



**ISLAM ABDELJAWAD,**

Associate professor, Ph.D. (Finance)

Faculty of Economics and Social Sciences

An-Najah National University ([www.najah.edu](http://www.najah.edu))

Nablus, Palestine

**CONTACTS**

**Email:** [islamjawad@najah.edu](mailto:islamjawad@najah.edu)

**Mobile and WhatsApp:** +970 59 7801131

[Islam Abdeljawad - Google Scholar](#)

Scopus 55651420800

**IN BRIEF**

I am an associate professor of finance, specializing in corporate finance, investments, and Islamic finance. I have about 25 years of teaching and consulting experience in these areas. I hold 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 Ph.D. in Finance from the Graduate School of Business, National University of Malaysia (UKM). I have published several papers and books and have presented at numerous conferences. Currently, I am an associate professor of finance at An-Najah National University, Nablus, Palestine.

**EDUCATION**

Doctor of Philosophy (Ph.D.), Finance, Graduate School of Business (GSB), National University of Malaysia (UKM) ([www.ukm.my](http://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](http://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](http://www.ju.edu.jo)), Amman, Jordan, 1995.

### **WORK EXPERIENCES**

2021–presently associate professor, full time, Faculty of Economics and Administrative Sciences, An-Najah National University, Nablus, Palestine.

2013–2021: Full-time Assistant Professor, Faculty of Economics and Administrative Sciences, An-Najah National University, Nablus, Palestine.

1997–2009: Full-time Lecturer, Faculty of Economics and Administrative Sciences, An-Najah National University, Nablus, Palestine.

From 2002 to the present, I have served as a freelance consultant, contributing as a financial or economic specialist to numerous projects for both the public and private sectors. I have worked with many national and international consulting firms.

2000-present: Trainer, I have worked with numerous institutions, including the Korean Palestinian IT Institute of Excellence, the Continuing Education Center at An-Najah National University, and the Business Enabling and Supporting Team Co., to name a few.

2006-2014: Principal researcher and supervisor of an economic research team, *Work Without Borders Company*, Nablus, Palestine.

2010-2011: Part-time lecturer, Faculty of Business, Communications, and Law, INTI International University, Nilai, Malaysia.

1995–1997: Accountant, *C-Town Department Stores*, Amman, Jordan.

### **JOURNALS**

Abdeljawad, I., Abu Alia, M., & Demaidi, M. (2024). Financing constraints and corporate investment decision: evidence from an emerging economy. *Competitiveness Review: An International Business Journal*, 34(1), 208-228.

Abu Alia, M., Abdeljawad, I., Rashid, M., & Frehat, R. A. (2024). Small firm auditing using the analytical procedures (APs) in a politically challenging context.

*International Journal of Islamic and Middle Eastern Finance and Management*, 17(12), 328-344.

- Alia, M. A., Amarneh, k., & Abdeljawad, I. (2024). The Relevance of IFRS Accounting Information: Evidence from a Pure IFRS Environment. *An-Najah University Journal for Research - B (Humanities)*, 38(5), 987-1018.
- Islam Abdeljawad, M. R., Nour Abdul-Rahman Arafat, Hadeel Naifeh, Nadeen Ghanem. (2024). CSR and firm performance nexus in a highly unstable political context: institutional influence and community cohesion. *International Journal of Business Governance and Ethics*, 18(3).
- Abdeljawad, I., & Bahlaq, A. (2023). Determinants of Net Interest Margin for Banks Operating in Palestine. *An-Najah University Journal for Research - B (Humanities)*, 37(8), 1566-1594.
- Saeed, S. M., Abdeljawad, I., Hassan, M. K., & Rashid, M. (2023). 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*, 86, 1003-1021.
- Abdeljawad, I. (2022). Combating Money Laundering in Palestine: A Qualitative Study about the Effectiveness of the Regulatory and Institutional Setting. *Journal of Arts & Social Sciences (JASS), Sultan Qaboos University*, 13(3), 149-163.
- Abdeljawad, I., Dwaikat, L. M., & Oweidat, G. (2022). The Determinants of Profitability of Insurance Companies in Palestine. *An-Najah University Journal for Research - B (Humanities)*, 36(2), 439-468.
- Alia, M. A., Abdeljawad, I., Jallad, S. E., & Rashid, M. (2022). Voluntary disclosure-cost of equity nexus and the moderating role of corporate governance: evidence from an extremely politically unstable context. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(6), 1035-1052.
- Alia, M. A., Abdeljawad, I., Ibrahim, A. H., Attout, A., & Damra, T. (2021). The Effect of Corporate Governance on the Cost of Capital of the Companies Listed on Palestine Exchange. *Arab Journal of Administrative Sciences, Kuwait University*, 28(3).
- Abdeljawad, I., & Masri, R. M. (2020). Board Characteristics and Corporate Performance: Evidence from Palestine. *An-Najah University Journal for Research-B (Humanities)*, 34(4), 745-770.

- Abdeljawad, I., Oweidat, G. A., & Saleh, N. M. (2020). Audit committee versus other governance mechanisms and the effect of investment opportunities: evidence from Palestine. *Corporate Governance: The International Journal of Business in Society*, 20(3), 527-544.
- Muiz Abu Alia, I. A., Mohammad Yaaqbeh. (2020). Depressing Earnings Management in Palestinian Corporations: The Role of Audit Quality, Audit Committee, and Accounting Conservatism. *International Journal of Revenue Management*, 11(3), 213 - 236.
- Abdeljawad, I., & Abed-Rabu, K. (2019). Capital Structure Determinants of Palestinian Corporations. *JORDAN JOURNAL OF BUSINESS ADMINISTRATION*, 15(3), 269-283.
- Morrar, R., Abdeljawad, I., Jabr, S., Kisa, A., & Younis, M. Z. (2019). The 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.
- Dwekat, A., Mardawi, Z., & Abdeljawad, I. (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 vs adjustment toward the target. *International Journal of Managerial Finance*, 13(3), 226-245.
- Abdeljawad, I., Mat-Nor, F., Ibrahim, I., & Abdul-Rahim, R. (2013). Dynamic capital structure trade-off theory: Evidence from Malaysia. *International Review of Business Research Papers*, 9(6), 102-110.
- Rashid, M., Abdeljawad, I., Manisah Ngalim, S., & Kabir Hassan, M. (2013). Customer-centric corporate social responsibility: A framework for Islamic banks on ethical efficiency. *Management Research Review*, 36(4), 359-378.
- Al-Thaher, M., Abdeljawad, I., & Omar, B. (2007). Troubled Credit Determinants at the Palestinian Banks. *An-Najah University Journal for Research - B (Humanities)*, 21(2).

## **BOOK CHAPTERS**

- Abdeljawad, I., & Alia, M. A. (2023). The Impact of Earnings Management on Unexpected Stock Returns: Palestinian Evidence. In *Explore Business, Technology Opportunities and Challenges After the Covid-19 Pandemic. ICBT 2022. Lecture Notes in Networks and Systems* (Vol. 495, pp. 650-659). Springer, Cham. [https://doi.org/10.1007/978-3-031-08954-1\\_55](https://doi.org/10.1007/978-3-031-08954-1_55).
- Abdeljawad, I., Alia, M. A., Yassin, S., Morrar, S., & Mubaslat, M. (2023). An Initial Assessment of Sustainability Reporting Practices, Motives and Obstacles for Palestinian Corporations. European, Asian, Middle Eastern, North African Conference on Management & Information Systems,
- Abdeljawad, I., & Dwaikat, L. (2023). Capital Structure, Performance, and the Moderating Role of Diversity of Products and Claims of Insurance Companies in Palestine. European, Asian, Middle Eastern, North African Conference on Management & Information Systems,
- Abdeljawad, I., El-hafez, R. y. A., & Abualhassan, S. A. (2023). The Role of Debt and Dividends in Moderating the Relationship Between Overinvestment and Financial Performance: Evidence from Palestine. In *Explore Business, Technology Opportunities and Challenges After the Covid-19 Pandemic. ICBT 2022. Lecture Notes in Networks and Systems* (Vol. 495, pp. 746-756). Springer, Cham. [https://doi.org/10.1007/978-3-031-08954-1\\_64](https://doi.org/10.1007/978-3-031-08954-1_64).
- Abdeljawad, I., Nour, A. I., Jalal, G., & Al-Arda, A. (2023). Executive Rewards and Firm Performance: A Study from Palestine. In *Explore Business, Technology Opportunities and Challenges After the Covid-19 Pandemic. ICBT 2022. Lecture Notes in Networks and Systems* (Vol. 495, pp. 670-678). Springer, Cham. [https://doi.org/10.1007/978-3-031-08954-1\\_57](https://doi.org/10.1007/978-3-031-08954-1_57).
- Abdeljawad, I., Nour, A. I., & Utt, A. S. (2023). Impact of Information and Communication Technology (ICT) on Labor Productivity of Palestinian Manufacturing Firms. In *Artificial Intelligence, Internet of Things, and Society 5.0* (pp. 351-361). Springer Nature Switzerland Cham.
- Saleem, I., Abdeljawad, I., & Nour, A. I. (2023). Artificial Intelligence and the Future of Accounting Profession: Implications and Challenges. In *Artificial Intelligence, Internet of Things, and Society 5.0* (pp. 327-336). Springer Nature Switzerland Cham.

- Abdeljawad, I., Al-Selkhi, J., & Abu-Ras, W. (2022). Audit Committee and Tax Avoidance: An Empirical Study on Palestinian Corporations. International Conference on Business and Technology,
- Abdeljawad, I., Hashem, S. Q., & Rashid, M. (2022). Fintech and Islamic Financial Institutions: Applications and Challenges. In *FinTech in Islamic Financial Institutions* (pp. 193-222). Palgrave Macmillan, Cham. [https://doi.org/10.1007/978-3-031-14941-2\\_10](https://doi.org/10.1007/978-3-031-14941-2_10).
- Hashem, S. Q., & Abdeljawad, I. (2018). Islamic Banks' Resilience to Systemic Risks: Myth or Reality-Evidence from Bangladesh. In *In Management of Islamic Finance: Principle, Practice, and Performance. (International Finance Review)* (pp. 37-68). Emerald Publishing Limited. (pp. 37-68). Emerald Publishing Limited.

#### **CONFERENCES & PROCEEDINGS**

- Abdeljawad, I., Arafat, N. A.-R., Naifeh, H., & Ghanem, N. (2021). The Effect of Corporate Social Responsibility Disclosure on Financial Performance: Evidence from Palestine. "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, I., & Dwaikat, L. (2021). Working Capital Management and Firm Performance: The Case of Industrial Corporations in Palestine. "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,
- M. Kabir Hassan, I. A., Mamunur Rashid, Siti Nur Khoirunnisaa. (2021). Nexus between financial hedging, performance, and firm value: Evidence from a sample of non-financial Asia-Pacific firms. The 6th Vietnam Symposium in Banking and Finance (VSBF2021), Hanoi, Vietnam,
- Abdeljawad, I., Alia, M. A., & Frehat, R. A. (2019). The Compliance of the Palestinian Auditors with the Requirements of ISA 520 "Analytical Procedures". 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, M. O., Lama Hammad. (2017). Money Laundry Crime in Palestine. Anti-money laundry tools and obstacles. The Role of Auditing in Promoting Governance and Anti-Corruption.,
- Islam Abdeljawad, R. M., Mamunur Rashid. (2015). Raising Labor Productivity Through ICT: The Case of Palestine. The 4th Palestinian International Conference on Computer and Information Technology (PICCIT 2015),
- Morrar, R., Gallouj, F., Abdeljawad, I., & Rashid, M. (2014). The role of ICTs in enhancing the service sector productivity in Palestine. In.
- Abdeljawad, I., & Nor, F. M. (2012a). Timing Behavior versus adjustment Towards the Target: What Determines The Capital Structure Dynamics. Taiwan Finance Association Conference, Taipei, Taiwan,
- Abdeljawad, I., & Nor, F. M. (2012b). Timing or Targeting: The Asymmetric Motives of Capital Structure Decisions. Asian Finance Association Conference 2012, Taipei, Taiwan,
- Abdeljawad, I., Nor, F. M., & Ibrahim, I. (2012). Heterogeneous Adjustments toward the Target Capital Structure: Dynamic Tradeoff Theory Perspective. 14th Malaysian Finance Association conference,
- Abdeljawad, I., & Nor, F. M. (2011). Equity Market Timing and Capital Structure: Evidence from Malaysia. 13th Malaysian Finance Association conference,

### **TEXTBOOKS**

- 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**

The Palestinian Ministry of Education and the Palestinian Islamic Bank reward the 8th cycle of 2023 in Ramallah, Palestine.

Scientific Publication by High Impact Journals Award, 2022-2023, An-Najah National University, Nablus, Palestine.

Scientific Publication by High Impact Journals Award, 2021-2022, An-Najah National University, Nablus, Palestine.

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.

### **EDITORIAL ROLES**

Associate Editor, 2022- present: An-Najah University Journal for Research - B (Humanities), Scopus Indexed

Academic Editor, 2023-present: PLOS One, Web of Science and Scopus indexed

Editorial Advisory Board, 2020-present, Journal of Science and Technology Policy Management, Web of Science and Scopus indexed.

### **TEACHING**

I taught many courses for BA, master, and PhD levels. Examples include:

- Research methods and statistical analysis
- Corporate Finance
- Business Valuation
- Financial analysis
- Islamic Banking
- Investment Analysis
- Financial Markets and institutions
- Bank Management



## **SUPERVISION**

Supervised more than 20 master theses since 2013.

## **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

Large scale study about the financial inclusion in Palestine (Published by MAS), 2022-2023, Financial Economist, Client: PMA and PCMA, Company: MAS Palestine

Implementation of Pilot Projects for preparing Detailed Urban Planning Methodologies/

Handbooks in the North of the West Bank- Lot (1). Economist. GIZ. With Universal Group for Engineering and Consulting. 2022

“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 the rehabilitation of Wadi Abu Nar and carrying 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 the 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 the food manufacturing sector. Client: the private sector. 2007

Reviewing, Evaluating, and Restructuring 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 of all communication skills in both English and Arabic.