



**Kusumaningtuti Sandrihamry
Soetiono**

Komisaris Independen/
Independent Commissioner

Beliau adalah profesional yang berpengalaman dengan lebih dari 30 tahun di industri keuangan dan regulasi. Beliau dikenal atas kepemimpinan strategis dan kontribusinya dalam pengembangan regulasi serta perlindungan konsumen di sektor jasa keuangan. Beliau meraih gelar Sarjana Hukum dari Universitas Indonesia pada tahun 1979, gelar Master Degree of Law dari Washington Collage of Law American University, Washington D.C., Amerika Serikat pada tahun 1984, serta Doctoral Degree of Law dari Universitas Indonesia pada tahun 2008.

Kariernya mencakup berbagai posisi penting, antara lain Kepala Kantor Perwakilan Bank Indonesia di New York, AS, bertugas untuk memimpin perwakilan Bank Indonesia di pusat keuangan dunia. Direktur Sumber Daya Manusia Bank Indonesia, bertugas untuk mengelola strategi dan pengembangan SDM di Bank Sentral Indonesia. Kepala Pusat Studi Kebanksentralan, bertanggung jawab atas penelitian dan pengembangan kebijakan perbankan sentral. Anggota Dewan Komisiner Otoritas Jasa Keuangan (OJK), mengawasi bidang edukasi dan perlindungan konsumen, serta berperan dalam perumusan berbagai regulasi di sektor keuangan.

Dengan latar belakang pendidikan dan pengalaman internasional, beliau memiliki pemahaman mendalam tentang dinamika pasar global dan lokal. Dedikasinya dalam meningkatkan literasi keuangan dan melindungi hak-hak konsumen menjadikannya figur penting dalam memajukan industri jasa keuangan di Indonesia.

She is a seasoned professional with over 30 years of experience in the financial and regulatory industry. She is recognized for her strategic leadership and contributions to regulatory development and consumer protection in the financial services sector. She achieve title as Degree of Law from Universitas Indonesia in 1979, Master Degree of Law from Washington Collage of Law American University, Washington D.C., USA in 1984, also Doctoral Degree of Law from Universitas Indonesia in 2008.

Her career encompasses several key positions, including Head of Bank Indonesia, Representative Office in New York, USA: assigned to lead Bank Indonesia representation in the world financial hub. Director of Human Resources at Bank Indonesia, is assigned to manage HR strategies and development at Indonesia central bank. Head of the Central Banking Studies Center, to oversee the research and development of central banking policies. Member of the Board of Commissioners of the Financial Services Authority (OJK), to supervise education and consumer protection, contributing to the formulation of various financial sector regulations.

With her educational background and international experience, Kusumaningtuti possesses a deep understanding of both global and local market dynamics. Her dedication to enhancing financial literacy and safeguarding consumer rights has made her a pivotal figure in advancing Indonesia financial services industry.