

ISLAM ABDELJAWAD,

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CONTACTS

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IN BRIEF

I am Islam Abdeljawad, an associated professor of finance, interested in the areas of corporate finance, investments, and Islamic finance. I have about 25 years of teaching and consulting experience in the areas of corporate finance, investments, engineering economics and local development. I have a BA in accounting from the University of Jordan, an MA in Finance and Accounting from the Arab Academy for Banking and Financial Sciences, Jordan, and a PhD in Finance from the Graduate School of Business, National University of Malaysia (UKM). I have several published papers, books and conferences. Currently, I am an associated professor of finance at Al-Najah National University, Nablus, Palestine.

EDUCATION

Doctor of Philosophy (PhD), Financial Economics, Graduate School of Business (GSB), National University of Malaysia (UKM) (www.ukm.my), Malaysia, 2012.

Thesis title: “The role of equity market timing in determining the capital structure of the firm”.

Master of Science (MA), Accounting and Finance, Arab Academy for Banking and Financial Sciences (www.ubfs.edu.jo), Amman, Jordan, 1997.

Graduation project title: “Testing the market efficiency of Amman Stock Exchange”

Bachelor’s degree of Accounting (BA), University of Jordan (www.ju.edu.jo), Amman, Jordan, 1995.

General Secondary Education Certificate (tawjihi), Scientific Stream, Ministry of Education and Higher Education, Palestine, 1990.

WORK EXPERIENCES:

- 2021–present **Associated professor**, full time, Faculty of Economics and administrative Sciences, An-Najah National University, Nablus, Palestine.
- 2013– 2021 **Assistant professor**, full time, Faculty of Economics and administrative Sciences, An-Najah National University, Nablus, Palestine.
- 1997– 2009 **Lecturer**, full time, Faculty of Economics and administrative Sciences, An-Najah National University, Nablus, Palestine.
- 2002- present **Freelance Consultant**, a member of the consulting team, as a financial expert or an economic expert, for many projects for both governmental and private sectors. Worked with many national and international consulting firms.
- 2000-present **Trainer** Worked with many institutions i.e *Korean Palestinian IT Institute of Excellence*, the *Continuing Education Center* both at An-Najah National University, and the *Business Enabling and Supporting Team* co. to mention few.
- 2006-2014 **Principal researcher** and supervisor of economic research team, *Work Without Borders Company*, Nablus, Palestine.
- 2010-2011 **Lecturer**, part-time, Faculty of Business, Communications and Law, *INTI International University*, Nilai, Malaysia.
- 1995-1997 **Accountant**, *C–Town Department Stores*, Amman, Jordan.

JOURNALS

- Saeed, S. M., **Abdeljawad, I.**, Hassan, M. K., & Rashid, M. (2021). Dependency of Islamic bank rates on conventional rates in a dual banking system: A trade-off between religious and economic fundamentals. *International Review of Economics & Finance*. In press. (SSCI/Scopus). <https://doi.org/10.1016/j.iref.2021.09.013>
- Abdeljawad, Islam**; Oweidat, Ghassan; Saleh, Norman. (2020). Audit Committee versus Other Governance Mechanisms and the Effect of Investment. *Corporate Governance*, 20(3), 527-544 (Published by Emerald/Scopus and ESCI).
- Muiz Abu Alia, **Islam Abdeljawad**, Mohammad Ya'aqbeh. (2020). Depressing Earnings Management in Palestinian Corporations: The Role of Audit Quality, Audit Committee, and Accounting Conservatism. *International Journal of Revenue Management* (Published by Inderscience/Scopus).
- Abdeljawad, Islam**, Dwaikat, Layth M., & Oweidat, Ghassan. (2022). The Determinants of Profitability of Insurance Companies in Palestine. An-

Najah University Journal for Research - B (Humanities), 36(2).
(Forthcoming)

Abdeljawad, Islam & Rasha Mahmoud Masri. (2020). Board Characteristics and Corporate Performance: Evidence from Palestine. *An-Najah University Journal for Research - B (Humanities)*, 34(4).

Islam Abdeljawad, Kamel A. Abed-Rabu. 2019. "Capital Structure Determinants of Palestinian Corporations (Arabic)." *Jordan Journal of Business Administration*, 15 (3), 269-283.

Rabeh Morrar, Younis, **Islam AbdelJawad**, Jabr, Kisa (2019). Role of Information and Communications Technology (ICT) in Enhancing Service Sector Productivity in Palestine: An International Perspective. *Journal of Global Information Management (JGIM)*. 27(1): 47-65. (SSCI/Scopus)

Aladdin Dwekat, Zeena Mardawi, **Islam Abdeljawad**. (2018). Corporate Governance and Auditor Quality Choice: Evidence from Palestinian Corporations. *International Journal of Economics and Financial Issues*. 8 (2), 47-53.

Abdeljawad, I. & Mat-Nor, F. (2017). The Capital Structure Dynamics of Malaysian Firms: Timing Behavior Versus Adjustment Towards the Target. *International Journal of Managerial Finance*. 13 (3), doi: 10.1108/IJMF-09-2015-0170 (Emerald/Scopus and ESCI).

Rashid, M., **Abdeljawad, I.**, Ngalim, S. M. and Hassan, M. K. (2013). Customer Centric Corporate Social Responsibility: A Framework for Islamic Banks on Ethical Efficiency. *Management Research Review*. 36(4). (Emerald/Scopus and ESCI)

Abdeljawad, I. Mat-Nor, F. Ibrahim, I. and Abdul-Rahim, R. 2013, Dynamic Capital Structure Trade-off Theory: Evidence from Malaysia, *International Review of Business Research Papers*, 9 (6). pp 102-110.

Thaher, M., **Abdeljawad, I.** and Omar, B., 2007, "Troubled Credit Determinants at the Palestinian Banks", *An-Najah Journal for Research*, Vol. 21(2)

Alia, M., Fatouh, B., and **Abdeljawad, I.**, 2006, "Obstacles of Auditing Profession in the Palestinian Authority's Territories as Perceived by Auditors in the West Bank", *Journal of Bethlehem University*, Vol. 25, pp83-109.

BOOK CHAPTERS

Shatha Qamhieh Hashem and **Islam Abdeljawad**. (2018). Islamic Banks Resilience to Systemic Risks: Myth or Reality-Evidence from Bangladesh. *Management of Islamic Finance*. In **International Finance Review** 19, 37-68 (Emerald and Book series Thomson Reuter)

CONFERENCES & PROCEEDINGS

- Abdeljawad, Islam, Alia, Muiz Abu, Yassin, Sanabel, Morrarr, Salam, & Mubaslat, Mays.** (2021). *A SURVEY OF SUSTAINABILITY REPORTING PRACTICES OF PALESTINIAN LISTED CORPORATIONS*. Paper presented at the “The Challenges of the Palestinian Economy in the Face of Political Pressure and the Repercussions of the Corona Crisis”. The Third Conference of the Faculty of Economics and Social Sciences, An-Najah National University, Sunday 11/4/2021.
- Abdeljawad, Islam, Arafat, Nour Abdul-Rahman, Naifeh, Hadeel, & Ghanem, Nadeen.** (2021). *The Effect of Corporate Social Responsibility Disclosure on Financial Performance: Evidence from Palestine*. Paper presented at the “The Challenges of the Palestinian Economy in the Face of Political Pressure and the Repercussions of the Corona Crisis”. The Third Conference of the Faculty of Economics and Social Sciences, An-Najah National University, Sunday 11/4/2021.
- Abdeljawad, Islam, & Dwaikat, Layth.** (2021). *Working Capital Management and Firm Performance: The Case of Industrial Corporations in Palestine*. Paper presented at the “The Challenges of the Palestinian Economy in the Face of Political Pressure and the Repercussions of the Corona Crisis”. The Third Conference of the Faculty of Economics and Social Sciences, An-Najah National University, Sunday 11/4/2021.
- Abdeljawad, Islam, & Dwaikat, Layth.** (2021). *How the Diversity of Products and Claims Affect the Capital Structure-Performance Nexus of Insurance Companies in Palestine*. Paper presented at the “The Challenges of the Palestinian Economy in the Face of Political Pressure and the Repercussions of the Corona Crisis”. The Third Conference of the Faculty of Economics and Social Sciences, An-Najah National University, Sunday 11/4/2021.
- Abdeljawad, Islam, Nour, Abdalnaser I, Jalal, Ghassan, & Al-Arda, Ahmad.** (2021). *Management Compensations and Financial Performance: A Study on the Palestinian Corporations*. Paper presented at the “The Challenges of the Palestinian Economy in the Face of Political Pressure and the Repercussions of the Corona Crisis”. The Third Conference of the Faculty of Economics and Social Sciences, An-Najah National University, Sunday 11/4/2021.
- Abdeljawad, Islam (2019),** City Attractiveness and Local Economic Development: The concept and the role of local authorities in enhancing. *New development in municipality management and performance enhancing*, The ninth joint conference between Jordan University and Al-Quds Open University, August 27-28, Hebron, Palestine.
- Abdeljawad, Islam, Alia, Muiz Abu, & Frehat, Renad Anwr.** (2019). The Compliance of the Palestinian Auditors with the Requirements of ISA 520 “Analytical Procedures”. Paper presented at the Toward a comprehensive vision for Economic Infrastructure in palestine, Second Scientific Conference of the Faculty of Economics and Social Sciences, An-Najah National University, Nablus, Palestine.
- Islam Abdeljawad & Rasha Mahmoud Masri (2017). Board Characteristics and Corporate Performance: Evidence From Palestine.** *Fifth International Scientific Conference: Corporate Governance, Administrative and Economic*

development in the Institutions: Reality and Aspiration 21-23/3/2017, at University of Jordan. <http://www.qou.edu/agedConf/eng/index.jsp>

Islam Abdeljawad, Motasem Omari, & Lama Hammad (2017). **Money Laundry Crime in Palestine. Anti-money laundry tools and obstacles.** Conference of *The Role of Auditing in Promoting Governance and Anti-Corruption*. March 7, 2017. By An-Najah National University, the Anti-Corruption Commission and the Palestinian Association of Certified Public Accountants (PACPA). <https://www.najah.edu/ar/events/auditing-profession-conference/>

Islam Abdeljawad, Rabeh Morrar, Mamunur Rashid, **ICT and Labor Productivity of Service Sector Firms in Palestine.** The 4th Palestinian International Conference on Computer and Information Technology (PICCIT 2015). On October 7-8, 2015 at the Palestine Polytechnic University (PPU) campus, Hebron, Palestine.

Morrar, R. Gallouj, F. **Abdeljawad, I.** 2014, **The role of ICTs in enhancing the service sector productivity in Palestine.** The European Association for Research on Services, RESER, 24th International Conference, Helsinki, Finland.

Abdeljawad, I., Nor, F.M., Ibrahim, I. & Abdul Rahim, R. 2013, **Dynamic Capital Structure Trade-off Theory: Evidence from Malaysia,** *Proceedings of 3rd Global Accounting, Finance and Economics Conference*, Rydges Melbourne, Australia, ISBN: 978-1-922069-23-8

Abdeljawad, I., Nor, F. M., 2012. Timing or Targeting: The Asymmetric Motives of Capital Structure Decisions. Paper presented at the 2012 Asian Finance Association Conference, *Asian Finance Association*, Taipei, Taiwan.

Abdeljawad, I., Nor, F. M., 2012. *Timing Behavior versus adjustment Towards the Target: What Determines The Capital Structure Dynamics.* Paper presented at the 2012 Taiwan Finance Association Conference, *Taiwan Finance Association*, Taipei, Taiwan.

Abdeljawad, I., Nor, F. M. & Ibrahim, I. 2012. *Heterogeneous Adjustments toward the Target Capital Structure: Dynamic Tradeoff Theory Perspective.* Paper presented at the 14th Malaysian Finance Association. *Malaysian Finance Association*, Penang, Malaysia.

Abdeljawad, I., & Nor, F. M. 2011. Equity Market Timing and Capital Structure: Evidence from Malaysia. Paper presented at *13th Malaysian Finance Association.* *Malaysian Finance Association*, Langkawi, Malaysia.

TEXT BOOKS

Abdeljawad, I. et al. (2018). Small Business Management. For Eleventh Grade" commerce stream, *Ministry of Education and Higher Education.*

Abdeljawad, I. et al. (2016). Small Business Management. For Twelfth Grade (Tawjihi)" commerce stream, *Ministry of Education and Higher Education.*

Abdeljawad, I., Thaher, M., "Principles of mathematical finance For Twelfth Grade (Tawjihi)" commerce stream, *Ministry of Education and Higher Education*. 2006.

Abdeljawad, I., Thaher, M., and Salem, M., "Principles of mathematical finance For Eleventh Grade" commerce stream, *Ministry of Education and Higher Education*. 2005.

Abu Arub, N., **Abdeljawad, I.** and Thaher, M., "Introduction to Finance", *An-Najah National University*, Nablus, Palestine, 2002.

AWARDS

Scientific Publication by High Impact Journals Award, 2019/2020, An-Najah National University, Nablus, Palestine.

Best Thesis Award, 2012, Graduate School of Business, UKM, Malaysia.

Best Research Project Award, 1997, Arab Academy for Banking and Financial Sciences, Amman, Jordan.

TEACHING

Many courses at both undergraduate and graduate levels. Examples include:

- Research methods and statistical analysis
- Advanced financial management
- Investment Analysis
- Financial Markets and institutions
- Feasibility Studies
- Business Valuation

SUPERVISION

Supervised 11 master theses already and have 4 students in progress, examples:

- Kamel Amre, 2015, capital structure determinants of Palestinian corporations.
- Mohammad abu Tami', 2016, Service quality of tax departments.
- Monshid Al-Hamad, 2017, Relationship between Oil Prices and Stock Markets (Selected Middle East Countries)

TRAINING

TOT in the field of Entrepreneurship and Business plans, Ramallah, 2013

Panel data analysis using Eviews, School of Mathematical Sciences, UKM, Kuala Lumpur, 16 hours, March 2010

Cross-sectional data analysis using Eviews, Faculty of Economics, UKM, Kuala Lumpur, 8 hours, October 2010.

Structural Equation Modeling, Faculty of Economics, UKM, Kuala Lumpur, 8 hours, March 2011

Partial least Square, Faculty of Economics, UKM, Kuala Lumpur, 16 hours, November 2011

Seminar on quantitative Islamic finance & Takaful, School of Mathematical Sciences, UKM, Kuala Lumpur, 16 hours, July 2009

NVIVO for qualitative research, Faculty of Economics, UKM, Kuala Lumpur, 8 hours, October 2010.

Computer Based Statistical Analysis Using SPSS, An-Najah National University, Nablus, Palestine, 36 hours, April 2004

Certified Public Accountant (AICPA) training program, Sky Institute of Technology, Amman, Jordan, February-December 1996.

Modern Techniques of Decision-Making. The Arab Academy for Banking and Financial Sciences, Amman, Jordan, 25 hours, April 1996

Computer-Based Investment Portfolio Management. The Arab Academy for Banking and Financial Sciences, Amman, Jordan, 60 hours, October 1995.

SELECTED CONSULTATIONS

Participate as principal Financial Expert, Economic Expert, or project manager in many assignments and consultancies including the following

“Support in preparing Fixed Assets Registration & Valuation (FARV)”, Economist, Vertex Consulting Engineers and Infrastructure & Consolidated Engineers Company (CECO) for management and Consulting, Client: Municipal Development & Lending Fund (MDLF), Municipal Development Program – Phase III Cycle II, 2021

“Professional Expert for a feasibility study on Education in Emergency transport service policy”, Chief researcher and Economist, General for Training and Consulting, Ramallah, Client: Ministry of Education funded by the Joint Financing Arrangement (JFA) formed by Finland, Germany, Ireland and Norway, 2019-2020.

End-Line evaluation for the Project for Sustainable Tourism Development through Public-Private Partnership in Palestine Phase 2 (PSTP), Team leader, General for Training and Consulting, Ramallah Client: JICA and the Ministry of Tourism and Antiquities (MOTA), 2016.

Road and Transportation Master Plan for Gaza and the West Bank”, Financial expert, Systematica S.r.l, Italy. Client: Ministry of Transport. **2015-2016**.

Preparation of Strategic Development Plan for Qalqilia and Tubas Governorates: Spatial Strategic Planning Framework, Client: UNHABITAT and UKaid. 2015-2016.

Preparation of a Master Plan for rehabilitation of Wadi Abu Nar and carry out Feasibility Study on wastewater management for Baqa Al-Sharqia and Nazlat (& Preparation of complete Tender Documents), JV between Aqua Consulting Center (ACC)-Nablus, Community Development Group-Bethlehem, & Hydrophil GesmbH–Vienna. Client UNDP/PAPP. 2014

“Preparing Preliminary Feasibility Assessments and Business Plans/Models, for the Interventions of the Regeneration of Historic Centers Program in Seven LGUs in West Bank - (Two Lots: North and South)”. Chief researcher and Economist / local economic development expert. BTC, Dimensions Consulting company and VNG International. Economist. 2018.

“Establishment of Multi-Story Shopping Mall in City of Ramallah” and “Establishment of Food Processing/Manufacturing Factory in Village of Kufr Ra’ee”. Team Leader and economist, General for Training and Consulting, Ramallah, Client: MDLF, 2016-2017.

Feasibility Study: Wastewater Disposal in 5 Villages in West Bethlehem, Financial expert, JV between Arabtech Jardaneh Palestine (AJP)-palestine & Dahlem Beratende Ingenieure GmbH &Co-Germany. Client: Palestinian Water Authority. 2016-2017.

Conduct Feasibility Study for Establishment of -Al-Dahrieh- International Football Stadium, Team Leader and financial expert, General for Training and Consulting, Ramallah, Client: MDLF, 2015.

The Fourth Legal Monitor (2014 -2015), Team Leader, BEST consulting, client: The Palestinian center for the independence of the Judiciary and the legal profession “MUSAWA”, 2015- 2016.

Provision of a Participatory District Strategic Development Plan in Jenin District- Participatory Rural Development Planning (PRDP) Project. *Universal Group for Engineering and Consulting*. Client: UNDP. 2007-2008

City Development Strategies for Ramallah, Al-Bireh, and Beitunia. Universal Group for Engineering and Consulting and An-Najah National University, Client: the GTZ. 2005-2006

The Old City of Nablus Revitalization Plan, economic Sector, Client: Welfare Association. 2007-2008

City Development Strategies for Salfit. An-Najah National University, Client: the GTZ. 2006-2007

Local Government Capacity Building Project (LGCBP), *Universal Group for Engineering and Consulting*. Client: the World Bank. 2007-2008

- Emergency Management Services Rehabilitation Project (EMSRPII).** *Universal Group for Engineering and Consulting (UG), Nablus, Palestine. Client: Municipal Development and Lending Fund (MDLF). Funded by World Bank. 2008-2009*
- Local Consulting Services for Monitoring, Assisting and Reporting on the Emergency Municipal Services Rehabilitation Project (EMSRP).** *Universal Group for Engineering and Consulting (UG), Nablus, Palestine. Client: Municipal Development and Lending Fund (MDLF). Funded by World Bank. 2004-2005.*
- Evaluation of Municipal Infrastructure Development Program I (MIDP I),** *Universal Group for Engineering and Consulting. Client: the World Bank. 2006*
- Municipal Infrastructure and Services Assistance (MISA) project.** *Universal Group for Engineering and Consulting. Client: Municipal Development and Lending Fund (MDLF). Funded by World Bank. 2005-2006*
- The Economic Feasibility of Tulkarem Water supply and Sewage Project,** Tulkarem District. UG in joint Venture with MVV-Consulting, funded by KfW. 2005
- The Conceptual Framework for Defining Spatial Structure for Public Service Centers in the West Bank and Gaza Strip.** *Universal Group for Engineering and Consulting. A project funded by the Norwegian Government, through the Ministry of Planning. 2007*
- Feasibility Study for a **higher education institute** in the West Bank, Universal Group for Engineering and Consulting. Client: The Private Sector. 2004
- Feasibility study of a **real estate corporation.** Universal Group for Engineering and Consulting. Client: the private sector. 2006
- Financial analyst for the Feasibility Study for **Bir Nabala Hospital project,** Universal Group for Engineering and Consulting. Client: Kind Hearts. 2003
- Feasibility study of a corporation working in **food manufacturing** sector. Client: the private sector. 2007
- Reviewing, Evaluating and Restructuring of a cement products company.** *First Step for Research and Consulting, Client: Samed institution. 2006*
- Feasibility Study of a **recreational project** in Jerico. *First Step for Research and Consulting, Client: Samed institution. 2007*
- Feasibility Study of a **brokerage firm.** Client: the private sector. 2004
- Feasibility Study of an **Islamic brokerage firm.** Client: the private sector. 2005
- Feasibility Study of a **Tire Recycling Project.** *First Step for Research and Consulting, Client: Samed institution. 2006*

WORKSHOPS CONDUCTED

Examples of other workshops conducted including the following:

Title	Client
Research methods	<i>Business Enabling and Supporting Team co. Nablus</i>
Preparing effective management reports	<i>Agriculture development association, Jenin</i>
Preparation of business plans	<i>Korean Palestinian IT Institute of Excellence, An-Najah National University, part of a project funded by Palestine Investment Fund.</i>
Financial Planning and Analysis	<i>Continuing Education Center, An-Najah National University.</i>
International Accounting Standards	<i>Business Enabling and Supporting Team co.</i>
Financial Modeling Using Excel	<i>Continuing Education Center, An-Najah National University</i>
Project Analysis and Evaluation	<i>Continuing Education Center, An-Najah National University</i>

COMPUTER SKILLS

Software Packages for Research

- EViews for econometrics
- Stata for econometrics
- SPSS
- AMOS for SEM analysis
- Smart-pls for PLS analysis

In addition to the general Office and Windows applications.

LANGUAGES

Good command in all communication skills for both English and Arabic.