its mobile and online services — an effort that was supported by a shift from branch to online banking during the COVID-19 pandemic.

These improvements will extend not only to the bank's retail customers, but also to major corporate clients. "We want to open our digital platform to let them manage payrolls, batch payments, and card creation online," said Ben Hamdene.

Created path to new revenue opportunities with new subsidiary

BIAT has used its new container infrastructure to support the creation of a new subsidiary, Digital Factory. It will focus on building new, digital features and services for third-party enterprises and businesses who do not have or want the in-house development resources to support this work.

"We have recruited a completely new team for the Digital Factory, working with more agile DevOps workflows than traditional banking follows," said Ben Hamdene. "For other enterprises and banks, an experienced digital service delivery team, with experience working for the country's largest bank, will be an attractive alternative to in-house talent."

Improved data security with enterprise support

With more personal, corporate, and transactional data being transferred between applications— especially with anticipated closer integration between the systems of its corporate customers—BIAT needs robust security capabilities to continue meeting industry regulations, such as the Payment Card Industry Data Security Standard (PCI DSS). The bank's IT follows a Zero Trust approach, where all traffic is logged and inspected, all resources are verified, and access is limited to necessary users and capabilities.

"We operate in a highly regulated industry. For a bank, security is everything. If we can't protect our customers' sensitive personal and financial data, we can't operate," said Ben Hamdene. "Red Hat OpenShift integrates the necessary Zero Trust security measures to help our DevSecOps team to

protect our infrastructure and application stack. With the additional support of Red Hat's expert product security, such as timely patches and bug fixes, we can protect our digital service infrastructure more efficiently."

Continuing a successful digital transformation journey

BIAT plans to continue using its Red Hat OpenShift infrastructure to improve its operational efficiency by modernizing existing legacy workflows and creating more consistent data processes. The bank is also considering adding Red Hat 3scale API Management and Red Hat Ansible® Automation Platform to enhance Red Hat OpenShift's automation capabilities and promote automation across the organization.

About Banque Internationale Arabe de Tunisie

Headquartered in Tunis, Banque Internationale Arabe de Tunisie (BIAT) is Tunisia's leading bank, in terms of banking service, customers, revenue, and technology. Supporting its development on proximity and societal commitment, BIAT puts its expertise and solidity to the benefit of its customers and the economy of Tunisia. https://www.biat.com.tn/

About Red Hat Innovators in the Open

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