

RONI YUSUF

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Senior Backend Engineer

Loan Origination & Credit Decisioning / Java & Spring Boot / Systems Integration

Backend engineer with 12+ years in lending, credit, and financial services. Builds and owns the scoring and underwriting systems behind loan origination at BFI Finance — one of Indonesia's largest listed multi-finance companies — working mainly in Java and Spring Boot. Prior work spans consumer credit at Kredivo, conversational AI at AiChat, and lending platforms across Indonesia.

PROFESSIONAL EXPERIENCE

PT BFI Finance Indonesia, Tbk — Jakarta

Dec 2022 - Present

Senior Backend Engineer (Nov 2024 - Present) • Backend Engineer (Dec 2022 - Oct 2024)

- Built the underwriting platform from scratch — design through production rollout — live since Dec 2023, used by credit analysts and the branch and product managers who hold approval authority on incoming loan applications.
- Own the loan origination scoring engine end-to-end since Jan 2023: a 5-stage workflow integrating 10 external data providers to produce credit assessments across 6 financing products.
- Design and build backend services for origination and credit decisioning in Java and Spring Boot with Go alongside, in a regulated, publicly listed multi-finance environment.
- Review backend changes across the squad and mentor engineers on origination and its Java and Go codebases.

FinAccel Pte Ltd (Kredivo) — Jakarta

Mar 2021 - Dec 2022

Full Stack Engineer

- Built TREX, an internal transaction reconciliation engine that reconciles transactions and activity data across Kredivo's consumer credit platform, replacing manual reconciliation work.
- Developed internal tooling for automation and credit-risk workflows, working cross-functionally across engineering and risk.
- Produced reusable libraries and shared solutions adopted across the team's services.

AiChat Pte Ltd — Jakarta

Nov 2018 - Mar 2021

Full Stack Engineer

- Built backend services and APIs for the AiChat platform — an AI-powered marketing, sales, and customer-service suite operating across multiple chat channels — and reusable libraries adopted across product teams.

PT Masskredit Pasifica Raya — Jakarta

Aug 2017 - Oct 2018

Lead Backend Developer

- Led backend development for a consumer lending platform, owning architecture and delivery across the full lifecycle.

Additional Experience: Full Stack Engineer — PT Smooets Teknologi Outsourcing, Bandung (Jan 2016 – Jun 2017); PT Satu Medika Indonesia, Bandung (Nov 2013 – Dec 2015)

SIDE PROJECTS

Loketh — Event ticketing system implemented as Ethereum smart contracts in Solidity.

EDUCATION

Widyatama University, Bandung — Coursework in Informatics Engineering (Teknik Informatika), 2016 – 2020

TECHNICAL SKILLS

Primary stack: Java, Spring Boot, REST API design, third-party API integration, PostgreSQL, Redis

Also works with: Go, TypeScript, JavaScript, Node.js, React.js, Solidity, MySQL

AI-assisted development: Claude Code — agentic workflows, task decomposition, reviewing generated code

Infrastructure & Tooling: AWS, Git, CI/CD

Spoken languages: English, Indonesian