

Innovative banking on a trusted cloud foundation

BUSINESSNEXT Autonomous Enterprise Platform for BFSI

The challenge

Legacy infrastructure is holding banks back

Banks face rising customer expectations, stricter regulation and growing pressure to innovate – all constrained by ageing systems. This leads to fragmented processes, manual operations and complex compliance, slowing modernisation.

Without a secure, scalable foundation, AI and automation remain difficult to adopt and govern.

The solution

BUSINESSNEXT Autonomous Enterprise Platform on Red Hat OpenShift

BUSINESSNEXT, deployed on Red Hat OpenShift, provides a modern, compliant foundation for banking.

It supports on-premises, cloud and hybrid deployment. Designed for autonomous financial services, it enables self-learning and self-optimising operations beyond digitisation. Red Hat OpenShift delivers the enterprise-grade security, scalability and reliability needed for mission-critical workloads.

120+

banks and financial institutions served

\$2.3T+

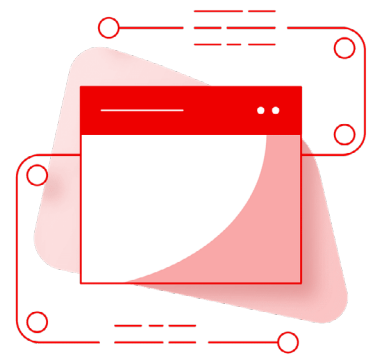
customer assets under management

#1 ranked

Forrester Wave Financial Services CRM

Technology Used

- Red Hat OpenShift
- BUSINESSNEXT CRMNEXT, CUSTOMERNEXT, LENDINGNEXT, AGENTNEXT



Key features of the solution

01 Hyper-Personalized CRM (CRMNEXT)

Delivers a 360° customer view with AI-driven insights. Combines data from multiple sources to enable real-time profiles, predictive scoring, and automated segmentation.

02 Composable Lending (LENDINGNEXT)

A modular platform covering the full lending journey – from onboarding to servicing. Designed for flexible, configurable products.

- Automated credit decisions
- Configurable lending products
- Built-in compliant KYC
- API-first integration

03 Zero-Code Configuration & Business Agility

Enables teams to configure workflows and products without heavy development. Speeds time-to-market and frees technical resources.

04 Three Layers of AI

- **Predictive:** Forecast risk and identify opportunities
- **Generative:** Automate summaries, documentation, communications
- **Agentic:** Deploy agents for service, processing, and fraud detection

05 Hybrid Cloud Security on Red Hat OpenShift

Enterprise-grade platform for secure, scalable AI:

- Hybrid and multi-cloud flexibility
- Built-in security and compliance
- Automated scaling and high availability
- Consistent operations across environments

Traditional banking stack versus BUSINESSNEXT on Red Hat OpenShift

Traditional banking stack	BUSINESSNEXT
Disconnected CRM, LOS, and core systems	Unified AI-native platform for CRM and Lending
Slow, manual lending with weeks-long approvals	Credit decisioning in under 30 seconds
Hard-coded systems with long release cycles	Zero-code configuration accelerates product launches
Compliance-restricted cloud adoption	OpenShift hybrid cloud with data residency control
Limited AI capability, siloed data	Three layers of AI: Predictive, Generative, Agentic
Expensive proprietary database licensing	Open-source PostgreSQL with polyglot persistence

Financial impact: Cloud migration ROI

Based on BUSINESSNEXT's Cloud Migration ROI Framework for a mid-sized banking deployment (1,200 CRM users, 50–100 branches, \$10B–\$50B AUM), the platform delivers compelling returns:

Metric	Value
3-year net present value	\$3.8M
Return on investment	100%
Payback period	8–9 months
TCO reduction	34%
Database licensing savings (SQL > PostgreSQL)	\$712K+ over 3 years
IT admin labor savings (3-year PV)	\$1.5M

Savings are driven by eliminated infrastructure costs, open-source database migration (SQL Server to PostgreSQL), IT staff reallocation, developer productivity gains through low-code tools, and measurable business user productivity improvements across relationship managers, branch managers, and service agents.

Implementation: a clear path to rapid transformation

Phase	Timeline	Activities
Discovery & scoping	Weeks 1–2	Assess systems, compliance and integrations
Foundation setup	Weeks 3–4	Deploy OpenShift and core BUSINESSNEXT modules
Integration & configuration	Weeks 5–12	Map models and configure CRM workflows
UAT & compliance	Weeks 13–16	Validate security, KYC and customer journeys
Go-live & scaling	Month 5 onward	Launch, monitor and scale

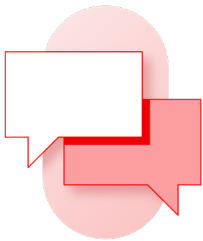
Key benefits for banks & financial institutions

Business outcomes

- 60% reduction in costs
- 70% increase in Customer Lifetime Value
- 10x increase in Operational Speed
- Reduced loan processing turnaround from weeks to minutes
- Faster time-to-market for new banking products via zero-code configuration

Technology & operations

- 34% TCO reduction through infrastructure elimination and open-source migration
- Hybrid cloud deployment with full data residency and sovereignty control
- 99.9% SLA uptime with automated scaling for peak volumes
- 20–30% compliance officer time savings through automated regulatory reporting
- 30–50% faster query performance via polyglot persistence architecture



Success story: Streamlined lending and faster customer experiences

A large public sector bank in South Asia modernized its CRM and lending platform with BUSINESSNEXT on OpenShift.

The result: 85% higher first-contact resolution, 208% increase in lead conversions, and 60% lower servicing costs through AI-driven automation. A hybrid cloud architecture ensured compliance with regional data residency requirements.

About BUSINESSNEXT

BUSINESSNEXT is an operating system for autonomous financial services, trusted by 120+ financial institutions globally. It enables organizations to transform customer experience, improve efficiency and drive measurable business outcomes at scale.

The platform combines autonomous-by-design architecture, deep banking expertise and regulatory-ready frameworks.

Ready to transform your banking operations?

- Request a personalized demo at hello@businessnext.com
- Explore Red Hat OpenShift at www.redhat.com/en/technologies/cloud-computing/openshift

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 organisations grow, transform, and prepare for the digital future.

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