Dear Prof. Koen Inghelbrecht

My name is Teguh Santoso. I am a lecturer at the Department of Economics, Faculty of Economics and Business, Universitas Padjadjaran, Indonesia. My main area of research and teaching range from Monetary Economics, Financial Economics, to Banking.

I am interested in the vacancy of Doctoral Fellowship (Ph.D. Program) in Economics at Ghent University, Department of Economics, on the program of “optimization of the pension savings portfolio”. I am interested in the topic because it is related to my field of study. Although I have no experience in research on a topic similar to that of the program, I do have some research on finance and banking. My latest research talks about the impact of Covid-19 and its policy responds to the global financial sector's performance. I am currently working on a research that aims to predict the spending and saving behavior as well as the future of banks’ business models in the digital economy”. Last year, I was part of a team which received a research grant from Bank Indonesia through the Research Grant of Bank Indonesia 2019 program in the topic of “digital financial literacy, spending and saving behavior among millennials generation and its future foresight” under the supervision of Prof. Nury Effendi and Dr. Maman Setiawan, and I currently work under their guidance and supervision.

I have been teaching finance and banking for the undergraduate students of Universitas Padjadjaran ever since I became a lecturer in 2015. Before that, I was a commercial credit analyst at Bank Negara Indonesia (stated-owned bank) with the responsibility of analyzing the commercial credit risk and how to mitigate it, as well as giving recommendations to the credit committee. Moreover, I also have a fairly adequate understanding of time-series econometrics and financial modeling as well as their supporting software, such as E-views and Stata.

I hope this letter will give you some insight into my apprenticeship. I have included my curriculum vitae in this letter which demonstrates my professional and academic history. I look forward to hearing from you.

Best regards,

Teguh Santoso