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**PROFILE**

I am career academic with a research interest in ‘Banking Risk Management’. I am looking to secure a teaching role aligned to the research area, most likely in the broader discipline of finance.

**ACADEMIC BACKGROUND**

**Doctor of Philosophy (PhD),** Finance, Czech University of Life Sciences Prague, Faculty of Economics and Management, Czech Republic. 2014

 **Thesis title**: ‘Impact of Credit Risk Policies on Profitability of Commercial Banking Sector in Palestine’

**Master of Business Administration (MBA),** An-Najah National University, Nablus-Palestine. 2009

**Bachelor’s Degree of Accounting (BA**), An-Najah National University, Nablus-Palestine. 1988

**PROFESSIONAL EXPERIENCE**

2016- present: Head of Finance and Banking Department, Faculty of Economics and Social Studies, An-Najah National University, Nablus, Palestine.

2014- 2016: Assistant Professor, full time, Finance and Banking Department, Faculty of Economics and Social Studies, An-Najah National University, Nablus, Palestine.

2011- 2014: Full‐time PhD student, Czech University of Life Sciences Prague, Faculty of Economics and Management.

2010- 2011: Lecturer, full time, Finance and Banking Department, Faculty of Economics and Social Studies, An-Najah National University, Nablus, Palestine.

2009-2010: Lecturer, part time, Finance and Banking Department, Faculty of Economics and Social Studies, An-Najah National University, Nablus, Palestine.

2008- 2009: Lecturer, part time, Finance Department,, Kadoori University, Tulkarm, Palestine.

1989- 2009: Purchasing Manager, Haden Food Co. Cleveland-Ohio, USA.

**COURSES TAUGHT**

* Financial Management
* Bank Credit Management
* Financial Institutions Management
* International Banks operations
* Introduction to Finance
* Financial Institutions and Markets
* Public Relations

**PUBLICATIONS**

* **Conflict of Interest in Governance Rating Processes**, European Journal of Business and Economics, Prague, Czech Republic. Volume 6, 2012.
* **The Utilizing of Financial Analysis in credit Decision in Palestinian Commercial Banks**, Journal of Money, Investment and Banking, Issue 24, 2012, UK.
* **Factors Affecting the Usage Level of Financial Analysis by Credit Officers in the Credit Decision in Libyan Commercial Banks**, International Journal of Business and Social Science Volume. 3 No. 10 [Special Issue – May 2012], USA.
* **Determinants of Nonperforming Loans in the Commercial Banks Operate in Palestine,** European Journal of Economics, Finance and Administrative Sciences, Issue 63, February, 2014, UK.
* **The Problems that Encounter Palestinian Olive Oil Marketing,** Modern Applied Science; Vol. 9, No. 1, 2015, CAN**.**
* **How Corporate Governance Affect Bank Profitability? Evidence from Palestine,** European Journal of Economics, Finance and Administrative Sciences,Issue 85, 2016, UK**.**
* **Palestinian Banks Analysis Using CAMEL Model,**  International Journal of Economics and Financial Issues; Issue 1, Vol 7, 2017, Turkey.