

Miftakhul Aziz

Backend Engineer

Banking • Fintech • Payments • Open Banking • Distributed Systems
Java • Go • Cloud Native • Microservices

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PROFESSIONAL SUMMARY

Backend Engineer with 5 years of experience building scalable and secure systems across banking, fintech, healthcare, and data-intensive platforms. Specialized in Open Banking, Payments, Distributed Systems, Microservices, and Cloud-Native Architecture. Experienced in designing high-availability services, financial integrations, event-driven systems, and high-volume transaction processing platforms. Strong expertise in Java, Go, Spring Boot, Kafka, PostgreSQL, Redis, AWS, and GCP, with a proven track record of improving reliability, performance, and engineering quality in regulated financial environments.

PROFESSIONAL EXPERIENCE

Senior Backend Engineer, PT ALTO Network

June 2026 - Currently | Jakarta, Indonesia

- Developed and maintained backend services for the Reporting team.
 - Designed and developed a monitoring engine to track scheduled jobs responsible for generating reports across multiple reporting products.
 - Enhanced and maintained existing reporting services, including NFC, QR, Journal, and QRCB products.
 - Developed and reviewed code, performed technical assessments, and prepared implementation plans for production deployments.
 - Development and revamp dashboard for reporting alert.
- Tech Stack: Java, Spring Boot, PostgreSQL, Redis, GCP, GitLab, Microservices

Senior Backend Engineer, Bank Saqu

Dec 2024 – August 2026 | Jakarta, Indonesia

- Designed and maintained banking microservices supporting Open API, onboarding, direct debit, virtual account, and payment ecosystems.
 - Built high-availability REST APIs processing more than 100K+ daily transactions while maintaining 99.9% service uptime.
 - Implemented idempotency mechanisms and distributed transaction workflows, reducing duplicate transaction processing by 40%.
 - Led integrations with external financial partners and banking ecosystems, ensuring secure and compliant API communication.
 - Developed Open Banking services supporting account onboarding, payment processing, and partner integrations.
 - Performed production incident analysis and performance optimization, improving platform reliability and service availability.
 - Collaborated with product, QA, and engineering teams to deliver end-to-end features from architecture design to production deployment.
 - Participated in system design reviews, API governance, and architecture discussions across multiple squads.
- Tech Stack: Java, Spring Boot, WebFlux, PostgreSQL, Redis, GCP, Vault, GitLab CI/CD, Microservices

Backend Engineer, Aleph-Labs Pte Ltd

July 2023 – Dec 2024 | Jakarta, Indonesia

- Developed backend services powering healthcare and fintech platforms used by thousands of active users.
 - Integrated payment gateways and third-party systems, increasing transaction success rates by 95%.
 - Improved automated test coverage from 25% to more than 95%, significantly reducing production defects.
 - Designed centralized logging and observability solutions using CloudWatch and Log4j2, reducing troubleshooting time by 35%.
 - Conducted architecture reviews and code reviews to improve scalability and maintainability.
 - Optimized middleware and service performance to improve platform stability and user experience.
- Tech Stack: Java, Spring Boot, AWS, MongoDB, Reactor, CloudWatch, JUnit5

Backend Engineer, PT Advotics Technology Global

Mar 2022 – July 2023 | Jakarta, Indonesia

- Built ETL pipelines processing more than 1 million records monthly for enterprise analytics and reporting platforms.
- Developed REST APIs supporting internal and external supply chain operations.
- Optimized SQL queries and indexing strategies, improving reporting performance by 80%.
- Automated CI/CD workflows, reducing deployment failures by 20%.
- Applied Clean Architecture principles and automated testing practices to improve maintainability and reliability.

- Contributed to modernization initiatives and backend performance optimization.
Tech Stack: Java, Spring Boot, PostgreSQL, Redis, Elasticsearch, AWS, Kafka, Java Reactive

Backend Engineer, PT Ebdesk Technology

Apr 2021 – Mar 2022 | Jakarta, Indonesia

- Built large-scale data processing pipelines using Apache Kafka and Apache Spark.
- Developed data migration services handling terabyte-scale Elasticsearch datasets.
- Designed backend services and REST APIs powering analytics dashboards and reporting platforms.
- Implemented monitoring and alerting systems, reducing incident response time by 50%.
- Improved platform stability through continuous performance tuning and operational improvements.
Tech Stack: Java, Python, Kafka, Apache Spark, Elasticsearch, Kibana

SELECTED PROJECTS

Open Banking & Partner Integration Platform (Bank Saqu)

Designed and delivered integrations between Bank Saqu and external financial partners through secure Open API ecosystems.

Key Contributions

- Developed partner onboarding, account binding, account verification, and customer onboarding services.
- Implemented secure API communication using JWT, HMAC signatures, encrypted payloads, and secure authentication mechanisms.
- Designed resilient integration flows with retry mechanisms, idempotency handling, and transaction consistency controls.
- Built observability and audit logging capabilities for operational monitoring and compliance requirements.
- Collaborated with external partners and internal engineering teams to deliver successful production integrations.

Payment & Direct Debit Platform (Bank Saqu)

Built backend services supporting payment processing, direct debit transactions, and financial ecosystem integrations.

Key Contributions

- Developed APIs supporting payment initiation and transaction processing workflows.
- Implemented idempotent transaction handling to prevent duplicate financial processing.
- Improved transaction reliability through production monitoring and incident resolution practices.
- Supported high-volume transaction workloads while maintaining low-latency API responses.

Healthcare Platform - U by Prodia (AlephLabs)

Developed backend services for a healthcare application supporting patient-related workflows, health data management, and digital healthcare services.

Key Contributions:

- Built and maintained REST APIs for healthcare platform features used by active users and internal business operations.
- Designed backend services for managing healthcare-related data, user workflows, and third-party system integrations.
- Improved service reliability through automated testing, logging, and backend performance optimization.
- Collaborated with frontend, QA, product, and business teams to deliver healthcare features from development to production.
- Applied secure backend practices for handling sensitive healthcare-related data and application workflows.

Payment Gateway Integration - DOKU (AlephLabs)

Implemented payment gateway integration to support digital payment flows for healthcare and fintech-related platforms.

Key Contributions:

- Integrated DOKU payment services into backend systems to support payment initiation, status checking, and transaction workflows.
- Developed payment callback handling to process transaction updates and synchronize payment status across services.
- Implemented validation, logging, and error-handling mechanisms to improve payment reliability and traceability.
- Collaborated with QA and product teams to test payment scenarios, edge cases, and production readiness.
- Improved payment flow stability through monitoring, issue investigation, and integration-level troubleshooting.

High-Volume ETL & Analytics Platform (Advotics Technology Global)

Built enterprise-grade ETL systems supporting analytics and business intelligence workloads.

Key Contributions

- Processed more than 1 million records monthly across multiple business domains.
- Optimized ETL workflows and SQL execution plans to improve reporting performance by 80%.
- Automated deployment and testing workflows to improve release reliability.
- Designed scalable backend services supporting reporting and analytics platforms.

Big Data Processing Platform (PT desk Technology)

Built large-scale data processing and migration systems supporting analytics platforms.

Key Contributions

- Developed Apache Kafka and Apache Spark pipelines for large-scale data processing.
- Migrated terabyte-scale Elasticsearch datasets.
- Built APIs supporting reporting and analytics applications.
- Improved observability and operational monitoring capabilities.

TECHNICAL SKILLS

Languages: Java, Go, Python, TypeScript, JavaScript, Bash

Backend: Spring Boot, Spring WebFlux, Spring Cloud, REST APIs, JPA, Hibernate

Architecture: Microservices, Distributed Systems, Event-Driven Architecture, DDD, Clean Architecture, Hexagonal Architecture

Databases: PostgreSQL, MySQL, MongoDB, Redis, Elasticsearch

Messaging & Data: Apache Kafka, RabbitMQ, Apache Spark, ETL Pipelines

Cloud & DevOps: AWS, GCP, Docker, Kubernetes, GitLab CI/CD, CloudWatch

Testing: JUnit, Mockito, Integration Testing, TDD, SonarQube

Security: OAuth2, JWT, RBAC, API Security, Vault

Tools: Git, GitHub, GitLab, Jira, Swagger/OpenAPI, Postman, ELK Stack, Confluence

EDUCATION

Bachelor of Informatics Engineering

Institut Teknologi Sumatera (ITERA)

2016 – 2021

GPA: 3.28 / 4.00

Thesis

Vehicle License Plate Recognition using Deep Learning

- Built end-to-end computer vision pipeline using YOLOv3 and ResNet-50.
- Implemented character recognition using MobileNetV2.
- Improved inference accuracy and processing speed.

LANGUAGES

- Indonesian — Native
- English — Professional Working Proficiency