Muhammad Arifin

Full Stack AI Engineer

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I help businesses automate the work that eats their team's time. I've spent 5+ years building software for enterprise clients in Indonesia, Japan and Australia, the last four mainly with Australian clients, taking each project from the first conversation to a working system.

Selected results

- **About A$790K in unpaid invoices recovered in three months.** Automated how overdue invoices were tracked and escalated, from sales staff up to the CFO.
- **One finance system across 50+ branches.** Built an automation platform that keeps every branch on the same process, tracking 1,000+ customer payment records a month.
- **960+ hours of manual checking saved each year.** Built a live monitoring dashboard for a state-owned national bank, from first sketch to daily use in under a month.
- **About 93% lower yearly running cost.** Moved an Australian client's feature controls to a cheaper setup, from about $23K to under $1.5K a year.

Experience

Software Engineer, Nomura Research Institute Indonesia

November 2022 to present

- **AI tool for an Australian client, used by 2,000+ people a month.** Shipped 8 major features. One feature for saving and sharing AI results reached 70% adoption within a month.
- **Built an AI effort-estimation platform** that helps 30+ engineers predict how long work takes and find billable work that was being missed.
- **Led a 5-person team across Indonesia and Australia** on a test analytics platform: scope, client communication and delivery. Added AI summaries and a reusable chart library that cut each new chart from 4 hours to 10 minutes.

Full-Stack Engineer, IBM Indonesia

June 2021 to October 2022

- **Recovered about A$790K in overdue invoices within three months.** Built a system that tracks every unpaid invoice and escalates it from sales staff up to the CFO, based on how late and how large it is.
- **Designed a finance automation platform used across 50+ branches.** It connects the client's accounting system, database and software robots, and tracks 1,000+ customer payment records a month.
- **Built a live monitoring dashboard for a state-owned national bank on my own.** It went from first sketch to daily use in under a month and removed 960+ hours of manual checks a year.
- **Wrote 10 technical specifications for a national bank's payment integration,** used across thousands of tellers' branch systems, so 3 teams could build in parallel.

Skills and education

- **What I do:** process mapping, workflow automation, AI agents, dashboards, integrations
- **Tools:** TypeScript, React, Node.js, Python, PostgreSQL, Azure, Google Cloud, AWS, OpenAI, LangChain
- **Education:** Bachelor of Engineering Physics, Universitas Gadjah Mada, Yogyakarta