

Syarief Kamal

Backend engineer with 3+ years specializing in fintech payment systems and banking infrastructure. Proven track record owning payment gateway integrations and credit bureau systems for 2M+ users, maintaining 99.94% crash-free sessions. Skilled in Go, TypeScript, and PostgreSQL, building high performance backend systems for financial services.

✉ syarief.kamal1@gmail.com | ☎ +6285210654343 | 📍 Tangerang, Indonesia | 🌐 github.com/syarief

Experience

Pantomartech - Software Engineer February 2026 - Present

Built Pantosource, a pre-production ecommerce analytics platform for store and advertising performance

- Architected Pantosource’s service boundaries as one of two engineers across seven independently versioned repositories, separating Core persistence and domain logic from BFF orchestration, analytics, and report execution while resolving product gaps as requirements evolved
- Designed the multi-tenant dashboard analytics foundation (86 widgets), widget level handlers backed by shared query builders, org/user membership checks, store-scoped filters, and six-currency reporting.
- Built Pantosource's scheduled-report and PDF pipeline, adding bounded concurrency across report groups so multiple Playwright renders and GCS exports could run in parallel, reducing report processing time from 8-9 to 2-3 seconds.

Skor Technologies - Backend Engineer February 2025 - February 2026

Sole backend engineer owning backend services for Skorlife credit checking app (2M+ users, 10K+ daily downloads)

- Delivered Skorlife app redesign, improving dashboard API performance by 70% and streamlining the onboarding process, increasing user conversion by 20% and doubling revenue (Rp1.3B+ generated since launch).
- Led the Midtrans SNAP Checkout integration, implementing duplicate-transaction prevention and automated reconciliation, improved payment success rate by 25% while reducing transaction fees from 12% to 2%.
- Owned backend services handling credit bureau data exchange for 2M+ users, achieving 99.94% crash-free sessions (from 98%) by building SIT environment and eliminating testing-in-production practices.
- Built automated reconciliation job to re-fetch failed credit bureau reports, reducing customer tickets by 30% and issue resolution SLA from 14 to 3 working days.
- Streamlined Skorcard application process by building backend auto-fill logic that reduced input fields from 6 to 1 using existing user data, driving 7.5x increase in submissions (1.4K -> 10.6K) and 6.6x growth in applications started (5.3K -> 34.9K)
- Implemented fallback mechanisms for KYC selfie verification failures, increasing KYC conversion rate by 13.6%.

Bank Sinarmas - IT Core Banking February 2023 - February 2025

Developed and maintained transactional systems for Syariah core banking

- Developed QRIS payment system for Syariah banking using Temenos T24, serving 100K+ users with Syariah-compliant transactions.
- Identified and fixed account code issue in Nostro/Vostro creation process, resolving enquiry discrepancies for 150+ accounts and ensuring accurate interbank transaction records
- Deployed web-based service monitoring dashboards for conventional and Syariah banking (10+ services each), replacing manual terminal-based status checks (5-10 min per session) with real-time visibility, enabling instant incident detection for the data center team.
- Tested and refined transaction flows for PRKS (Pembiayaan Rekening Koran Syariah), a new credit facility product for corporate clients supporting 70+ transactions monthly.

Education

Bina Nusantara University Sep 2019 - Jul 2023

GPA : 3.51 / 4.00 Bachelor of Computer Science

Skills

Tech Stack & Development Tools

Go, TypeScript, PostgreSQL, SQL, AWS, Microservices

DevOps & Tools

Elasticsearch, OpenSearch, Docker, Git