



MB Lays Flexible, Automated Foundation for Growth

Established in 1994, MB is one of the largest and most reliable banks in Asia. With more than 15,000 employees and over USD 1.5 billion in revenue in 2021, it offers a wide range of financial products and plays a vital role in the Vietnamese economy.

Industry

Financial Services

Strategic priorities

- Cloud Transformation

Partner

[Amigo Technologies Joint Stock Company](#) develops IT services and solutions for medium and large enterprises in Vietnam, especially in the BFSI industry. It is one of the country's top five IT services providers by market share.

VMware footprint

- VMware® Cloud Foundation™ with VMware Tanzu®
- VMware vSphere®
- VMware vSAN®
- VMware NSX®
- VMware Aria Suite™
- VMware Tanzu Kubernetes Grid™

MB aims to be one of the top three banks in Vietnam by winning over digital natives. But its infrastructure was not flexible enough to cater to the fast-evolving customer demands. By deploying VMware Cloud Foundation with Tanzu, the bank transformed its on-premises data center infrastructure into an automated self-service private cloud. This has reduced the time for resource provisioning from days to hours, hence shortening the time to market for new financial products. The bank plans to move more workloads into the private cloud and integrate with third-party technologies to deliver advanced services to internal users.

Becoming a digital-first financial giant

Headquartered in Hanoi, Vietnam, MB is one of the top five commercial joint stock banks in Vietnam.

Winning both local and international awards for its innovative online financial products and digital transformation initiatives, MB has embarked on an ambitious goal to not only be among the top three banks in the country but also one of the best in the region by 2026.

“We aim to become a digital-first financial giant, and we’re focused on bringing practical and seamless banking experiences to all our 15 million customers,” says Nguyen Minh Hiep, deputy director, Service Operation Center, Information Technology Division, MB.

“The automation in VMware Cloud Foundation has enabled us to remove infrastructure hurdles and the human barrier, so that we can provide IT infrastructure as a service.”

Nguyen Minh Hiep, Deputy Director, Service Operation Center, Information Technology Division, MB



Struggling to keep up with changing customer behavior

Vietnam has a young, tech-savvy population that drives the adoption of digital banking in the country. Of the more than 3.5 million banking transactions MB processes daily, 94 percent are carried out digitally, a big jump from just 65 percent before the COVID-19 pandemic.

Most MB customers are from the growing middle class, and they want to access financial services easily and quickly. Brand loyalty in these customers tends to be low, and they are highly likely to move to another bank if they are dissatisfied with the product or experience.

To be the bank of choice, MB has to win customer trust by providing them with the best user experience. But it's not easy when consumer behavior changes almost daily, shaped by social media trends.

The bank's infrastructure was not flexible enough to enable the team to respond quickly to those changes, and it became a challenge for the IT team to keep up with new technologies. As a result, MB could not deliver new financial products and services to the market, including updated features in its mobile app, promptly.

"For our strategic phase from 2022 to 2026, we crafted a detailed strategy to build exceptional value propositions for our customers based on a highly automated infrastructure guided by robust data," says Hiep. "The crucial part is to get a good infrastructure platform. If we could do that, we knew we could deliver better results."

Putting in place a future-proof foundation

MB went through a rigorous selection process in its search for an automated infrastructure platform before deciding on VMware Cloud Foundation with Tanzu, mainly due to its familiarity with VMware. The bank has been using VMware solutions for more than 10 years, starting from the early days of the hypervisor, and can leverage existing skillsets in setting up and managing a private cloud.

"VMware is a technology leader, and we've relied on its cutting-edge solutions for our digital transformation. VMware Cloud Foundation with Tanzu gives us an all-in-one software-defined data center," says Hiep. "More importantly, it supports both traditional application virtualization and modern cloud native applications while allowing us to automate IT service delivery."

The design and implementation were carried out by Amigo Technologies Joint Stock Company (Amigo), along with VMware Professional Services. A long-time partner of the bank since 2006, Amigo is a VMware principal partner and holds five VMware Master Services Competencies, including one in VMware Cloud Foundation.

"We've been journeying with MB for more than 15 years, and this is the next step in supporting them to accelerate their data center modernization," says Nguyen Thai Nguyen, deputy general director and CTO, Amigo. "VMware Cloud Foundation with Tanzu combines hyperconverged infrastructure technology and an enterprise-ready Kubernetes environment to transform the MB on-premises data center infrastructure into a modern, self-service private cloud."

Hiep also explained that MB selected Amigo because of the caliber of its team. "The Amigo technical team is experienced, professional and always tries to learn new things. That's a very positive feature," he says.

Delivering IT as a Service

According to Hiep, VMware Cloud Foundation has dramatically eased the burden on IT operations while improving cross-function collaboration.

Previously when the DevOps and application support teams required a new service environment, they would send a request ticket to the IT team, who might take a few days to provision resources. As every team had tight deadlines, this sometimes resulted in friction between departments.



With VMware Cloud Foundation integrating Kubernetes and incorporating monitoring and management tools such as VMware Aria Suite, users can go to a self-service catalog and rapidly provision virtual machines, databases, storage, and containers.

Because of the pre-designed scripts and processes in the underlying VMware Tanzu Kubernetes Grid environment, a service environment can be achieved with profiles and tools instead of compiling programs and tools from scratch. This led to a significant reduction in service deployment time from days to hours. And since manual approval is no longer required for resource applications, system tenants get direct access to resource allocation, further shortening resource allocation time for developers.

“The automation in VMware Cloud Foundation has enabled us to remove infrastructure hurdles and the human barrier to provide IT infrastructure as a service. Instead of being the bottleneck, we can now reduce the time to service to the users so that they, in turn, can accelerate development for more effective modern applications and a shorter time to market for new financial products,” says Hiep.

Delighting both customers and employees

MB needs to keep step with fast-evolving consumer demands, which goes beyond being able to roll out new products or services faster. More crucially, the bank is now agile enough to tweak these new offerings on the fly based on customer feedback.

With a flexible and automated infrastructure, the IT team can now continuous integration and continuous delivery (CI/CD). In the past, they handled about 200 requests a year. However, the number has more than doubled due to Kubernetes.

“To stay ahead in the highly competitive financial industry, it’s important to introduce new products and services. Not all customers will love every product we roll out,” says Hiep. “But because we can provide infrastructure services faster, the development team can make changes to the product quicker. This is what’s more important, and we have seen a remarkable improvement in user experience among our customers.”

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As a bank, security is paramount. VMware Cloud Foundation allows MB to deploy virtual desktops to more than 3,000 employees at the headquarters for secure access to corporate resources from any device. This quickens business decision-making as management can log in from anywhere at any time.

Moreover, by automating the provisioning and management of virtual desktops and apps, the bank can cut down on time taken to service users and free up the IT team for more strategic and business-critical tasks. Meanwhile, new joiners are fully onboarded and productive from Day 1.

Developing next-generation services

About 30 percent of MB workloads have been moved to the private cloud, and the plan is to continue to migrate more, including live and traditional workloads. The IT team also looks forward to integrating third-party technologies to enrich and develop advanced services such as artificial intelligence or machine learning (AI/ML) for users.

“This will be a long journey, but we’re confident that this will be a smooth transition thanks to support from Amigo and VMware,” says Hiep. “With VMware Cloud Foundation, we are empowered to deliver the best banking experience for customers not only in Vietnam but also the region.”