

1. **Position:** Lecturer in Banking  
STIEPerbanas Surabaya
2. **Name:** Abdul Mongid  
(Mobile:062811376558)
3. **Date of Birth:** 06 October 1966
4. **Nationality:** Indonesian
5. **Academic Grade:** Associate Professor, NIDN= 0706106601
6. **Research ID= Scopus:** 55496014900 (H= 3), **Orchid:**0000-0001-5778-9194, **Google scholar:** yI8A3KIAAAAJ&hl=en (H=6)
7. **H-Index:** Scopus: 3, **Google Scholar:** 6, **Sinta Score=** 4.32



**8. Education:**

Institution:	Faculty of Business Management and Accounting, , UniversitiSultan ZainalAbidin, Kuala Terengganu, Malaysia
Date:	2008
Degree(s) or Diploma(s) to be obtained:	Ph.D in Banking / DoktorFalsafah

Institution:	Faculty of Letters and Social Science, School of Accounting Banking and Economics (SABE), University of Wales, Bangor, The UK
Date:	Until 1999
Degree(s) or Diploma(s) obtained:	MA in Banking and Finance

Institution:	Airlangga University, Surabaya, Indonesia
Date:	Until 1992
Degree(s) or Diploma(s) obtained:	Bachelor in Economics

## 9. Membership of Professional Associations:

1. Association of Indonesian Economist
2. Banking Risk Management Club (BSMR)
3. Institute Bank Bank Malaysia (IBBM)
4. Banker Association for Risk Mngm (BARA)
5. International Centre for Development of Islamic Finance (ICDIF)
6. Indonesia Islamic Economist (IAEI)

## 10. Other Training:

Account Officer, Malang, UKABIMA 2000  
Internal Control, TOT, LKP JATIM 2003  
Microfinance Financial Analysis, CGAP World Bank, 2003  
Rural Bank Delinquency Management, CGAP World Bank, 2002  
Operational Risk Management, CGAP World Bank, 2004  
Bank Risk Management Level I 2006 (GARP)  
Bank Risk Management Level II, III 2006 (GARP)  
Financial System Stability and Basel II (Bank Indonesia) 2007  
Operational Risk (IBBM Malaysia) (2008)  
Risk Management for Banking, BARA LSPP I, II, III (2011)  
Officer development program Bank Sinarmas 2015  
Staff Development program bank Sulteng 2016, 2017  
Panel Data (2017)  
Islamic Banking, Utrecht University, Netherland 2017, 2018

## 8. Countries of Work Experiences: Indonesia, Malaysia

## 9. Languages: *(For each language indicate good, fair, or poor in speaking, reading and writing)*

Language	Reading	Speaking	Writing
Indonesia	Native		
English	Very Good	Very Good	Very Good

#### 10. Employment Record:

From [Year]: 1992	To [Year]: present
Employer:	STIE Perbanas, Surabaya
Position held:	Researcher and Lecturer
Director of Research	2004-2008 Coordinating and executing research program for internal and external clients (BI, Government, Private)

From [Year]: 2000	To [Year]: 2008
Employer:	LKP Lembaga Konsultan Perbarindo, Perbarindo Jawa Timur
Position held:	Instructor, Banking Trainer

From [Year]: 2004	To [Year]: 2005
Employer:	International Financial Corporation (IFC), World Bank Subsidiary Company
Position held:	Analyst for bank training program

From [Year]: 2006	To [Year]: Present
Employer:	Regional Economic Development Institute (REDI)
Position held:	Senior Researcher for economic development and banking

From [Year]: 2003	To [Year]: 2004
Employer:	Frankfurt School of Finance & Management
Position held:	Consultant for CERTIF/ ProFi: Bank Training Curriculum Development

Detailed Tasks Assigned:	Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned:	
<ul style="list-style-type: none"> <li>▪ Coordination of meetings with all partner institutions</li> <li>▪ Conducting training need and banking interviews</li> <li>▪ Assisting the team leader in summarizing the findings</li> </ul>	Name of assignment or project:	Profi
	Year:	2003-2004
	Location:	Indonesia
	Client:	Bank Indonesia Surabaya
	Main project features:	Developing material for banker certification program
	Position held:	Module writer
	Activities performed:	Trainign material development

<ul style="list-style-type: none"> <li>▪ Design and development of training materials</li> <li>▪ Provision of class-room training and on-the-job coaching</li> <li>▪ Experience working with formal financial institutions</li> </ul>	Name of assignment or project:	Skill Development Training for Marketing and Operation Officer.
	Year:	2000 – 2010
	Location:	Indonesia
	Client:	LKP Lembaga Konsultan Perbarindo, PerbarindoJawaTimur
	Main project features:	to contribute to the development of the Association of Rural Banks (BPR)
	Position held:	Instructor, Banking Trainer
	Activities performed:	<p>Delivery of training for BPRs managers and staff</p> <p>Provision of consulting services to BPRs managers and staff</p> <p>Accredited trainer for national Certification Program aimed at the directors and top management level of BPR</p> <p>Responsible for trainers of trainer seminars, Conducting Trainings for Perbarindo Members</p>

<ul style="list-style-type: none"> <li>▪ Market Assessments &amp; Financial institution analysis</li> <li>▪ Analyst</li> </ul>	Name of assignment or project:	The International Finance Corporation's (IFC) Program for Eastern Indonesian Small and Medium Enterprise (SME) Assistance (IFC PENSA)
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<ul style="list-style-type: none"> <li>▪ Development of training program</li> </ul>	Year:	2004 – 2005
	Location:	Indonesia
	Client:	International Financial Corporation (IFC), World Bank
	Main project features:	Improving access to finance for SMEs
	Position held:	Analyst for bank training program
	Activities performed:	Assessing training needs Design and development of program for bank training unit Provision of training Responsible for curriculum development Preparation and co-ordination of projects

<ul style="list-style-type: none"> <li>▪ External relationship and project negotiating with external clients</li> <li>▪ Analyst the organization needs</li> <li>▪ Development of new program and proposals</li> </ul>	Name of assignment:	Director of Research and Community service
	Year:	2004 – 2008
	Location:	Indonesia
	Client:	Internal and external such as BI, Government, Private
	Main Duty features:	Coordinating and making decision on research and community service, project pricing and executing, external client needs. Project initiating and negotiating and executing.
	Position held:	
	Activities performed:	Assessing training needs Design and development of program for bank training unit Provision of training Responsible for curriculum development Preparation and co-ordination of projects Coordinating research and funding Public service

<ul style="list-style-type: none"> <li>▪ Experience working with formal financial institutions</li> <li>▪ Delivering training on Risk management module</li> </ul>	Name of assignment or project:	<b>Risk Management Certification Program (BSMR)</b>
	Year:	2003 – on going
	Location:	<b>Indonesia</b>
	Client:	Bank Pembangunan Daerah: Bali, Sulawesi Selatan, Kalimantan Timur, Kalimantan Selatan Bank Syariah Mandiri, Bank Sumut, Bank Nagari, Bank Kaltim, Bank Sulselbar, Bank Kalsel, BPD Sulteng, Bank Papua, Bank Jatim, Bank Bali, Bank Jateng, Bank Woori Saudara, Bank Maspion, Bank Prima Master, Bank Sulawesi Tengah, Bank Sulut, Bank Kalimantan Barat, Ctibank, BPD Bali, Bank Sinar Harapan Bali (MANTAP), Bank Mestika, Bank Jakarta Dan Bank Sulut, Bak Mestika .....
	Main project features:	Developing training to prepare for risk management certification testing.
	Position held:	Consultant and Trainer
	Activities performed:	Responsible in preparing Modul and delivery training.
<ul style="list-style-type: none"> <li>▪ Experience working with public institutions</li> <li>▪ Delivering training on Risk management module</li> </ul>	Name of assignment or project:	<b>Access to Finance Project (WORLD BANK)</b>
	Year:	2008 – 2009
	Location:	<b>Indonesia</b>
	Client:	World Bank
	Main project features:	Developing training to improve behaviour saving.
	Position held:	Project / training Manager
	Activities performed:	Responsible in preparing Module and delivery training.
	Name of assignment or project:	<b>East Java Growth Diagnostics</b>

<ul style="list-style-type: none"> <li>▪ Research on Economic Growth</li> </ul>	Year:	2010 – current
	Location:	<b>Indonesia</b>
	Client:	World Bank,
	Main project features:	Researcher.
	Position held:	Consultant
	Activities performed:	Responsible in preparing report.

<ul style="list-style-type: none"> <li>▪ Market Survey on Micro housing Finance</li> </ul>	Name of assignment or project:	<b>Holcim IFC Micro Housing Project</b>
	Year:	2010 – 2010
	Location:	<b>Indonesia</b>
	Client:	IFC, World Bank, Holcim
	Main project features:	Researcher.
	Position held:	Consultant
	Activities performed:	Responsible in conducting survey and preparing report.

<ul style="list-style-type: none"> <li>▪ Access to finance Scoping Study Market Survey on Micro housing Finance</li> <li>▪ Experience working with formal financial institutions</li> <li>▪ Experience working with trader, collector of agriculture product, seed provider, farmer group</li> </ul>	Name of assignment or project:	<b>Access to rural financial Service in Eastern Indonesia</b>
	Year:	2013
	Location:	<b>Indonesia</b>
	Client:	AUSAID
	Main project features:	Undertake summary desk-based analysis and assessment of existing knowledge or evidence base in regard to rural financial services in AIP-PRISMA locations. Conduct interviews with key stakeholders in Jakarta, East Java and Nusa Tenggara Barat Make recommendations to AusAID in regard to drive the success of AIP-PRISMA
	Position held:	Nation Expert Consultant

	Activities performed:	Desk Study, Interview stakeholders: regional Bank, Agriculture trader, farmer group, seed providers, famers, report writing
<ul style="list-style-type: none"> <li>▪ Improving Islamic Bank Efficiency to improve Access to finance</li> <li>▪</li> </ul>	Name of assignment or project:	<b>Islamic Bank Efficiency and Access to Finance</b>
	Year:	2015
	Location:	<b>Indonesia</b>
	Client:	REDI Higher Education Ministry , The Govt of Indonesia
	Main project features:	Stakeholders Analaysis on the efficiency of Islamic Rural Bank
	Position held:	Team Leader
	Activities performed:	Interview stakeholders : Bankers, bank authority, borrower
<ul style="list-style-type: none"> <li>▪ Experience working with formal financial institutions</li> <li>▪ Experience working with government agency</li> </ul>	Name of assignment or project:	<b>Credit Re-guarantee</b>
	Year:	2016
	Location:	<b>Indonesia</b>
	Client:	Coordinating Economic Ministry , The Govt of Indonesia
	Main project features:	Stakeholders Analaysis on the need for the Establishment of Credit Reguaratee Company
	Position held:	Team Leader
	Activities performed:	Interview stakeholders : Bankers, regional government, regional credit guarantee, credit guarantee company (State Company).
<ul style="list-style-type: none"> <li>▪ Experience working with local government</li> </ul>	Name of assignment or project:	<b>Constraints to economic Growth</b>
	Year:	2019
	Location:	<b>Indonesia</b>



<ul style="list-style-type: none"> <li>▪ Experience working with Central government agency</li> </ul>	Client:	Coordinating Economic Ministry , The Govt of Indonesia
	Main project features:	Analysis on the constraints of economics growth in East Java
	Position held:	Team Leader
	Activities performed:	Interview stakeholders : Bankers, regional government, research centre

## II. Publication

### Total 12 publication in Scopus indexed journals

No	Journal	Title	Date
1	Jurnal Riset Akuntansi Indonesia	Accounting Data and Bank Failure: a Model for Indonesia	2002
2	Fiducia	Prediction of Bank Failure Using Camel Type Data: Review of empirical Works,	Vol. 7 No. 1 April 2005
3	Jurnal Keuangan dan Perbankan	Financing Urban Infrastructure: Case of Property Loan, ,	Vol XI/3-2007
4	Jurnal Keuangan dan Perbankan	Lending Chaneel of Monetary Policy during Crisis: Case of Indonesia,	Vol. XII/1-2008
5	Philippines Review of Economics	Economic Convergences among ASEAN and Prospect for Monetary Union	June 2006, Vol. XIII No 1.
6	Jurnal Keuangan dan Perbankan Terakreditasi SK. No. 167/DIKTI/Kep/2007,	BANKS CLAIMS ON PRIVATE SECTOR AND MONETARY POLICY CHANNEL	Vol. 14, No. 3 September 2010, hlm. 425-434
7	BULETIN HUKUM PERBANKAN DAN KEBANKSENTRALAN ISSN : 1693 - 3265	Bank Indonesia: Independensi, Pengawasan Bank danStabilitasSistemKeuangan	Volume 8, Nomor 3, September 2010
7	Banks and Bank Systems,	Technical and Scale Efficiency of Indonesia Rural Bank	Volume 5, Issue 3, 2010
7	Bank and Banks System	Corruption and Bank Profitability in ASEAN	Vol. 6 Issue 1, 2011
8	Journal of Public administration and Governance	Calculating Operational Risk Capital Charges for Indonesian Rural Banks	Vol. 1, No 1, 2011
9	Jurnal Keuangan dan Perbankan Terakreditasi SK. No. 64a/DIKTI/Kep/2010	PENGEMBANGAN DAYA SAING UMKMDI MALAYSIA DAN SINGAPURA: SEBUAH KOMPARASI	Vol.15, No.2 Mei 2011Pages. 243-253
10	Journal of Public Administration and Governance	Calculating Operational Risk Capital Charges for Indonesian Rural Banks	Vol 11, No 1 , 2011
11	Int. Journal of Economics and Management	The Relationship between Inefficiency, Risk and Capital: Evidence from Commercial Banks in ASEAN	2012:Volume 6 No. 1
12	Journal Pengurusan	Determinant of Bank Cost Efficiency in ASEAN Banking	2012: Vol 36

13	Bank and bank System	Liquidity risk management in the Islamic rural banking: evidence from Indonesia	2015:10 (3)
14	International Business Management	Cost Efficiency of the ASEAN Banking Market	2015: 9 (7)
15	Investment Management and Financial Innovations 2	BUSINESS EFFICIENCY OF THE COMMERCIAL BANKS IN ASEAN	2016: 13 (1), pp. 67-76
16	EMERGING ECONOMIES AND ISLAMIC RESEARCH	Global Financial Crisis (GFC) And Islamic Banks Profitability: Evidence From MENA Countries	2016: 4 (1)
17	Jurnal EKonomi Malaysia	Efficiency and Inefficiency of ASEAN Banking	2017: 51 (1), pp. 119-131
18	International Journal of Business and Society	The nexus between risk taking and performance	2017: 18 (2), pp. 271-284.
19	Jurnal Keuangan dan Perbankan Terakreditasi	AA Simple Stress Test on Indonesian Islamic Banking Industry	2018: 22(1)
20	Problem and Perspective in Management	A Positive Impact Of Governance On Stability And Performance In Indonesia Public Banks	2018, Vol. 16 /2
21	Jurnal Keuangan dan Perbankan Terakreditasi	A Simple Stress Test on Indonesian Islamic Banking Industry	2018, Vol 22/1
22	Journal of Economics, Business and Accountancy Ventura	Strategies to increase production efficiency in Indonesian Sharia commercial banks using Stochastic Frontier Approach (SFA)	2019, Vol 21/3
23	Jurnal Ekonomi Malaysia	Bank failure in ASEAN during Global Financial Crisis	Forthcoming
24	Inernational Journal of Business and Society	Value Creation in Public banks	Forthcoming

## 12. International Visit and Education (ASIA, Europe and Australia)

No.	Events	Year
1	British FCO Scholarship, University of Wales, Bangor, UK	1998-1999
2	Crete, Greece, Conference of the International Society for Banking & Finance (ISBF)	2001 University of Crete, Greece
3	Austrasia Banking Finance conference, UNSW, Sidney	12-14 December 2006
4	ASEAN Economic Society 9 time as presenter since 2004. The last one is in KL 2017	Thailand, Vietnam, Malaysia, the Philippines,
5	IFAPEM	Univ of Glasgow, the UK 2015
6	Islamic Finance Summer School	Univ. Of Durham, the UK 2015
7	International Symposium on Management (Insyma)	Univ. Of Social Science – Ho Chi Minh _Vietnam 2016
	Federation of ASEAN Economic Association	Presenting paper on Banking Failure in ASEAN during GFC Jogjakarta 27 Novemenr2016

8	Islamic Finance: Development in a Changing Environment (Symposium)	Centre of Islamic Thought: University of South Australia, Adelaide, 18th September 2017
9	Islamic Summer School: Utrecht University	School of Economics, 17-21 July 2017
10	Islamic Summer School: Utrecht University	School of Economics, 15-19 July 2018
11	Islamic Summer School: Utrecht University	School of Economics, 7-11 July 2019

## 12. Relevant Experienced:

1. Developing Training module ALM for Rural bank (Bank academy- Certif)
2. In house training ALM, Credit Analysis for Bank Prima Head Office
3. Level I-III Accredited trainer for Risk Management (BSMR Risk Management)
4. Level I-III Accredited trainer for Risk Management (LSPP version)
5. Basel II trainer
6. Teaching on ALM for Post graduate student (Perbanas Banking School)
7. Providing training on risk management to foreign banks, national banks, regional banks, Shariah banks and rural banks

## 13. Certification:

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience. I understand that any willful misstatement described herein may lead to my disqualification or dismissal, if engaged.

Abdul Mongid



Date: 2 November 2019