

CURRICULUM VITAE



A. PERSONAL DATA

Name : Dr. Lutfi
Place/date of birth : Indonesia/November 9th, 1965
Job : Permanent Lecturer at STIE Perbanas Surabaya
Academic Qualification : Associate Professor in Banking & Finance
Home Address : Jolotundo Baru II No. 33 Surabaya, East Java, Indonesia
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B. EXPERTISE

NO	FIELD OF EXPERTISE
1	Bank Risk Management
2	Bank Governance
3	Capital Market & Investment
4	Behavioral Finance

C. EDUCATION AND QALIFICATION

1. Formal Education

NO	FIELD OF STUDY	INSTITUTION
1	Undergraduate in Manaemen	Faculty of Economics and Business, Universitas Indonesia
2	Master of Finance	RMIT University, Melbourne – Australia
3	Doctor in Management	Faculty of Economics and Business, Universitas Brawijaya Malang

2. Professional Certification

No.	CERTIFIED IN	ISSUER
1	Investment Manager	Indonesia Capital Market Supervisor
2	Bank Risk Management	National Risk Management Cerrification Body (BSMR) Global Association for Risk Professionals (GARP)
3	Level I, Chartered Financial Analyst (CFA)	CFA Institute, USA
4	Bank Risk Management	Lembaga Sertifikasi Profesi Perbankan (LSPP)

D. WORKING EXPERIENCE

1. Organization Officials

No	INSTITUTION	POSITION	PERIOD
1	Bank Maspion Surabaya	Risk Supervisory Committee	2007 – 2018
2	Prima Master Bank Surabaya	Risk Supervisory Committee	2007 – now
3	Prima Master Bank Surabaya	Audit Committee	2007 – now
4	Banking Profession Certification Body (LSPP)	Bank Risk Management Assesor	2011 – now
5	STIE Perbanas Surabaya	Vice Rector for General, Finance and Administration Affairs	2002 – 2010
6	STIE Perbanas Surabaya	Rector	2014 - 2018

2. Trainer and Consultant

No	TOPIC	PERIOD
1	Bank Risk Management Certification Training	2005 - now
2	Risk Management Committee	2007 - now
3	Audit Committee	2007 - now
4	Technical Stock Analysis	2009
5	Account Officer Training	2010
6	Designing and Managing Competence – Based Performance Appraisal Effectively (CPA) Training	2011
7	Assesor of Bank Risk Management Certification	2011 - now
8	Management Development Program Training, Bank Sinar Mas	2012
9	Credit Analysis and Large Exposure Review	2013
10	Good Corporate Governance in Banking	2012 – now
11	Bank Service Excellence	2013 - 2018
12	University Governance and Accreditation	2016 – now
13	Assessor of Fit and Proper Test for Director Candidates, Bank Pasuruan	2018
14	Human Resource and Organization Assessment, Bank Lamongan	2008
15	Assessor of Fit and Proper Test for Director Candidates, Bank Jombang	2018
16	University Leadership	2018 - now

E. PUBLICATION

No.	TITLE	PUBLISHER
1	The Relationship between Demographic Factors and Investment Decision in Surabaya	<i>Journal of Economic, Business & Accounting, Ventura</i> December 2010, Vol. 13. No. 3, p. 213 – 224.
2	Designing CBA Model of Performance Appraisal System as a Merit Rating for Higher Education Institution."	<i>Journal of Economic, Business & Accounting, Ventura</i> December 2011, Vol. 14. No. 1, p. 29 – 44,
3	Information System Development of Competence-Based Appraisal in Higher Education Institution.	<i>IAMURE Multidiciplinary Research</i> , Vol. 1, Mei 2011, p. 96 – 115.
4	The Determinants of Risk Taking in Indonesia Banking Industry	The 1 st ICBB and CSR-UN Conference, STIE Perbanas Surabaya, 2010
5	The Demographic Characteristics of The Indonesian Capital Market Investor Behavior	The 2nd ICBB and CSR-UN Conference, STIE Perbanas Surabaya, 2012
6	The Role of Board of Commissioners and Transparency in Improving Bank Operational Efficiency and Profitability	<i>Journal of Economic, Business & Accounting, Ventura</i> . 2014, Vol. 17. No. 1, p. 81 – 90.
7	Pengaruh literasi keuangan, locus of control, dan etnis terhadap pengambilan keputusan investasi.	<i>Journal of Business & Banking (JBB)</i> , 2016, 5(2), 257-270
8	Literasi keuangan dan pengelolaan keuangan keluarga dalam perspektif budaya Jawa dan Bugis.	<i>Journal of Business & Banking (JBB)</i> , 2017, 7(1), 31 - 46
9	Pengaruh literasi keuangan, experienced regret, risk tolerance, dan motivasi pada keputusan investasi keluarga dalam perspektif masyarakat Bali.	<i>Journal of Business & Banking (JBB)</i> , 2017, 6(2): 195 - 214
10	Financial literacy and business performances improvement of micro, small, medium-sized enterprises in East Java Province, Indonesia.	<i>International Journal of Education Economics and Development</i> , 2018, 9(4), 303-323. Scopus Q4
11	The influence of risk perception, risk tolerance, overconfidence, and loss aversion towards investment decision making	<i>Journal of Economics, Business & Accountancy Ventura (JEBAV)</i> , 2019, 21(3), pp.401-413
12	Determinants of Bank Efficiency: Evidence from Indonesian Regional Development Banks Using Data Envelopment Analysis	<i>Jurnal Ekonomi Malaysia (JEM)</i> , 2019, 53(3). Scopus Q3

Surabaya, 7th January 2020

(Dr. Lutfi)