

Case study

Khushhali Microfinance Bank deploys thin clients for simple, secure access to information and services



HP thin clients deliver an easy to use, reliable and cost-effective end-user platform for employees across Pakistan

Industry

Financial Services

Objective

Khushhali Microfinance Bank's 3,000 plus employees in Pakistan must have access to reliable technology in order to provide microfinance services even in remote and rural areas. It wanted a secure, simple and stable end-user device that would be easy to install and maintain.

Approach

The bank rolled out 2,500 HP thin clients while having an active footprint of 2,000 thin clients, which provide a low-cost, reliable end-user experience and ensure employees have access to the requisite information and services.

IT matters

- Reduced hardware footprint takes up less valuable office space
- Plug and play installation makes it easy and quick to get up and running, even in remote areas
- Maintenance requirements and costs are reduced by a fifth

Business matters

- Optimal reliability increases uptime, user productivity and customer satisfaction, even during the flood season when devices can be easily relocated to other sites
- Centralised, simplified management lowers costs by up to 20%
- Ease of use improves the end-user experience



“We have been working with HP since shortly after our inception in year 2000 based on its technical expertise, market reputation and local presence. To increase reliability and manageability in our remote branches, we introduced thin clients as our primary end-user device, which has enabled us to deliver higher reliability and efficiency even in rural areas.”

– Atif Sajjad, IT Infrastructure manager, Khushhali Microfinance Bank

HP thin clients reduce costs by 20% while improving productivity

Khushhali Microfinance Bank needs to ensure its employees have secure access to the applications and information they need to deliver local microfinance initiatives across Pakistan. It has deployed 2,000 HP thin clients, which connect to a virtualised server which enables end-users to connect to the resources they need. The ease of installation and minimal maintenance requirements are helping lower costs dramatically while simplifying management.





Challenge

21st century learning vision

Khushhali Microfinance Bank is a pioneer of Pakistan's microfinance banking industry, having been created to address the poverty alleviation and access to finance. Over the decades, the bank has embraced a customer-focused approach, backed by strong financial, operations and product management to invest in next generation financial and delivery management systems aimed at Pakistan's rural and urban communities.

One of the challenges faced by the banking sector is that financial penetration is very low, reaching only about 15% of the bankable population. In order to grow the economy, the banking sector has to play a much larger and deeper role. Technology plays a critical part in enabling this outreach to the wider community.

The bank needs to ensure that each of its 3,000+ employees in 139 branches across Pakistan have access to the information and data they need to make informed decisions and provide financial services to rural areas.

"We have been working with HP since shortly after our inception in year 2000 based on its technical expertise, market reputation and local presence," explains Atif Aziz Ahmed, chief information officer, Khushhali Microfinance Bank. "In order to increase reliability and manageability in our remote branches, we introduced thin clients as our primary end-user device."

Solution

Following a comprehensive Proof of Concept exercise, Khushhali Microfinance Bank has deployed 2,000 HP thin clients across its estate running Microsoft® Windows® Embedded Standard 7E and XP (WES 7E) in combination with Microsoft Remote Desktop. The HP thin clients provide a flexible, reliable desktop experience for the bank's virtual network and knowledge base users, all within a slimline form factor.



These new end-user devices now provide browser support, multimedia capability, mobility and adaptability for the bank's users, connected by optical fibre or radio network depending on the location.

"We chose to deploy HP thin clients because of the reduced hardware footprint, enhanced security and the centralised, simplified management," adds Ahmed. "These factors, in tandem with the low maintenance costs, ease of deployment and low power consumption, made the thin clients the ideal solution for our business."

The HP thin clients enable users in offices around the country to securely and remotely access the bank's virtualised Hewlett Packard Enterprise server platform within its data centre. This seamlessly delivers the resources they need via Remote Desktop Protocol, Terminal Services and web applications.

"The devices are easy to install and manage – essentially plug-and-play – which is important when there are no local technical staff," continues Ahmed. "We simply use the default HP image and, in the case of failure, can easily download it again from the HP portal."

Benefits

Khushhali Microfinance Bank now enjoys a stable, secure and manageable end-user device estate, which equips its employees with the tools they require to bring microfinance initiatives to a much wider audience.

Customer solution at a glance

Hardware

- 2,000 HP thin clients

Software

- Microsoft Windows Embedded Standard 7E (WES 7E)
- Microsoft Remote Desktop

“The thin clients are much more reliable than traditional ‘thick’ client PCs, which maximises our uptime, and management and maintenance is much simpler and less expensive,” comments Ahmed. “They are secure, easy to install and generally make life easy for our employees. The devices allow users to focus on the task in hand rather than worry about technology, thus boosting productivity.”

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The bank estimates it will save 20% in ongoing maintenance costs thanks to the simplicity of the new HP thin clients. It therefore expects to rely on thin client technology for many years to come. The mobility and flexibility of the devices comes in particularly useful during monsoon season when entire branches may be relocated without fuss or technical support.

“HP thin clients are giving us the ability to reach out to isolated communities and offer them financial services to improve their standard of living and help stabilise the local economy,” concludes Ahmed. “We’ll continue to partner with HP to deliver the most reliable, cost-effective end-user experience with around 1,000 additional HP thin clients to be added in the next five years.”

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