



Hewlett Packard
Enterprise

EMPOWERING PEOPLE TO MOVE

PT Mandiri Tunas Finance accelerates data insights, simplifying vehicle ownership for more people

PT Mandiri Tunas Finance is a vehicle financing company that's making mobility more accessible to more Indonesians across the archipelago. After transforming its digital platform, applying for a loan is now simple, fast, and convenient.

Paving the way for amazing journeys

Co-owned by Bank Mandiri and PT Tunas Ridean, Mandiri Tunas Finance (MTF) has been providing vehicle financing to both individual and corporate clients since 2009, making mobility accessible to more Indonesians across the country.

MTF grew its business by tenfold in a span of 10 years. In 2019, it extended \$2.06 billion worth of loans, partnering with over 2,000 vehicle dealers across the country. A booming vehicle financing business meant unprecedented data growth. With business success, there was increasing pressure to MTF's legacy infrastructure, which could not keep up with the volume of transactions the company was handling on a daily basis.

"Staff could not log into the system simultaneously and had to do so by shifts. The situation at the end of the month was even more challenging: downtimes were not uncommon, and this affected operations," shares William Francis, Head of IT, Strategy and Human Capital at MTF. Reports were not completed in real time. It would take days before decision-makers received the data they needed to evaluate business performance and prioritize efforts accordingly. This ultimately bogged down the loan application and approval process, limiting the number of customers MTF could serve.

→ [Click here](#) to see if this document is available in the language of your choice.



mandiri
tunas finance

INDUSTRY: AUTO FINANCE

REGION: INDONESIA

VISION

Accelerate data processing to facilitate decision-making and transition to a paperless loan application process

STRATEGY

Scale confidently with an enterprise partner to manage large and demanding workloads

OUTCOMES

- Makes end-of-day processing 8x faster
- Enables data-driven decision-making
- Accelerates loan approval from two days to four hours

The speed of business

“Our growth has become a happy problem for IT. The growth of the data is fantastic and the workloads of our servers are rapidly increasing. The changes in the system due to business competition, regulations from the government and shareholder decisions are very quick, so we have to adapt,” William says.

To maintain its industry leadership, MTF had to embrace innovation and provide customers with relevant financing solutions delivered in the fastest and most efficient way possible. To do this, it needed to accelerate data into actionable insights through the help of powerful servers that move at the speed of business.



Our growth has become a happy problem for IT. The growth of the data is fantastic and the workloads of our servers are rapidly increasing. The changes in the system due to business competition, regulations from the government, and shareholder decisions are very quick, so we have to adapt.”

– WILLIAM FRANCIS, HEAD OF IT, STRATEGY & HUMAN CAPITAL

A better, faster and a more reliable data management system

MTF's legacy servers were no longer providing the uptime essential to mission-critical workloads. In many cases, both planned and unplanned downtime was needed for system maintenance. As customer and transaction data grew exponentially, MTF required more computing power and scalability. Moreover, different behind-the-scenes processes had to work in sync to ensure a seamless customer experience.

“Our senior management needs a better reporting model since our competitive advantage is a faster SLA for our customers. We partner with different third-party systems to make it easier for customers to pay their monthly loan instalments. We also partner with insurance companies to provide our customers with car insurance and life insurance; these policies must be delivered to them as soon as possible,” William says. “Given these challenges, our IT team must provide a better, faster and reliable system for our stakeholders.”

Building a platform for growth

For IT to deliver on the required service-level agreements (SLAs), scalability and performance, MTF embarked on a multi-year digital transformation journey, choosing HPE Superdome Flex as its compute platform for both database and application mission-critical workloads. HPE Superdome Flex inherits highest UNIX® level of availability and scalability, allowing MTF to accelerate end-of-day processing and meet demanding timelines.



MTF also leveraged the capability of enterprise-class storage such as HPE 3PAR StoreServ and HPE Nimble Storage array for its production storage. “We also got help from the HPE team to optimize our SQL Server database,” William adds. This solution allows MTF to extract value from large amounts of data with close to no downtime, giving MTF’s management team the insights, it needed to make timely and accurate business decisions.

MTF used both HPE Superdome X and HPE Superdome Flex in their transformation journey and these servers have been integrated seamlessly into the company’s IT ecosystem. The unique architecture, which can scale up to 32 CPUs (896 cores) and 48 TB memory, ensured that MTF met the most-demanding SQL workloads, including support for in-memory capability. The modular design of HPE Superdome Flex allowed MTF to start small and grow at its own pace without sacrificing performance.

Data-driven decision-making

Although digital transformation was a complex process, it was worth it, as MTF is already reaping its benefits. With the adoption of HPE Superdome X and HPE Superdome Flex, data processing now takes only a fraction of the time it once required. The combination of both platforms significantly improved MTF’s SLAs.



In Indonesia, financial technology (fintech) companies are challenging our business. IT must become a leader in technology adaptation. We have started investing in cutting-edge infrastructure, which will lead to better solutions.”

– WILLIAM FRANCIS, HEAD OF IT, STRATEGY & HUMAN CAPITAL

“The end-of-day processing time is 8 times better right now. The usual 4-hour processing time has been cut down to just 30 minutes. This is very important for us because the end-of-day processing is the mother of all reporting processes,” says William.

Decision-makers, from the board of directors down to branch managers, can access information such as sales figures and employee productivity rates in real time through a mobile app.

“We can then combine this data to create profit reports for better branch management,” says William.

Loan applications now have faster turnaround times as well; what usually takes two days can now be completed within four hours. This gives MTF an edge in a highly competitive vehicle financing industry.

Preparing for a paperless future

More transformation efforts are in the pipeline. MTF will soon be implementing electronic know your customer (eKYC), a remote, paperless process that verifies the identification of a loan applicant. With the global pandemic disrupting the world as we know it, contact-free onboarding is a way to attract new customers and enhance customer engagement. This also reduces the risk of fraud, document loss, and human error.

“HPE played a significant role in our digital transformation,” says William.





The end-of-day processing time is 8 times better right now, thanks to HPE. The usual 4-hour processing time has been cut down to 30 minutes.”

– WILLIAM FRANCIS, HEAD OF IT, STRATEGY & HUMAN CAPITAL



EXPLORE MORE

→ [FIND](#) more Digital Game Changer stories

hpe.com/superdome

hpe.com/storage

SOLUTION

HARDWARE

- HPE Superdome Flex
- HPE Nimble Storage
- HPE Superdome X
- HPE 3PAR StoreServ Storage

HPE POINTNEXT SERVICES

- HPE Proactive Care



SHARE WITH YOUR NETWORK



CHAT



EMAIL



CALL



UPDATES



**Hewlett Packard
Enterprise**

© Copyright 2021 Hewlett Packard Enterprise Development LP. The information contained herein is subject to change without notice. The only warranties for Hewlett Packard Enterprise products and services are set forth in the express warranty statements accompanying such products and services. Nothing herein should be construed as constituting an additional warranty. Hewlett Packard Enterprise shall not be liable for technical or editorial errors or omissions contained herein.

SQL Server is either a registered trademark or trademark of Microsoft Corporation in the United States and/or other countries. UNIX is a registered trademark of The Open Group. All third-party marks are property of their respective owners.

a50003553ENW, February 2021